

Your Dedicated FocusPoint Team

FPS agrees to provide a virtual business solutions and services on a contractual basis which may include, but are not limited to the following:

Training:

- Provide operations training and assistance to Advisor and staff on software applications such as Advent, LaserFiche, LaserApp, and other software as needed
- As new products are released, provide training on any new applications to Advisor and staff

New Account Activities:

- Establish new accounts in system so they can be seen by Advisor or staff
- Aid Advisor or staff in ensuring proper documentation required for account establishment is provided
- Ensure new paperwork is received by and executed by Fidelity
- Follow up on transfer requests to ensure assets are received and delivered by resigning custodian
- Provide updates as needed so Advisor and/or staff can be aware of status
- Ensure funds/assets received by Fidelity are posted to the account properly
- As documents are scanned into LaserFiche, create individual client folders and post scanned documents into proper accounts

Trading Activities:

- As cash and assets arrive into new and existing accounts, trade upon funds according to the investment model Advisor has chosen or custom designed
- As fund/investment changes are made, ensure those trades are executed
- Liquidate assets proportionately according to model to free up cash for redemptions, fees, and systematic withdrawal requests
- Execute stock/bond and/or annuity trades as necessary or as requested by Advisor and/or staff

Daily Activities:

- Update prices
- Receive updated transactions and ensure proper posting to accounts
- Inform Advisor and/or staff of any requests received by Fidelity
- Follow up on activities that require attention

Ongoing Activities:

- Provide quarterly billing information to Advisor
- Provide quarterly billing statements to Advisor
- Deduct quarterly fees from client accounts
- Review accounts quarterly to ensure they are invested according to their investment model
- Provide annual Realized Gain/Loss Reports and Estimated 1099 Dividend information for taxable accounts

Investment Management Activities:

- **Initial portfolio allocation and ongoing recommendations**
 - Make asset allocation recommendations utilizing relative valuation approach to create well-diversified portfolios using a wide range of mutual funds, ETFs, stocks, bonds, and/or other investments
 - Make investment management recommendations based on portfolio modules to be selected by Advisor and executed at the discretion of the Advisor by FocusPoint
 - Make specific investment recommendations to implement the changes in asset allocation and/or style management
 - Make style management recommendations utilizing relative valuation
 - Communicate recommendations to Advisor for approval
 - Make available client-ready, customized Advisor communication
- **Investment Evaluation Process**
 - Execute and communicate ongoing due diligence and analysis of current and outside investment managers to Advisor and/or staff
 - Maintain regular investment manager interviews
 - Execute periodic investment reviews
 - Execute and communicate model portfolio changes to Advisor and/or staff
 - Provide ongoing investment monitoring, evaluation, and portfolio rebalancing
- **Regular Advisor Communications**
 - Provide weekly performance reports to Advisor and/or staff
 - Provide index and investment performance to Advisor and/or staff

- Create and communicate weekly missives via email to Advisor and/or staff
- Provide periodic commentary on market action and/or special/timely topics of interest to market participants
- Provide monthly market index performance
- Provide monthly model portfolio/blended benchmark/value added performance
- Create and publish advisor resources and tools to Advisor Console
- Work with Advisor and/or staff to create and distribute customizable quarterly client letters
- Continuously communicate with advisors to answer questions and execute ongoing research and other investment-related requests
- **Special Assets**
 - Work with Advisor and/or staff to create an initial recommendation and strategy for the assets
 - Create a portfolio to accommodate assets

Advisor Duties related to FocusPoint Activities:

- Designate an individual to act as the liaison to FocusPoint
- Make a full commitment to a fee based business model
- Provide office equipment, including computers, fax and Internet connections to adequately perform the operations of the Agreement with FocusPoint
- Currently hold errors and omissions insurance with policy limits of not less than \$1,000,000