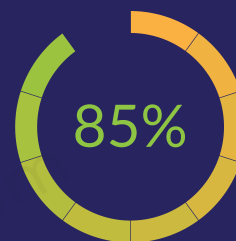


The Pacific Financial Group

TRUST SCORE



The Pacific Financial Group, federally registered in 1983, is a Registered Investment Advisor (RIA) in 50 state(s) with a licensed staff of 26 advisors. The Pacific Financial Group manages \$3 billion and provides investment advisory services for 17,597 clients (1:677 advisor/client ratio).

The Pacific Financial Group requires a \$10,000 minimum investment and charges a blended rate 2.00% and below (negotiable) for ongoing portfolio management services, depending on the size of the portfolio.

BENEFITS

- Firm uses a transparent fee-only model
- Firm uses a trusted custodian
- Firm has \$1B or more in assets under management
- Firm has been federally registered for 35 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

CONSIDERATIONS

- There is only one licensed advisor for every 677 clients (industry average 1:50)
- Firm may recommend proprietary investments and products that generate larger commissions than other similar non-proprietary products
- 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 does not privately manage or own the products they recommend

CONSIDERATIONS (cont.)