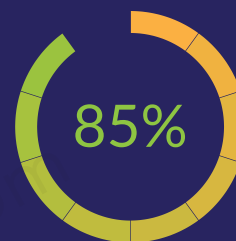


Personal Capital Advisors Corporation

TRUST SCORE



Personal Capital Advisors Corporation, federally registered in 2011, is a Registered Investment Advisor (RIA) in 50 state(s) with a licensed staff of 160 advisors. Personal Capital Advisors Corporation manages \$8 billion and provides investment advisory services for 18,308 clients (1:115 advisor/client ratio).

Personal Capital Advisors Corporation requires a \$100,000 minimum investment and charges a blended rate between 0.89% and 0.49% for ongoing portfolio management services, depending on the size of the portfolio.

BENEFITS

- Firm uses a transparent fee-only model
- Firm uses a trusted custodian
- Firm has \$1B or more in assets under management
- Firm services over 1,000 clients
- 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
- Firm does not accept performance-based fees

CONSIDERATIONS

- There is only one licensed advisor for every 115 clients (industry average 1:50)
- Firm has been federally registered for only 7 years

BENEFITS (cont.)

Firm does not perform side-by-side management

Firm does not privately manage or own the products they recommend

Firm does not offer proprietary products

Firm does not receive soft dollar benefits

CONSIDERATIONS (cont.)