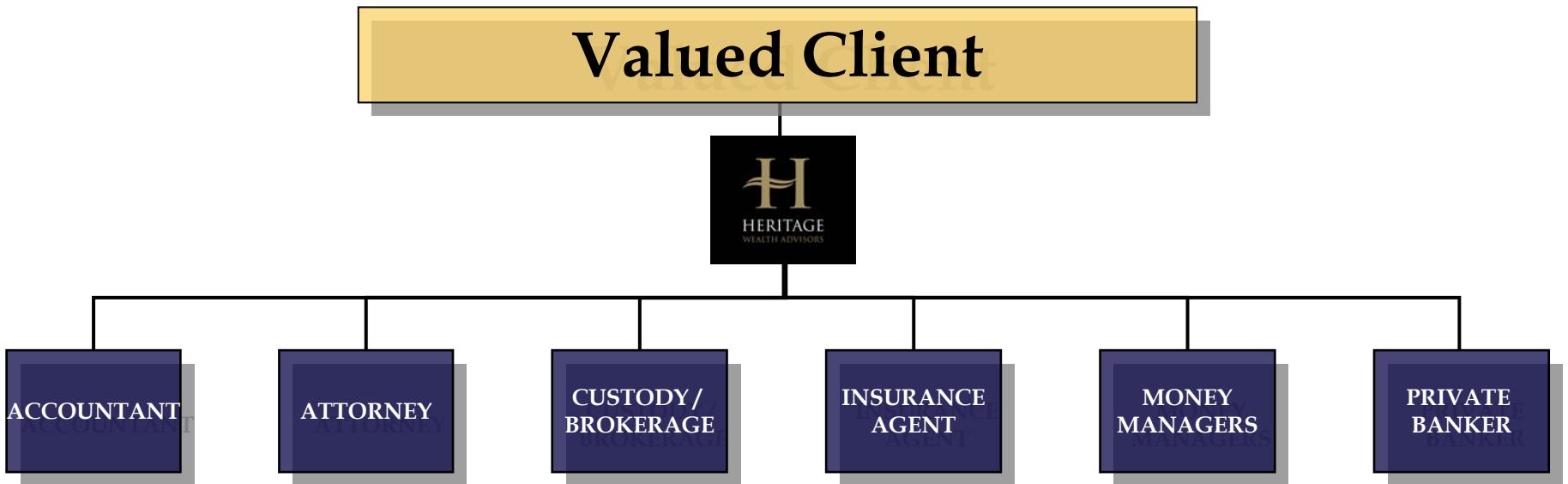


One Point of Contact



Independent Comprehensive Financial Advice

- Develop and proactively monitor the appropriate mix of investments (asset allocation).
- Proactively monitor performance of individual managers.
- Monitor and negotiate money manager fees.
- Monitor and negotiate custody and transaction costs.
- Help coordinate investment and tax planning.
- Help coordinate investment and estate planning.
- Provide overall objective and comprehensive advice.