Comprehensive Wealth Management

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CERTIFIED FINANCIAL PLANNER™ Professional

Comprehensive Wealth Management

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Understanding You

Taking the time to understand your primary goals and what's important to you is the first step in ensuring your financial success and independence for your family.

We are here to help you formulate and articulate your goals and thereby simplify your life in the process.

Understanding You

Setting financial goals is a life long process.

Your wealth will be part of your legacy so it needs proper attention.

Effective investment planning and sound portfolio construction are keys to pursuing your goals.

An effective plan can mean the difference between fortune and misfortune.

Understanding You

Every Family is Unique

True wealth can not be measured in dollars alone, it is in the values and legacy one leaves behind.

Understanding You

The more wealth you accumulate, the more . . .

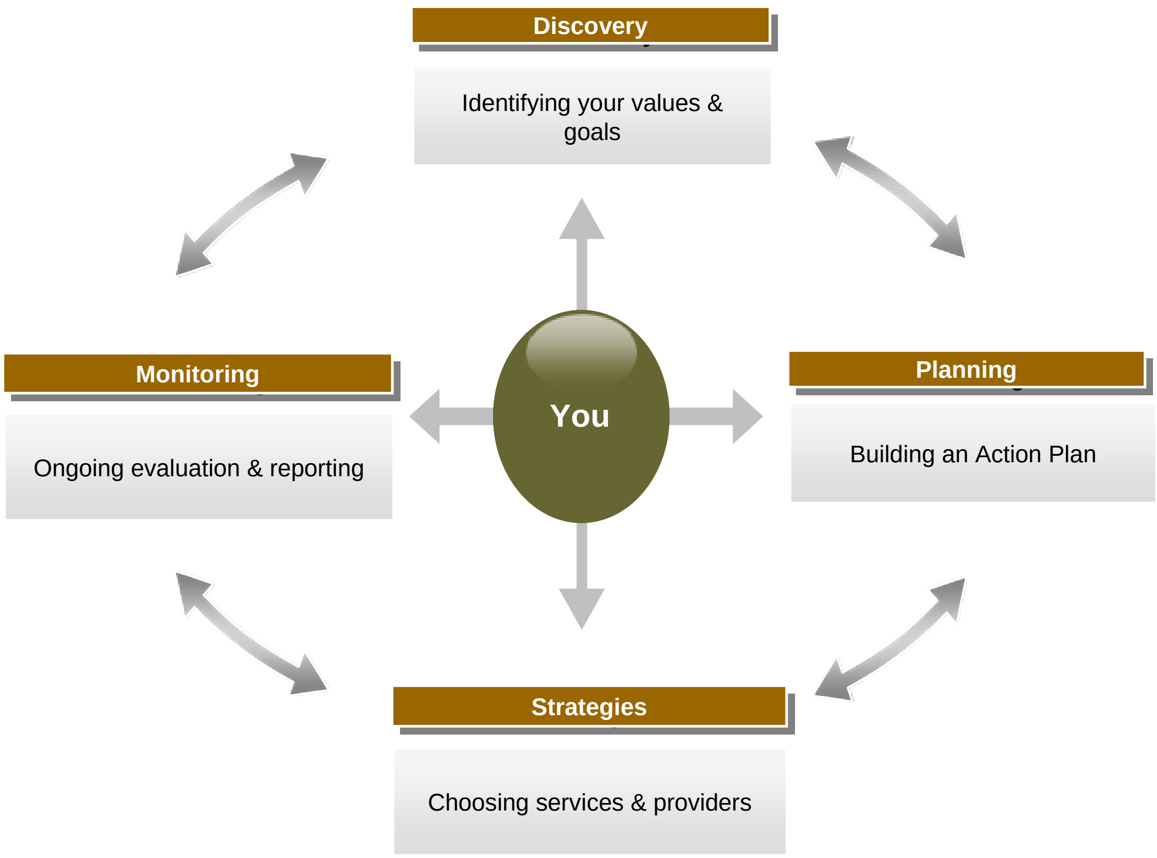
Options,

Obstacles and

Challenges you face.

