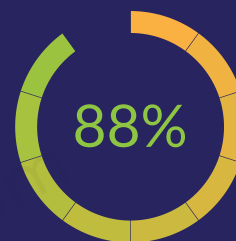


# Plante Moran Financial Advisors

## TRUST SCORE



Plante Moran Financial Advisors, federally registered in 1993, is a Registered Investment Advisor (RIA) in 30 state(s) with a licensed staff of 116 advisors. Plante Moran Financial Advisors manages \$15 billion and provides investment advisory services for 2,880 clients (1:25 advisor/client ratio).

Plante Moran Financial Advisors requires a \$777,778 minimum investment and charges a blended rate between 0.90% and 0.25% 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
- There is one licensed advisor for every 25 clients (industry average 1:50)
- Firm has \$1B or more in assets under management
- Firm has been federally registered for 25 years
- 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 attorney conflict

## CONSIDERATIONS

- Firm is a broker-dealer, or is affiliated with one, and may be subject to compensation-related conflicts of interest
- Firm actively engages in insurance sales and may be incentivized to insure clients with products that generate high sales commissions when lower cost alternatives may exist
- 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

Firm does not offer proprietary products

## **CONSIDERATIONS (cont.)**