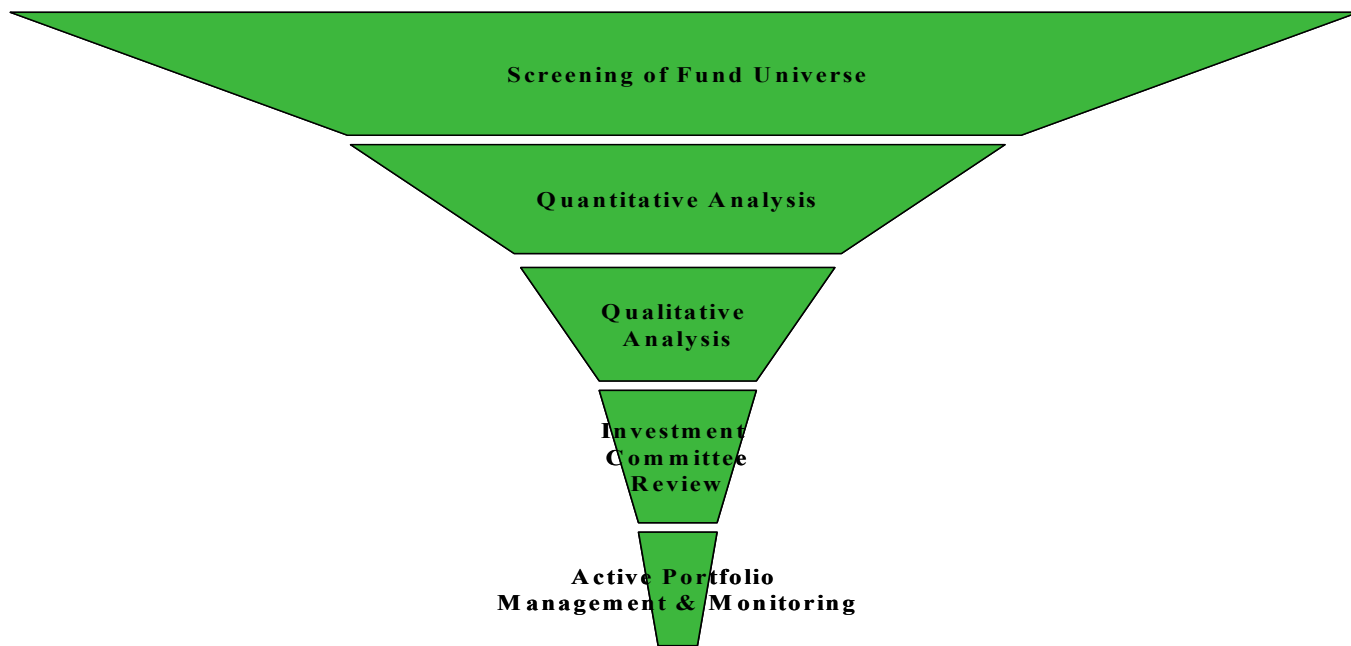




Client Questionnaire

Navigating Your Financial Future

Active Management Process



Committee Review Funds by Style Box

| | Value | Blend | Growth |
|-------|--|--|--|
| Large | TWEIX- Amer Cent Eq Inc SGENX- First Eagle Global PRF-Invesco Exchange Traded 1000 ETF | MPGFX- Mairs & Power Gr * SPTM- SPDR Total Stock Market SPEM- SPDR Emerging Markets JHQAX- JPMorgan Hedged Equity A QEFA- SPDR Index Shares ETF PRWCX- T Rowe Capital App | DREGX- Dreihaus Emer Mkts Gr PRGFX-T Rowe Price Growth Stock PRHSX- T Rowe Price Health Science GQGPX- GQG Ptrns Emrg Mkts Equity |
| Med | VOE- Vanguard Mid-Cap Value ETF ACMVX- Amer Cent Mid Cap Valus KGGAX- Kopernik Global All Cap v | VO- Vanguard Mid cap ETF * VARAX- Vivaldi Merger Arbitrage PARMX- Parnassus Mid Cap | RPMGX- T Rowe Price Mid Cap Gr VXF- Vanguard Ect Market ETF BCSIX- Brown Capital Mgmt Small Co |
| Small | VIOV- Vanguard S&P Sm Cp 600 Value* QUSOX- PearTree Polaris Value Sm Cap FRVLX- Franklin Small Cap Value A MDYV- SPDR S&P 400 Mid Cap Value SLYV- SPDR S&P 600 Small Cap Value | SCHA- Schwab US Small Cap ETF SPMD- SPDR S&P 400 Mid Cap | CCASX- Conestoga Small Cap PRDSX- T Rowe Price Small Cap Gr |