Careful planning and preparation can help lead to lasting prosperity.

Planning and Advisory Services



Comprehensive planning begins with your complete financial picture and thorough discovery of the life you envision for your family.

The result is a thorough plan for your life and your investments.

Discovery

Identifying your values & goals

Discovery

The more we understand about you, the better prepared we will be to provide the valued advice and service you deserve.

- Comprehensive view of current financial picture.
- Family, key issues.
- Goals, retirement timing, special needs.
- Values.
- Risk tolerance, time horizon, attitude toward volatility.

Good decision making is the key to financial success and good decisions come from having the right information.

Planning

Building an Action Plan

Planning

With the information gathered, we are ready to conduct an in depth analysis of your financial status.

- Analyze personal, financial information.
- Analysis of assets and liabilities.
- Income goals, probability analysis.
- Analysis of risks and threats.
- Coordination with outside advisors.
- Action plan: growth, preservation, transfer of wealth.

We are here to help map out a plan that supports your goals – so you may have a better strategy in pursuing them.

Strategies

Choosing services & providers

Strategies

Once we have your plan in place, we will identify and implement strategies that best address your unique life strategy*:*

- Retirement and education plans.
- Estate plan, trust, philanthropic plans.
- Borrowing plan.
- Risk plan including diversification, hedging, insurance, tax minimization.
- Investment management.

By completing this step, you have the confidence of knowing that your plan is in motion, and that we have begun to help you pursue your goals.

Monitoring

Ongoing evaluation & reporting

Monitoring

Just when you make plans, life happens—and events large or small can change everything.

- Track progress towards goals.
- Set and follow asset allocation guidelines.
- Notification when portfolio strays outside guidelines.
- Performance Reporting.
- Online Access.

We'll help you plan for the unexpected, anticipate change and adjust your plans over time, as necessary.

What We Offer

Wealth Management Services

Comprehensive Wealth Planning

Integrated analysis and planning for family issues, wealth transfer, asset location and protection.

Investment Management

Tax sensitive, asset allocation, diversification, concentrated positions, control and restricted security management, hedging and monetization strategies.

Family Advisory

Maintain family unity across generations focusing on family missions, goals and governance.

Philanthropic Services

Invest in Others is more than our motto, it is our passion.

Reporting, Monitoring, Aggregation, Access

Comprehensive view of assets and portfolio.

Who Are We

It’s important to take the time to select a financial consultant who is competent and trustworthy.

Shawn Claycomb is a **CERTIFIED FINANCIAL PLANNING™ Professional** with more than a quarter century experience.

He holds an MBA in Finance and has taught graduate and undergraduate courses in Economics, Finance and Investments..

Who Are We

Firm Overview

- LPL Financial has experienced 20 years of consecutive earnings growth, in both up and down markets.
- #1 Independent Broker Dealer in the country*.
- We believe in advice for the individual investor.
- We have no capital markets, trading, investment bank, or proprietary products.

❖ It is not about how big we are. It is about how personal we make it feel.

❖ LPL Financial is pleased to celebrate its 40th anniversary in 2008. The last four decades have marked a period of unparalleled dedication to the success of independent financial advisors. We look forward to providing our advisors with excellence in service, technology and research to ensure their continued success and the well-being of their clients over the next 40 years.

40 years empowering advisors to empower clients

*Based on total revenues, Financial Planning magazine, June 1996-2008

LPL Financial Investment Research

The Six "I"s of Research:

- Integrity
- Independence
- Insight
- Innovation
- Illustration
- Illumination

- LPL Investment Research provides macro and quantitative analysis of markets and sector trends. The core focus of the group is to help investing clients make informed decisions by providing value-added, independent, insightful analysis.

- As the nations leading independent broker/dealer*, the breadth of LPL Financial research coverage reflects a focus on meeting individual investors' needs.

- LPL Financial has no proprietary products to sell, no investment banking relationships to promote, nor any other business conflicts to get in the way of providing unbiased recommendations.

