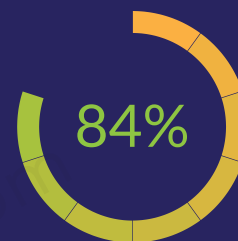


Nutter Investment Advisors

TRUST SCORE



Nutter Investment Advisors, federally registered in 1988, is a Registered Investment Advisor (RIA) in 4 state(s) with a licensed staff of 4 advisors. Nutter Investment Advisors manages \$1 billion and provides investment advisory services for 30 clients (1:8 advisor/client ratio).

Nutter Investment Advisors requires a \$0 minimum investment and charges a blended rate between 1.00% and 0.50% for ongoing portfolio management services, depending on the size of the portfolio.

BENEFITS

- Firm uses a transparent fee-only model
- There is one licensed advisor for every 8 clients (industry average 1:50)
- Firm has \$1B or more in assets under management
- Firm has been federally registered for 29 years
- 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 accept performance-based fees
- Firm does not perform side-by-side management
- Firm does not privately manage or own the products they recommend

CONSIDERATIONS

- Firm serves fewer than 1,000 clients
- Communications sent to the firm's website are not secure and encrypted
- Firm also practices as a law firm or is affiliated with one. When acting in this dual-capacity, advisors may be incentivized to implement plans as an attorney that would drive higher commissions for themselves as investment advisors
- 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
- Custodian is unknown

BENEFITS (cont.)

Firm does not offer proprietary products

CONSIDERATIONS (cont.)