THE VALUE OF BLUESKY INVESTING

OUR PRINCIPLES : PORTFOLIO CONSTRUCTION

PRACTICE SMART DIVERSIFICATION - Reduce the risk of your portfolio and eliminate investments that have low or zero expected return. Diversify outside your home market and invest globally.

USE LOW-COST INDEX BASED PRODUCTS - Studies have shown that paying high fees to brokers for active management is not worth the price.

ASSET LOCATION - Optimizing your investments between taxable and tax-advantaged accounts can add additional value over time.

TOTAL-RETURN VS INCOME INVESTING - Investing just for dividends or income has proven to be inferior than to a holistic approach that includes capital appreciation.

DON'T TRY TO CHASE PAST PERFORMANCE - Funds that have outperformed in the past don't always persist as winners. Past performance alone provides little insight into a fund's ability to outperform in the future.

CONSIDER THE DRIVERS OF THE RETURNS - Academic research has identified specific equity and fixed income characteristics which point to differences in expected returns. These characteristics are pervasive, persistent, and robust, and can be pursued in cost-effective portfolios.

OUR PRINCIPLES: PORTFOLIO MANAGEMENT

REGULAR RE-BALANCING - maintain an appropriate risk reward profile.

WITHDRAWAL STRATEGY - optimize withdrawals for either a one-time expense or on-going living expenses.

TAXATION STRATEGIES - tax loss harvesting/tax gain harvesting dependent upon your personal tax bracket.

SAVING STRATEGIES - choose which accounts to accumulate your assets in for optimal long-term wealth.

EMBRACE MARKET PRICING - the market is an effective, information-processing machine with millions of participants who buy and sell securities all over the world every day; the real-time information these participants bring helps set prices.

DON'T TRY TO OUTSMART THE MARKET - the market's pricing power works against investors who try to outsmart other participants through stock picking or market timing

LET THE MARKET WORK FOR YOU - the market rewards long-term investors. People expect a positive return on capital. Historically, the equity and bond markets have provided growth of wealth that has more than offset inflation

AVOID MARKET TIMING - you never know which market segments will outperform from year to year, and making a wrong decision can negatively impact your portfolio for years.

THE STEPS TO CONSTRUCTING A BLUESKY PORTFOLIO

PART 1

Design Evidence Based Models

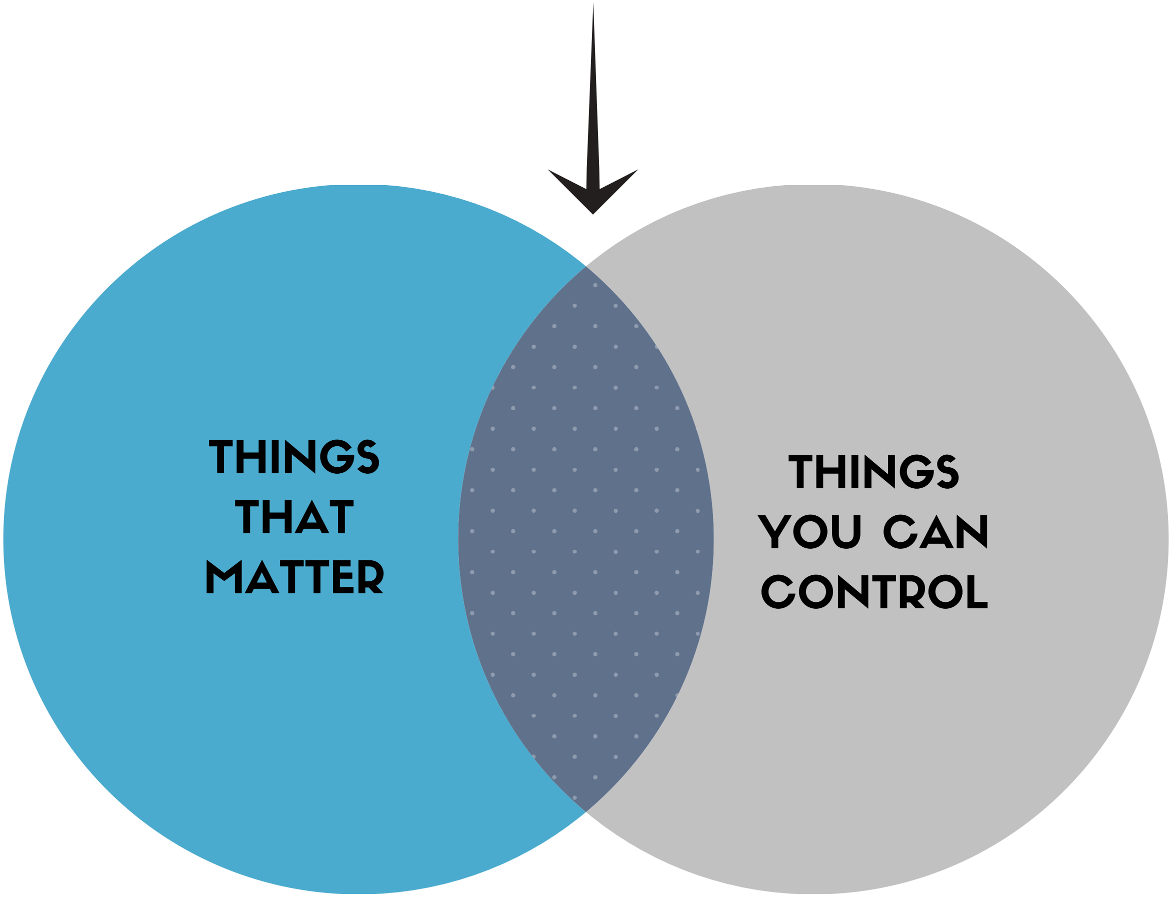
- Develop Capital Market Assumptions
- Determine Broad Allocation Splits
- Determine Sub Classes
- Select an Active or Passive Execution Strategy
- Conduct Asset Location Optimization Analysis
- Select Individual Funds/ETFs for Asset Categories
- Analyze Portfolio Risk/Reward Statistics

