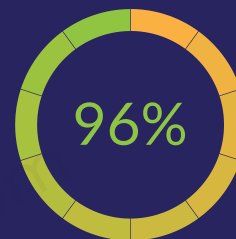


Montag & Caldwell

TRUST SCORE



Montag & Caldwell, federally registered in 1980, is a Registered Investment Advisor (RIA) in 18 state(s) with a licensed staff of 8 advisors. Montag & Caldwell manages \$4 billion and provides investment advisory services for 370 clients (1:47 advisor/client ratio).

Fees may vary, please contact an advisor.

BENEFITS

Firm uses a transparent fee-only model

Firm uses a trusted custodian

There is one licensed advisor for every 47 clients (industry average 1:50)

Firm has \$1B or more in assets under management

Firm has been federally registered for 38 years

Communications sent to the firm's website are secure and encrypted

Firm does not have a disciplinary history

Firm does not have any misdemeanor convictions

Firm does not have any felony convictions

Firm does not have an insurance agent conflict

Firm does not have an attorney conflict

CONSIDERATIONS

Firm serves fewer than 1,000 clients

Firm may recommend proprietary investments and products that generate larger commissions than other similar non-proprietary products

Firm may receive soft-dollar benefits that could incentivize them to push trades through broker-dealers that provide advantages to the firm instead of through broker-dealers that could provide the best execution for their clients

BENEFITS (cont.)

Firm does not accept performance-based fees

Firm does not perform side-by-side management

Firm does not privately manage or own the products they recommend

CONSIDERATIONS (cont.)