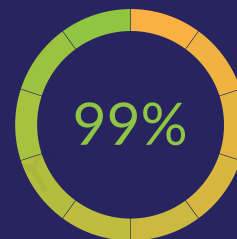


Portfolio Solutions

TRUST SCORE



Portfolio Solutions, federally registered in 1999, is a Registered Investment Advisor (RIA) in 30 state(s) with a licensed staff of 7 advisors. Portfolio Solutions manages \$1.5 billion and provides investment advisory services for 594 clients (1:85 advisor/client ratio).

Base fees range from 1%-1.5% of assets under management.

BENEFITS

Firm does not have any felony convictions (Impact:High)

Firm does not have a disciplinary history (Impact:High)

Firm uses a transparent fee-only model (Impact:High)

Firm has been federally registered for 19 years
(Impact:High)

Firm has \$1B or more in assets under management
(Impact:Medium)

Communications sent to the firm's website are secure
and encrypted (Impact:Medium)

Firm does not have any misdemeanor convictions
(Impact:Medium)

Firm does not have an insurance agent conflict
(Impact:Medium)

Firm does not privately manage or own the products
they recommend (Impact:Low)

CONSIDERATIONS

BENEFITS (cont.)

Firm does not accept performance-based fees
(Impact:Low)

Firm does not perform side-by-side management
(Impact:Low)

Firm does not receive soft dollar benefits (Impact:Low)

Firm provides mobile-friendly experience for their
clients (Impact:Low)

CONSIDERATIONS (cont.)