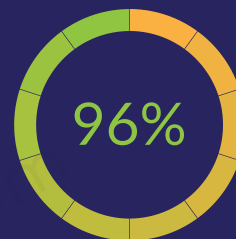


Prentiss Smith & Company

TRUST SCORE



Prentiss Smith & Company, federally registered in 1982, is a Registered Investment Advisor (RIA) in 15 state(s) with a licensed staff of 5 advisors. Prentiss Smith & Company manages \$440 million and provides investment advisory services for 554 clients (1:111 advisor/client ratio).

Prentiss Smith & Company requires a \$400,000 minimum investment and charges a blended rate between 0.75% and 0.55% for ongoing portfolio management services, depending on the size of the portfolio.

BENEFITS

- Firm uses a transparent fee-only model
- Firm has been federally registered for 36 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
- 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

- There is only one licensed advisor for every 111 clients (industry average 1:50)
- Firm has less than \$1B in assets under management
- Firm serves fewer than 1,000 clients
- Custodian is unknown

BENEFITS (cont.)

Firm does not offer proprietary products

Firm does not receive soft dollar benefits

CONSIDERATIONS (cont.)