PORTFOLIO CONSTRUCTION AND MONITORING PROCESS

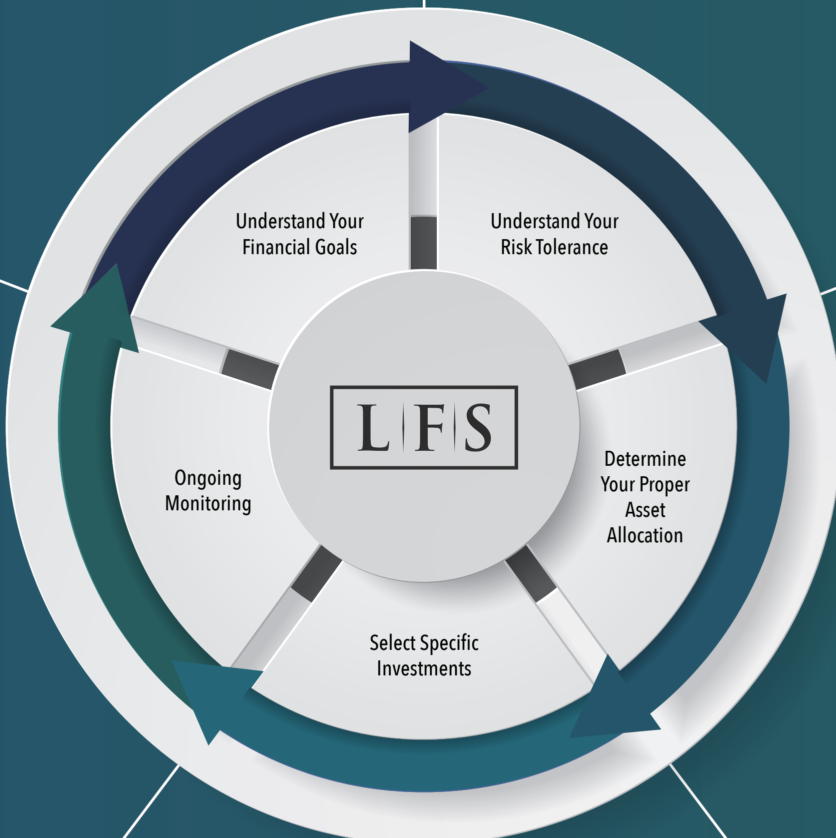
Step 1: Understand Your Financial Goals

- We will customize a financial plan to help you achieve your goals.
- Understanding your goals will be the foundation of building your portfolio.

Step 2: Understand Your Risk Tolerance

We help you determine:

- How much risk do you need to take?
- How much risk do you want to take?
- How much risk can you afford to take?



Step 3: Determine Your Proper Asset Allocation

- We utilize the ongoing recommendations of the Raymond James Investment Strategy Committee.
- Our office manages various investment models based on forward-looking projections, assumptions and an overall view of the global financial markets.

Step 4: Select Specific Investments

- We utilize Raymond James research and due diligence teams to screen for the mutual funds, ETFs, stocks, bonds, REITs and alternative investments considered for your portfolio.
- Our office also performs a secondary layer of ongoing quantitative and qualitative research on investment products.

Step 5: Ongoing Monitoring

We meet with our clients regularly to discuss changes in:

- Financial goals
- Risk Tolerance
- Asset allocation
- Specific investments

Investing involves risk regardless of strategy selected.

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