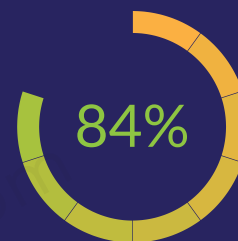


Sharkey Howes & Javer

TRUST SCORE



Sharkey Howes & Javer, federally registered in 1991, is a Registered Investment Advisor (RIA) in 14 state(s) with a licensed staff of 10 advisors. Sharkey Howes & Javer manages \$785 million and provides investment advisory services for 1,082 clients (1:109 advisor/client ratio).

Sharkey Howes & Javer requires a \$100,000 minimum investment and charges a blended rate between 1.00% and 0.50% 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 27 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 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

CONSIDERATIONS

- There is only one licensed advisor for every 109 clients (industry average 1:50)
- Firm has less than \$1B in assets under management
- Custodian is unknown

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.)