PART 2

Adapt Model to Each Client

- Determine Client Goals and Constraints
- Chose the Appropriate Model
- Customize Portfolio to Client

WHAT WE HELP YOU FOCUS ON!

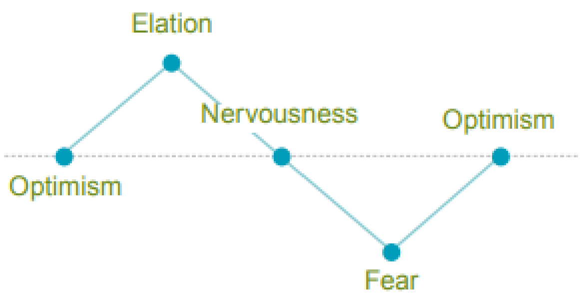


We help you focus on what you can control and what matters most. We will be there to counsel you, listen to your concerns, and keep you on the right path. We will be consistently adding value to your life throughout the course of our relationship.

OUR PRINCIPLES:
BETTER INVESTMENT EXPERIENCE

Avoiding costly mistakes while maintaining proper focus for prudent investing.

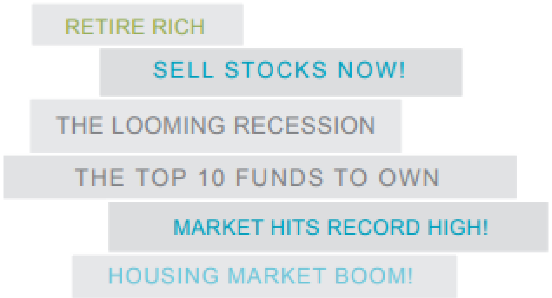
WE HELP MANAGE YOUR EMOTIONS



Many people struggle to separate their emotions from investing. Markets go up and down. Reacting to turbulent market conditions may lead to making poor investment decisions.

