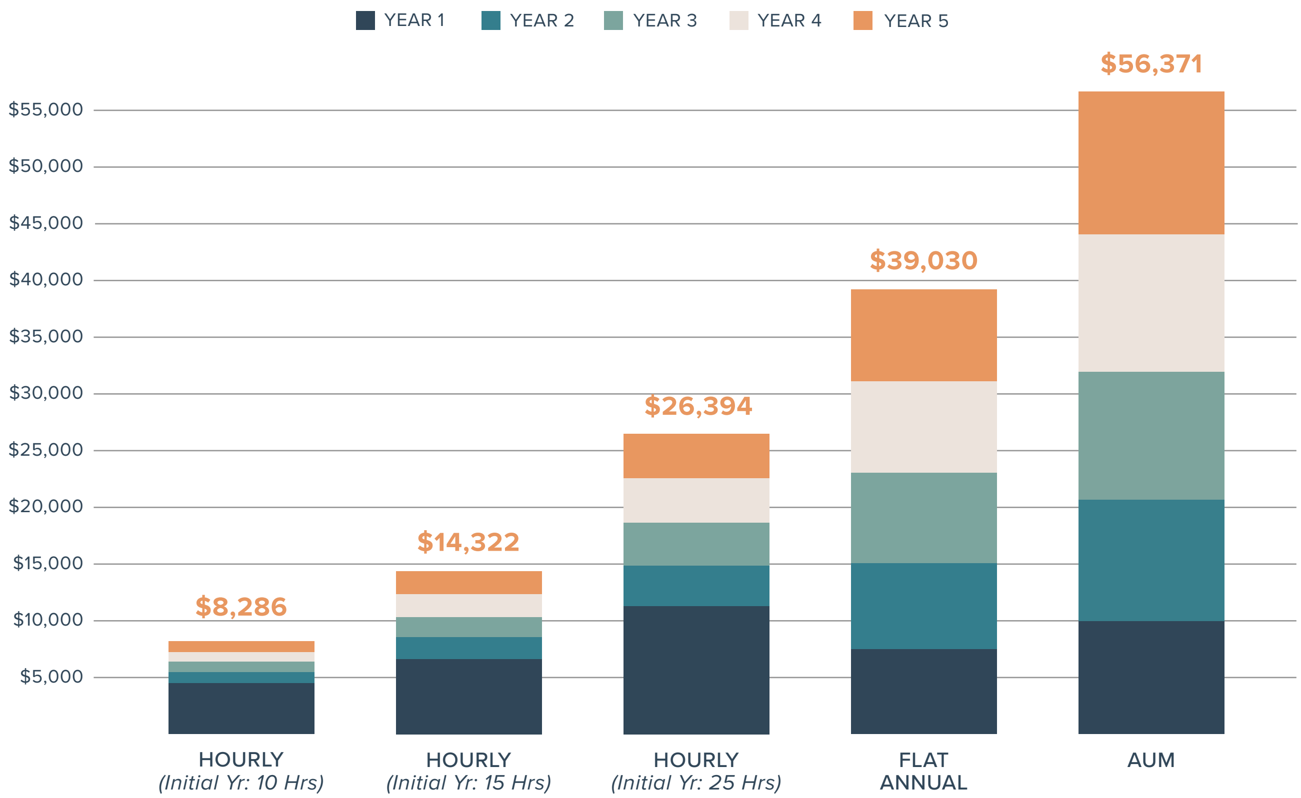
What You Pay Your Advisor Matters

COMPARISON OF FEE MODELS OVER FIRST 5 YEARS



The less money you pay in advisory fees, the more money you have to spend on the things you love.

PHILANTHROPIC EFFORTS

CHILDREN'S EDUCATION

TRAVEL

INVESTMENTS

CAR

FOR ILLUSTRATIVE PURPOSES ONLY
Hypothetical illustration comparing various fee models. Examples include (i) hourly model with 10 hours in year 1 at current rate of $450/hour and 2 hours/year in years 2 – 5; assumes hourly rate increases by 2% annually; (ii) hourly model with 15 hours in year 1 at current rate of $450/hour and 4 hours/year in years 2 – 5; assumes hourly rate increases by 2% annually; (iii) hourly model with 25 hours in year 1 at current rate of $450/hour and 8 hours/year in years 2 – 5; assumes hourly rate increases by 2% annually; (iv) flat annual fee of $7500 in year 1; annual fee increases 2%/year thereafter; (v) $1,000,000 portfolio managed at 1% annually with portfolio growth of 6%/year. The assumptions in this illustration reflect common industry averages; actual examples may vary significantly.