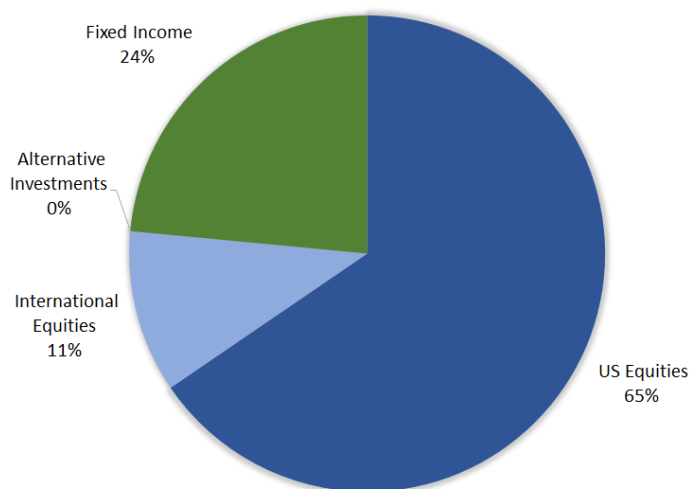


## SAMPLE FAMILY INVESTMENTS INITIAL THOUGHTS

### CURRENT ALLOCATION



Your current allocation has 76% equities and 24% fixed income.

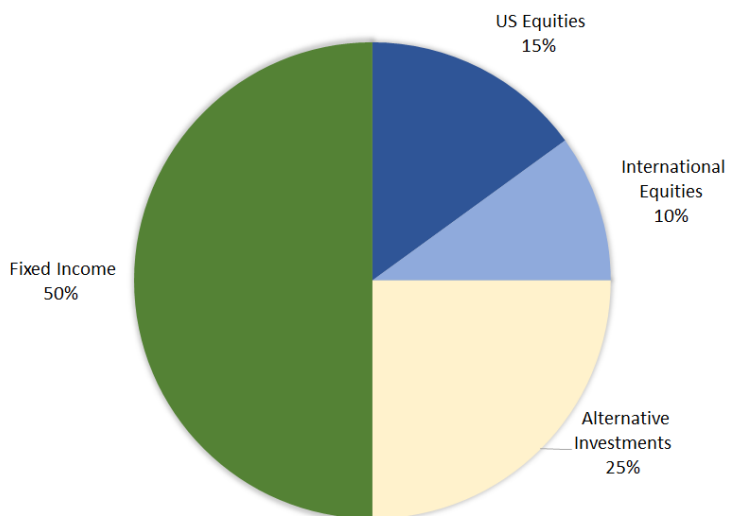
Given your age, draw levels and concerns about market drops, you are taking way more risk than appropriate.

In 2008, this allocation lost 29% in value. This would have resulted in a loss of over \$215,000.

You have too many active managers in the portfolio. These have resulted in higher annual taxes and reduced performance.

You have no Alternative investments in your allocation. Your fixed income holdings are solid, but can be better diversified.

### CONSERVATIVE GROWTH ALLOCATION



We recommend you consider a **Conservative Growth** allocation. This currently has a mix with 25% equities, 25% alternatives and 50% fixed income.

In 2008, this allocation lost 9% in value. In dollar terms, this represented a loss of roughly \$68,000. (An unpleasant amount, but more easily recovered.)

Broad based Alternatives will add return potential and stability benefits to the portfolio.

We will consider the tax impact of each trade as we rebuild your portfolio. With most of your dollars in tax-deferred accounts, additional taxes will be minimal.