"The investor's chief problem—and even his worst enemy—is likely to be himself."—Benjamin Graham, The Intelligent Investor

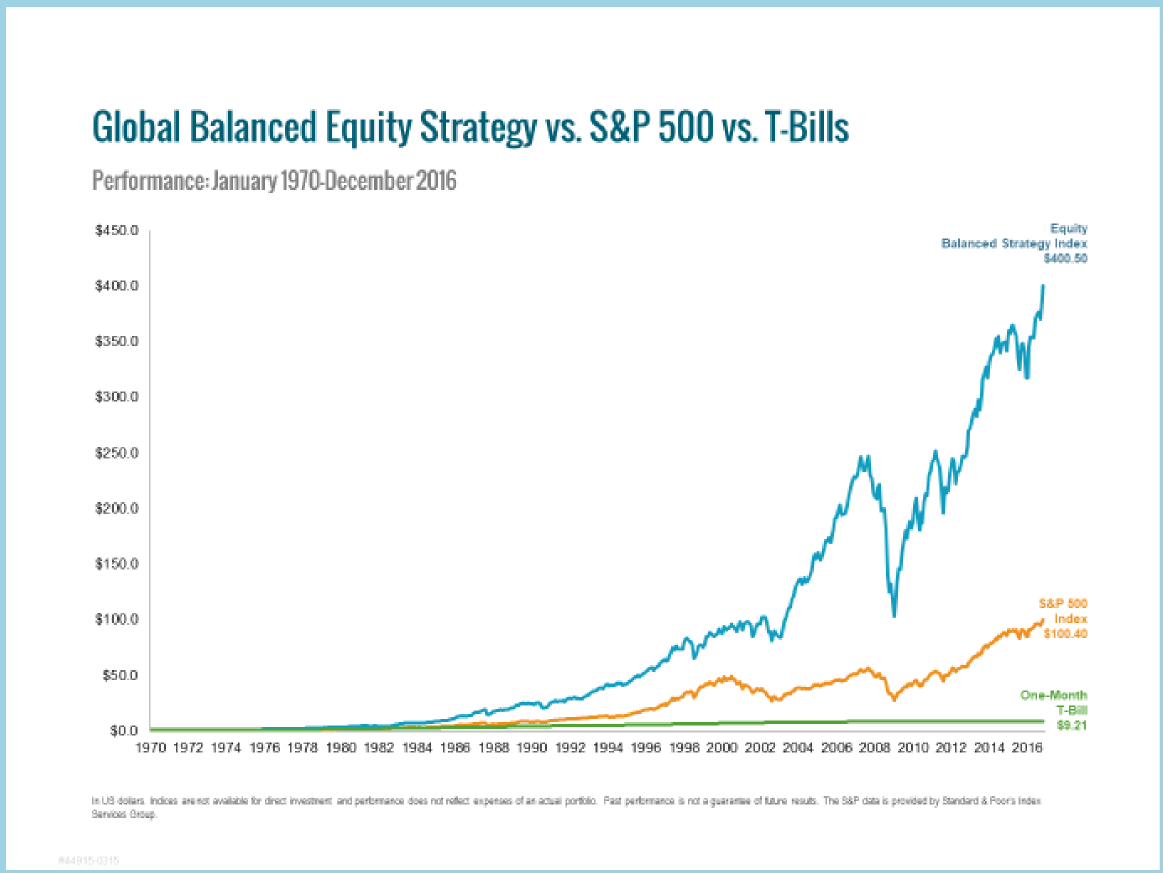
WE HELP YOU LOOK BEYOND THE HEADLINES



Daily market news and commentary can challenge your investment discipline. Some messages stir anxiety about the future while others tempt you to chase the latest investment fad.