Bonds, Fixed Income, & Other Options

| | | |
|--|---------------------------------------|--------------------------------------|
| DLTNX – Doubleline Total Return | LALDX- Lord Abbett Short Duration | SPSB- SPDR Short Term Corp Bnd |
| JPST- JPMorgan Ultra Short Income | IDA12- FDIC Ins Deposit Acct (MM) | |
| PFFRX- T Rowe Price Floating Rate | PLFLX- PL Floating Rate Income A | ANNAX- AllianzGI Convertible Admin |
| PRCXX- Federated Prine Cash Oblig. | VCSH- Vanguard Shrt-Term Corp Bd | VCIT- Vanguard Interm-Term Corp Bd . |
| JNK- SPDR Blmbg Barclays High Yield Bond | STOT- SPDR Doubleline Shrt Tm Corp Bd | |
| GIBIX- Guggenheim Total Return Bond Inst * | | |

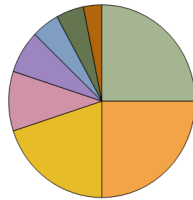
*Transaction Fees Applies

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Recommended Portfolios

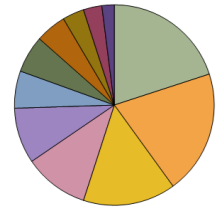
Conservative

- Janus Henderson AAA CLO ETF - 25%
- iShares Yield Optimized Bond ETF - 25%
- Guggenheim Total Return Bond Instl - 20%
- Schwab Value Advantage Money Inv - 10%
- First Eagle Global I - 7.2%
- Vanguard Dividend Appreciation ETF - 4.8%
- Vanguard Mid-Cap Value ETF - 4.8%
- Vanguard Mid-Cap ETF - 3.2%



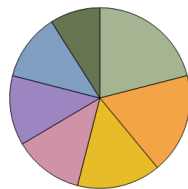
Conservative Moderate

- Janus Henderson AAA CLO ETF - 20%
- iShares Yield Optimized Bond ETF - 20%
- Guggenheim Total Return Bond Instl - 15%
- Vanguard Dividend Appreciation ETF - 10.5%
- Vanguard Mid-Cap ETF - 9%
- Fidelity Enhanced Small Cap ETF - 6%
- GQG Partners Emerging Markets EquityInst - 6%
- Schwab Value Advantage Money Inv - 5%
- First Eagle Global I - 3.5%
- Vanguard Mid-Cap Value ETF - 3%
- First Trust SMID Cp Rising Div Achv ETF - 2%



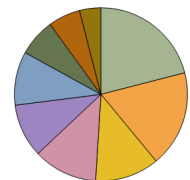
Moderate

- Vanguard Dividend Appreciation ETF - 21%
- Vanguard Mid-Cap ETF - 18%
- iShares Yield Optimized Bond ETF - 15%
- Janus Henderson AAA CLO ETF - 12.5%
- Schwab Value Advantage Money Inv - 12.5%
- Fidelity Enhanced Small Cap ETF - 12%
- GQG Partners Emerging Markets EquityInst - 9%