*Based on total revenues, Financial Planning magazine, June 1996-2008

Investment Research and Strategy

Lincoln Anderson, Managing Director, Chief Investment Officer & Economist

- President Reagan's Council of Economic Advisors
- Former Economist at Bear Stearns & Co. and Director of Economic and Sector Research at Fidelity Investments. Lincoln Anderson has provided both the public and private sectors with in-depth research and guidance on the global economy and financial markets. He has been interviewed numerous times on Bloomberg and CNBC. .

Burt White, Managing Director, LPL Research

- Served as the Chairman of the Manager Strategy Group Investment Committee at Wachovia.
- Responsible for all due diligence of third-party investment managers and mutual funds, including more than 1,200 company meetings and on-site reviews.

Jeffrey Kleintop, CFA, Chief Market Strategist

- Former Chief Investment Strategist at PNC Wealth Management.
- Recognized economic strategist.
- One of "Wall Street's Best and Brightest" – *The Wall Street Journal*

Equity and Fixed Income Strategies

Whether your goals include opportunistic investments, yield-enhancement instruments, or risk-averse strategies, LPL Financial specialists are responsive to the complex wealth challenges of affluent individuals and sophisticated investors.

LPL Financial research specialists are experienced problem-solvers, helping clients realize financial opportunities and manage the burdens of potential risk despite volatility in pursuit of achieving beneficial outcomes for your significant personal, trust, business, and philanthropic assets.

- Identifying Opportunity:
  - Economic perspective
  - Strategic and tactical asset allocation
  - Domestic and Global
  - Growth, Value, Core
  - Capitalization biases
  - Credit Analysis
  - Managed Portfolios
  - Mutual Funds
  - Annuities
  - UITs

- Strategies with tailored terms and risk/reward profile are designed to help clients:
  - Diversify risk
  - Reduce volatility, provide downside protection
  - Preserve and enhance expected returns
  - Laddered or “Barbell” income portfolios
  - Access liquidity from stocks
  - Provide leverage

❖ Dedicated research analysts and market specialists help clients leverage the experience and benefit from transparent pricing and open architecture opportunities available through LPL Financial.

❖ Use LPL Financial Research to access to macro and quantitative analysis, market views and sector trends.

❖ Coverage includes dozens of industry groups.

❖ Research reports on subjects ranging from the status of the real estate market, to the potential economic impact of geopolitics and globalization.

Investments offered through LPL Financial

Cash	Fixed Income	Equities	Exchange Funds/ Managed Futures/ Commodities	Hedge Funds	Real Estate
Money Market Funds Other Cash Instruments	Managed Portfolios Individual Issues	High Quality Managed Portfolios Mutual Funds Annuities UITs Innovative equity-linked products	Fund of Funds ETFs Futures Funds	Fund of Funds Macro Long/ Short Event Driven Market Neutral	Funds Joint Ventures Operating Companies

- LPL Financial offers a broad selection of high quality investment vehicles suited for client's unique needs.

Account Protection

- LPL Financial investment account assets are protected up to $100 million. LPL Financial SIPC membership provides account protection up to a maximum of $500,000, of which$100,000 may be in cash. For an explanatory brochure, visit www.sipc.org
- Additionally, through Lloyds of London, LPL Financial accounts have additional securities protection to cover the net equity of customer accounts up to an overall aggregate firm limit of $750 million, subject to conditions and limitations. Please contact the legal department at LPL Financial for further information.
- The account protection applies in the event a SIPC firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments. This extensive coverage reflects a strong commitment to servicing clients' investment needs.
- Insured Cash Account* - Federal Deposit Insurance Corporation (FDIC)
- The Private Trust Company, NA – a non-depository national banking association.
- Regulated and reviewed by the Office of the Controller of the Currency (OCC)

❖ We are one of the premier investment advisory providers and offer our clients a full range of services and capabilities including enhanced account protection.

We help our clients build and protect their wealth so they can enjoy the financial independence that goes a long way toward helping them truly take pleasure in the lifestyle they hold dear.

Our clients can expect professional non-biased advice in which we aim to always do what is in their best interest.

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Thank You

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