


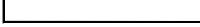









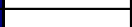
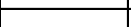
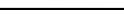

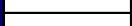
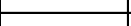
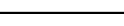






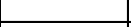
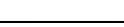













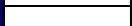
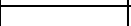
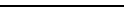






## Services Comparison Chart

This chart provides a comparison of those services we believe are essential to comprehensive financial counseling with an illustration of the probable costs associated with the various providers (including Frederic T. Kutscher Associates on the left). All fees and costs are estimates. Actual figures may vary.

| <b>Legend: Services Provided</b>                 |   |  |  |  |
|--|---|--|--|--|
| Service provided in-house.                       |  |  |  |  |
| Service coordinated through third-party experts. |  |  |  |  |
| Generally not provided.                          |  |  |  |  |
| Not provided.                                    |  |  |  |  |

| <b>Service</b>                                   | <b>FTKA<br/>(Fee-Only<br/>Comprehensive<br/>Planner)</b>                             | <b>Trust<br/>Company</b>  | <b>Retail<br/>Broker</b>  | <b>Wrap<br/>Account</b>   |
|--|--|---|---|---|
| Investment policy and asset allocation           |  |  |  |  |
| Tailored analysis of employee stock options etc. |  |  |  |  |
| Annual comprehensive written report              |  |  |  |  |
| Tax situation analysis                           |  |  |  |  |
| Tax return preparation                           |  |  |  |  |
| Retirement planning                              |  |  |  |  |
| Cash flow analysis                               |  |  |  |  |
| Estate planning                                  |  |  |  |  |
| Risk and insurance analysis                      |  |  |  |  |
| Stock/bond selection and money management        |  |  |  |  |
| Custodianship of assets and trading              |  |  |  |  |

| <b>Typical annual expenses by category<br/>(effective cost as % of assets)</b> |  |                          |                          |                         |
|--|--|--------------------------|--------------------------|-------------------------|
|  | <b>FTKA<br/>(Fee-Only<br/>Comprehensive<br/>Planner)</b> | <b>Trust<br/>Company</b> | <b>Retail<br/>Broker</b> | <b>Wrap<br/>Account</b> |
| Commissions (trading)  | 0.1%   | 0.1%                     | 2% - 4%                  | N/A                     |
| Spreads  | N/A  | N/A                      | ?                        | ?                       |
| Portfolio Management ("stock selection")                                       | 0.9%   | 1.3%                     | N/A                      | 2%-3%                   |
| Comprehensive Planning   | 0.8%   | N/A                      | N/A                      | N/A                     |
| <b>Total</b>   | <b>1.8%</b>  | <b>1.4%</b>              | <b>2% - 4%</b>           | <b>2%-3%</b>            |

? = Difficult to generalize but cost is substantial.  
N/A = Service is not typically provided or immaterial.