

Step Five: ANNUAL REVIEWS

One Fee-Waived Financial Planning Engagement Each 12-Month Period

Each client who maintains one or more accounts in the Advisor's Strategic Portfolio BalanceSM Investment Discipline is eligible to receive one fee-waived financial planning engagement per year. The "Financial Planning Engagement Hourly Fee" that is listed in "Exhibit D: Fee Schedule" will only apply to financial planning engagements requested by the Client more often than once each 12-month period. A single financial planning engagement may include one or more of the Advisor's financial planning services including but not limited to one annual review per year, the preparation of one set of Projected Retirement SnapshotsSM per year, one review of employer retirement plans per year, and/or the Advisor's responses to any other financial planning questions.

Request for Client Data

Once each year, Clients will be sent a [FACT FINDER](#) to complete. The Client should return the completed fact-finder to the Advisor along with current details regarding the Client's employer-sponsored retirement plans, all investment accounts that are not managed by the Advisor and any data regarding other issues to be reviewed by the Advisor during that specific fee-waived financial planning engagement. The Advisor will use said data to generate one or more iterations of the Projected Retirement SnapshotSM, to offer recommendations for the allocation of employer-sponsored retirement plans, and to give advice pertaining to any other financial issue raised by the Client. Specifically excluded are income tax advice, legal advice and property/casualty/liability insurance advice.

Client Non-Response

If the Client does not respond to the Advisor's request for Client data, the Advisor will assume that no material changes have occurred affecting the Client's financial situation of which the Advisor should be made aware. Further, the Advisor will assume that the Client does not wish to make any changes to their investment account(s) and that they are waiving their right to that 12-month period's fee-waived financial planning engagement.

Solicitation Schedule for Annual Reviews

The Advisor's obligation to perform annual reviews for Clients is distributed throughout each calendar year. The following schedule displays the months when each Client will be solicited by the Advisor to participate. If this schedule is not sufficiently convenient, the Client should request that their annual review be rescheduled by the Advisor to a month that is mutually convenient for both the Client and the Advisor.

Annual Review Month	Client Last Name Beginning With	Annual Review Month	Client Last Name Beginning With	Annual Review Month	Client Last Name Beginning With
January	"Aaa" – "Bog"	May	"Grf" – "Inh"	September	"Osm" – "Rob"
February	"Boh" – "Col"	June	"Ini" – "Laz"	October	"Roc" – "Smi"
March	"Com" – "Enm"	July	"Lbb" – "Mcn"	November	"Smj" – "Van"
April	"Enn" – "Gre"	August	"Mco" – "Osl"	December	"Vao" – "Zzz"