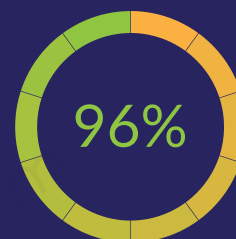


Retirement Funding Advisors

TRUST SCORE



Retirement Funding Advisors, federally registered in 1995, is a Registered Investment Advisor (RIA) in 1 state(s) with a licensed staff of 2 advisors. Retirement Funding Advisors manages \$559 million and provides investment advisory services for 88 clients (1:44 advisor/client ratio).

The annual fee for investment advisory services ranges from 0.50% to 1.00% of AUM.

BENEFITS

Firm uses a transparent fee-only model

Firm uses a trusted custodian

There is one licensed advisor for every 44 clients (industry average 1:50)

Firm has been federally registered for 23 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

CONSIDERATIONS

Firm has less than \$1B in assets under management

Firm serves fewer than 1,000 clients

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.)