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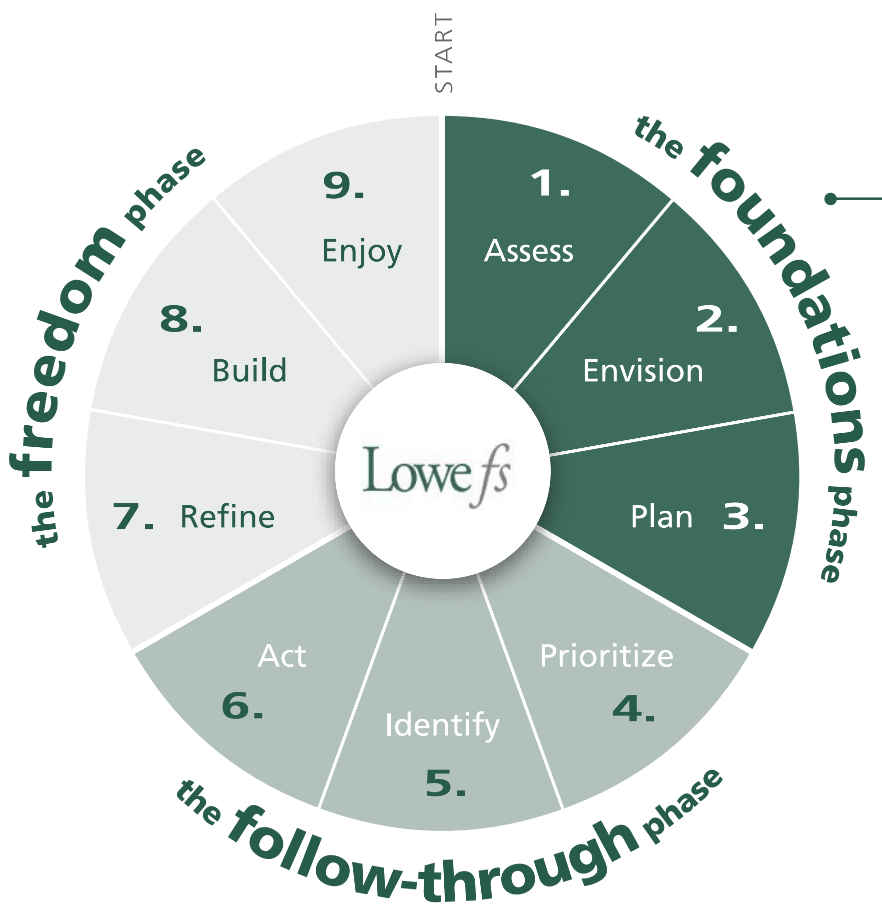
Financial Freedom™ Plan



The Freedom Phase

1. Review and Refine
2. Build on Actions
3. Relax and Reap the Rewards

The Foundations Phase

1. Assess
2. Envision
3. Plan

The Follow-through Phase

1. Prioritize Actions
2. Identify the Approach
3. Take Action

The Foundations Phase

1. Assess
This is the information gathering part of the process. We take the time to learn about your unique situation, evaluating where you are and where you want to be – your current financial picture, your needs, desires, preferences, passions, concerns, views and vision you hold.

2. Envision
Now we begin to establish the vision. Where do you want to go? When do wish to retire? How can you prepare for college savings? What does retirement look like? What other considerations should you plan for. What contingencies would you like to have in place?

3. Plan
Taking the facts, feelings, preferences and desires from steps one and two, we develop your Critical Factors Analysis. This is the tool that allows us to assess if you are on target to achieve your vision. If you are on target, we begin to look at areas that we can mitigate or minimize the risk to improve the financial picture. If you are not on target, we begin to define potential strategies for achieving your goals. The Critical Factors Analysis will come in to play many times throughout your financial planning life as life circumstances change.

The Follow-Through Phase

4. Prioritize Actions
When the Critical Factors Analysis is defined and outlined, there are a variety of steps that can be taken depending on your circumstances. This is the time when those steps are prioritized – are we coming from a place of catching up or is it time to figure out estate issues? Should the focus be on planning to finance a wedding or helping to plan for care in old age?

5. Identify the Approach
Here's where the potential tools and investments are laid out. Should your strategy be conservative, moderate or aggressive? What investments are the best choices for each strategy? How can we best add value by pro-actively managing potential risk with a dynamic and deliberate process? Do any of your other advisors (i.e. CPA, attorney, TPA) need to be involved for special planning (i.e. development of a trust or estate planning documents)? We will bring in the appropriate team and develop the strategy, utilizing our unique investment management philosophy.

6. Take Action
Here, specific potential solutions are offered along with a step-by-step plan to follow. This includes a review of the investment portfolio. We implement the plan and look for investments to grow.

The Freedom Phase

7. Review and Refine
After the plan is in place, we implement a cusomized KeepTrack approach for you. This is our follow up plan whereby you define how much contact you want from us and in what form. You custom design the quarterly reporting and performance summary to your preferences. And you also have access to our secure, on-line web portal for the latest in report developments.

8. Build on Actions
We monitor your investment portfolio on an ongoing basis to make sure it remains consistent with the plan we put in place. Again, we review how can we best add value by managing potential risk and diversifying across a variety of investment strategies, asset classes and styles, and markets. Your Critical Factors Analysis is updated annually or when a significant life change is pending.

9. Relax and Reap the Rewards
We keep watch. We reaffirm your vision, evaluate the plan's success and make adjustments based on any changes in your situation, in the market and in the economy. Then, repeat steps seven through nine…and relax.