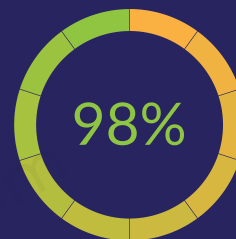


Stearns Financial Group

TRUST SCORE



Stearns Financial Group, federally registered in 1991, is a Registered Investment Advisor (RIA) in 13 state(s) with a licensed staff of 11 advisors. Stearns Financial Group manages \$1.1 billion and provides investment advisory services for 593 clients (1:54 advisor/client ratio).

Stearns Financial Group requires a \$1,000,000 minimum investment.

BENEFITS

- Firm does not have any felony convictions
- Firm does not have a disciplinary history
- Firm uses a transparent fee-only model
- Firm has been federally registered for 27 years
- Firm has \$1B or more in assets under management
- Communications sent to the firm's website are secure and encrypted
- Firm does not have any misdemeanor convictions
- Firm does not have an insurance agent conflict
- Firm does not privately manage or own the products they recommend
- Firm does not offer proprietary products
- Firm does not have an attorney conflict

CONSIDERATIONS

Firm may receive soft-dollar benefits that could incentivize them to push trades through broker-dealers that provide advantages to the firm instead of through broker-dealers that could provide the best execution for their clients

BENEFITS (cont.)

Firm does not accept performance-based fees

Firm does not perform side-by-side management

Firm provides mobile-friendly experience for their clients

CONSIDERATIONS (cont.)