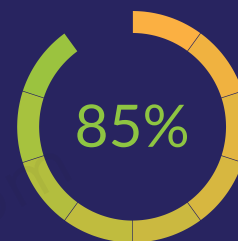


Rehmann Financial

TRUST SCORE



Rehmann Financial, federally registered in 2005, is a Registered Investment Advisor (RIA) in 26 state(s) with a licensed staff of 35 advisors. Rehmann Financial manages \$4 billion and provides investment advisory services for 2,588 clients (1:74 advisor/client ratio).

Annual fees will vary between 0.00% and 2.50%.

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 attorney conflict
- Firm does not accept performance-based fees
- Firm does not perform side-by-side management

CONSIDERATIONS

- There is only one licensed advisor for every 74 clients (industry average 1:50)
- Firm has been federally registered for only 13 years
- 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

BENEFITS (cont.)

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.)