THE VALUE OF OUR PRINCIPLES: EVIDENCE BASED INVESTING

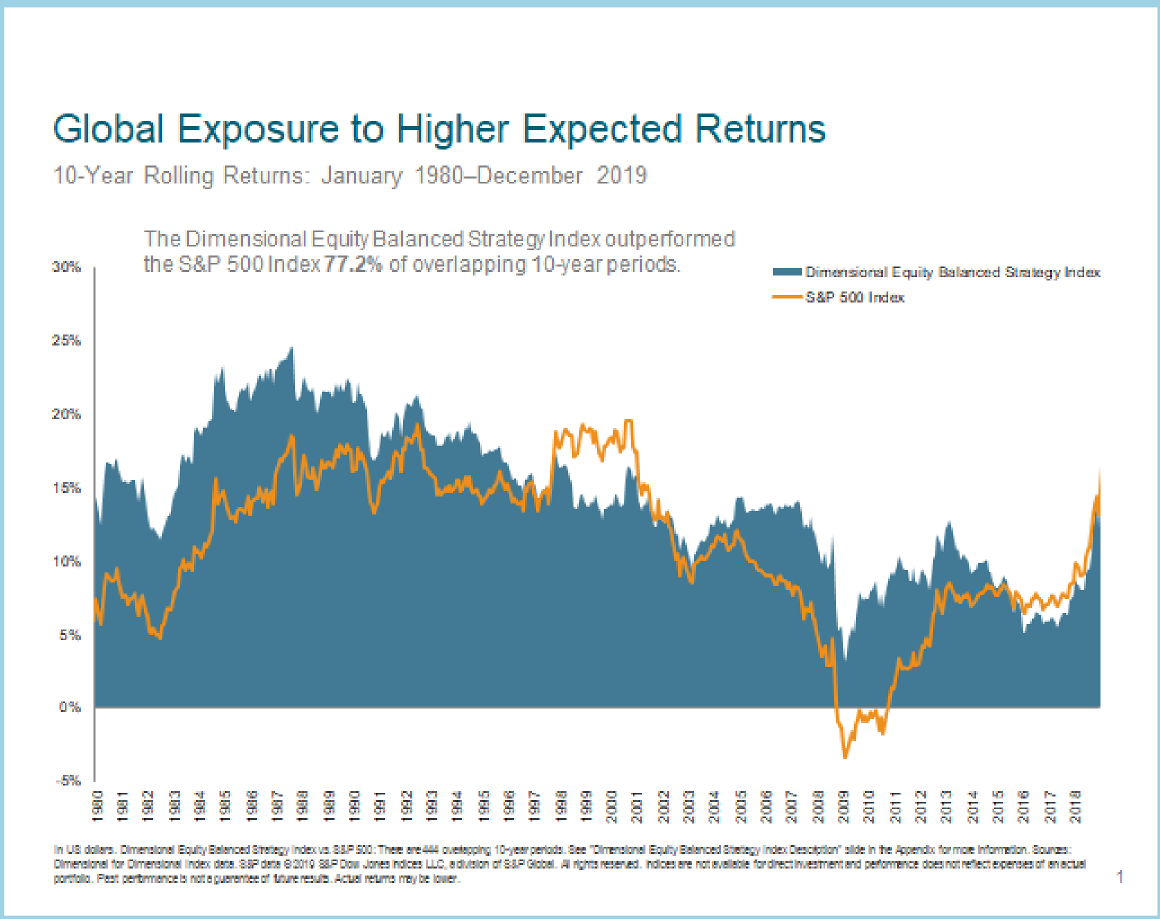
Over time, a balanced equity portfolio constructed with evidence based principles has significantly out performed the S&P 500.



Rebalanced monthly. The Equity Balanced Strategy Index is comprised of commercial and Dimensional indices, 70% US equity indices, and 30% non-US indices. US: S&P 500, large cap value, small cap, small cap value, Dow Jones REIT; non-US: international value, international small cap and small cap value, emerging markets, and emerging markets value and small cap.Real Estate Strategy weighting allocated evenly between US Small Cap and US Small Cap Value prior to January 1978 data inception. International Value weighting allocated to Fama/French International Value Index prior to January 1994 data inception, and evenly between International Small Cap and MSCI EAFE Index (net dividends) prior to January 1975 data inception. International Small Cap Value weighting allocated to International Small Cap prior to July 1981 data inception. Emerging Markets weighting allocated to MSCI Emerging Markets Index (gross dividends) prior to January 1994 data inception, and evenly between International Small Cap and International Value prior to January 1988 data inception.Emerging Markets Value and Small Cap weighting allocated evenly between International Small Cap and International Value prior to January 1989 data inception. Two-Year Global weighting allocated to One-Year prior to January 1985 data inception.. The balanced strategies are not recommendations for an actual allocation. monthly. All performance results of the balanced strategies are based on performance of indices with model/back-tested asset allocations; the performance was achieved with the benefit of hindsight; it does not represent actual investment strategies. The model's performance does not reflect advisory fees or other expenses associated with the management of an actual portfolio. There are limitations inherent in model allocations. In particular, model performance may not reflect the impact that economic and market factors may have had on the advisor's decision making if the advisor were actually managing client money.Past performance is no guarantee of future results.

THE VALUE OF OUR PRINCIPLES: EVIDENCE BASED INVESTING

The Equity Balanced Strategy outperformed the S&P 500 in 84% of rolling 10-year periods since 1980.



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