At RS Crum, investment success starts with building strong relationships and a commitment to financial planning. With this foundation, we build, implement and monitor a customized mix of investments designed to meet your goals, needs and risk tolerance.

RS Crum has successfully managed investments since 1976 by focusing on a number of core investment disciplines including:

INTELLIGENT PORTFOLIO DESIGN

Investment allocation is critical to your success. We design and implement an intelligent investment mix that aligns with your objectives and risk tolerance. From there we tilt your asset allocation towards investments that produce higher returns over time.

EQUITIES

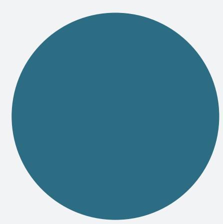
- **Market** Equity premium - stocks vs bonds
- **Company Size** Small cap premium - small vs large companies
- **Relative Price** Value premium - value vs growth companies
- **Profitability** Profitability premium - high vs low profitability companies

FIXED INCOME

- **Term** Term premium - longer vs shorter maturity bonds
- **Credit** Credit premium - lower vs higher credit quality bonds

GLOBAL DIVERSIFICATION

Diversification is a fundamental risk management technique designed to broaden your investment exposure while lowering your risk and volatility. Rather than limiting the focus to a single stock, sector, or index, we broadly diversify investments to fully capture the performance of global markets, not just those in the US.



S&P 500
1 COUNTRY | 500 STOCKS

MSCI ALL COUNTRY WORLD INDEX (IMI)
46 COUNTRIES | 8,603 STOCKS

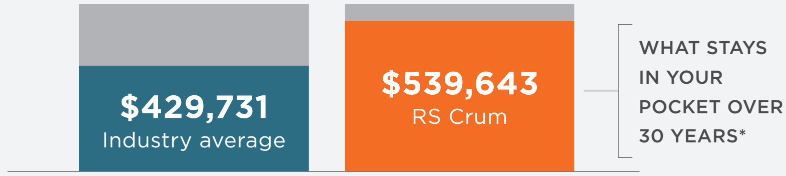
TRADING & TAX EFFICIENCY

It's not how much you make, it's how much you keep. This is why we have built a state of the art trading system that allows us to eliminate unnecessary taxes and trading costs, leaving more money in your pocket.

STATE OF THE ART TRADING SOFTWARE DYNAMIC WITHDRAWAL STRATEGIES **TAX EFFICIENT INVESTMENTS** TAX LOSS HARVESTING **ACTIVE ACCOUNT MONITORING**

REDUCED COSTS

Unnecessary fees lead to reduced returns. Reducing your costs through institutional pricing, lower cost investment vehicles, and by minimizing excess trading and investment turnover keeps more money in your pocket.



On average, RS Crum mutal funds expense ratios are 80% less than the industry average.

* $100,000 invested over 30 years with 6% return.

DISCIPLINED REBALANCING

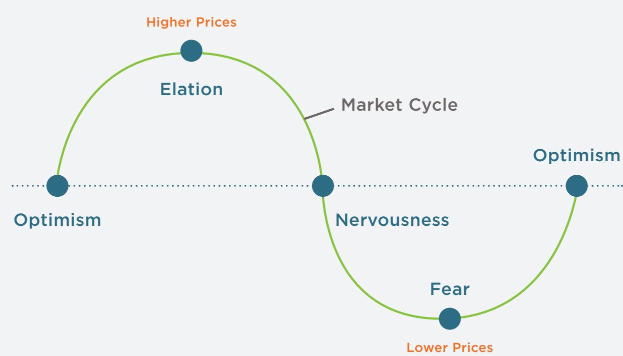
You never know which market segments will outperform others from year to year. Our commitment to a rebalancing strategy designed to sell high and buy low, allows clients to be well positioned to benefit from returns wherever and whenever they occur.

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Higher Return	31.0	12.3	7.6	60.6	33.8	34.5	36.0	39.8	8.8	79.0	28.1	9.4	18.6	38.8	32.0
	9.0	8.4	5.1	56.3	33.2	23.5	32.6	8.2	6.6	44.8	26.9	3.4	17.9	32.4	13.7
	8.3	7.3	3.6	47.3	26.0	13.8	25.2	7.2	4.7	28.5	20.9	2.3	17.1	25.8	4.9
	7.3	6.4	3.4	36.2	18.3	4.9	18.4	6.3	-33.8	27.2	19.2	2.1	16.3	1.2	1.9
	-3.0	2.5	-2.0	28.7	10.9	4.6	15.8	5.9	-37.0	26.5	15.1	0.6	16.0	0.6	1.2
	-9.1	-2.4	-6.0	2.0	2.7	3.1	4.3	5.5	-39.2	2.3	3.7	-4.2	2.1	0.3	0.2
	-9.9	-11.9	-20.5	1.9	1.3	2.4	4.1	-1.6	-45.8	0.8	2.0	-14.7	0.9	-0.1	-1.8
Lower Return	-30.6	-13.6	-22.1	1.5	0.8	1.3	3.8	-17.6	53.2	0.2	0.8	-18.2	0.2	-2.3	-5.5

S&P 500 Index
Russell 2000 Index
Dow Jones US Select REIT Index
Dimensional International Small Cap Index
MSCI Emerging Markets Index (gross div.)
BofA Merrill Lynch One-Year US Treasury Notes Index
Barclays Treasury Bond Index 1-5 Years
Citigroup World Government Bond Index 1-5 Years (hedged to USD)

NAVIGATE EMOTIONS

Many people struggle to separate their emotions from investing. Markets will go up and down, but reacting to current market conditions may lead to making poor investment choices a the worst times. We guide our clients through the peaks and valleys and hold firm to our disciplines.



*As of January 31, 2016. RS Crum's weighted average mutual fund expense ratio for our 60% Equity/40% Fixed Income new account mutual fund portfolio is 0.22%. The industry average mutual fund expense ratio is 1.02%. Source: Morningstar. This hypothetical example assumes a 6% return on a $100,000 investment. If alternative assumptions are used, results would vary from those shown. The missing portion of the graph represent the amount paid in mutual fund expenses. This example does not account for inflation or advisory fees, which may be as high as 1.25%.