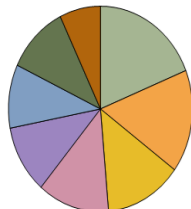
Moderate Growth

- Vanguard Dividend Appreciation ETF - 21%
- Vanguard Mid-Cap ETF - 18%
- Fidelity Enhanced Small Cap ETF - 12%
- GQG Partners Emerging Markets EquityInst - 12%
- Janus Henderson AAA CLO ETF - 10%
- iShares Yield Optimized Bond ETF - 10%
- Putnam Large Cap Growth Y - 7%
- iShares Russell Mid-Cap Growth ETF - 6%
- iShares Morningstar Small-Cap Growth ETF - 4%



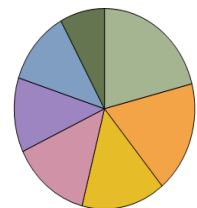
Growth

- Vanguard Dividend Appreciation ETF - 18.9%
- iShares Russell Mid-Cap Growth ETF - 16.2%
- GQG Partners Emerging Markets EquityInst - 13.5%
- Putnam Large Cap Growth Y - 12.6%
- Vanguard Mid-Cap ETF - 10.8%
- Janus Henderson AAA CLO ETF - 10%
- iShares Morningstar Small-Cap Growth ETF - 10.8%
- Fidelity Enhanced Small Cap ETF - 7.2%



Aggressive Growth

- Putnam Large Cap Growth Y - 21%
- iShares Russell Mid-Cap Growth ETF - 18%
- GQG Partners Emerging Markets Equity - 15%
- Vanguard Dividend Appreciation ETF - 14%
- iShares Morningstar Small-Cap Growth ETF - 12%
- Vanguard Mid-Cap ETF - 12%
- Fidelity Enhanced Small Cap ETF - 8%





Risk Questionnaire

1= Strongly Disagree, 5= Strongly Agree

1. To obtain above-average returns on my investments, I am willing to accept above average risk of investment losses.
2. Staying ahead of inflation is more important to me than maintaining stable principal values.
3. If an investment loses money over the course of a year, I can easily resist the temptation to sell it.
4. I do not plan on withdrawing my retirement money for major expenses before I retire.
5. I consider myself knowledgeable about economic issues and personal investing.
6. Number of years before expected withdrawals (0-5 Yrs. = 1) (6-10 Yrs. = 2) (11-15 Yrs. = 3) (16-20 Yrs. = 4) (21+ Yrs. = 5)

EFS ADVISORS CHOICE ONLY

Total Score

Check in each column below indicating the Recommended model (based on Total Score) and your Selected model by selecting Active or Index. You can choose to create your own investment mix by filling in the percentages and tickers below. If no model is selected or investments chosen, the default will be a Target Date fund based on birthdate.

FOR ALL OTHER RIA ACCOUNTS

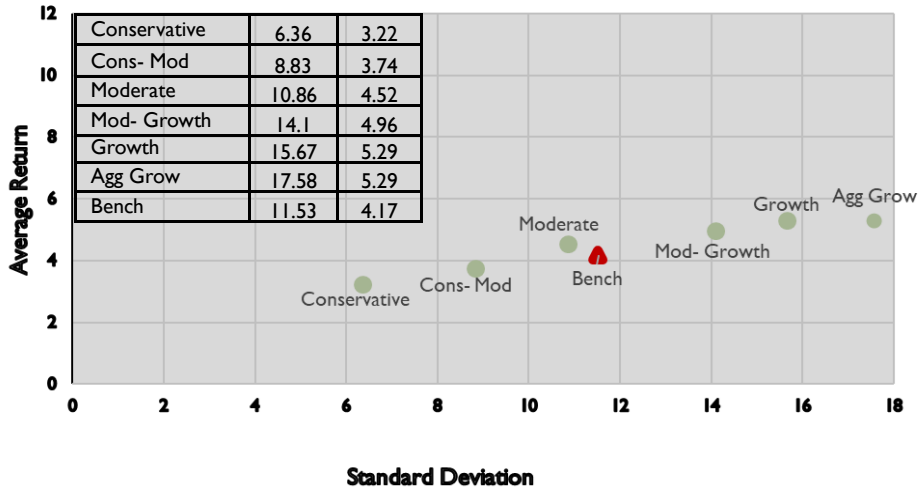
I understand my recommended investment mix may be different than my preferred allocation mix. Check in each column below indicating the Recommended model (based on Total Score) and your Selected model.

| <u>Select one</u> | | | | <u>Recommended</u> | <u>Selected</u> |
|--------------------------|--------------------------|--------------------------|--------------------------------|--------------------------|--------------------------|
| Recomm. | Active | Index | | | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Conservative (0-10) | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Conservative- Moderate (11-15) | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Moderate (16-20) | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Moderate- Growth (21-25) | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Growth (26-30) | <input type="checkbox"/> | <input type="checkbox"/> |
| N/A | <input type="checkbox"/> | N/A | Socially Responsible | N/A | N/A |
| % _____ | % _____ | | | | |
| % _____ | % _____ | | | | |
| % _____ | % _____ | | | | |
| % _____ | % _____ | | | | |

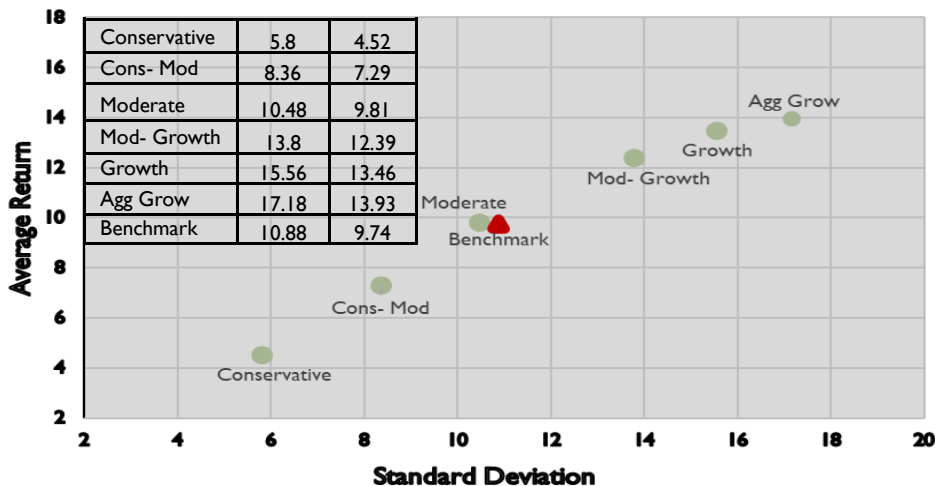
If no indication is made for EFS Advisors Choice, your funds will be invested in a Target Date Fund based upon the age you will turn 65 until further instruction indicating an alternate investment selection is received by EFS Advisors. The resulting score is a guideline for determining an appropriate asset mix given the risk associated with responses to the questionnaire. This is meant to be a good faith effort. In consideration of the, "Recommended Investment Mix" along with my personal financial concerns and goals, I have indicated the requested portfolio choice above or completed the allocation table which specifies my investment choice(s). In the event my personal circumstances change it is my responsibility to inform EFS Advisors in order to modify or change the personal investment profile. The result of this Questionnaire fulfills the requirements of the Investment Policy Statement of which a copy will remain on file. I will receive a completed copy by request.

Modern Portfolio Theory

3 year Risk/Return Chart



5 year Risk/Return Chart



Our advisory fees are structured on a **tier-based schedule**, with the highest annual fee being **1.04%** of assets under management. Actual fees may vary depending on portfolio size and specific client arrangements. These fees, along with other factors such as market conditions and individual investment choices, may impact overall returns. Additional costs, including but not limited to fund expenses and transaction fees, may also apply.

DFA Global Allocation 60/40 is a portfolio that seeks total return through capital appreciation and current income. It consists of 60% equity securities and 40% fixed income securities and was selected as a benchmark for its similarity in holdings to model portfolios created by EFS Advisors.

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Diversification does not assure against market loss.

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Navigating Your Financial Future

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