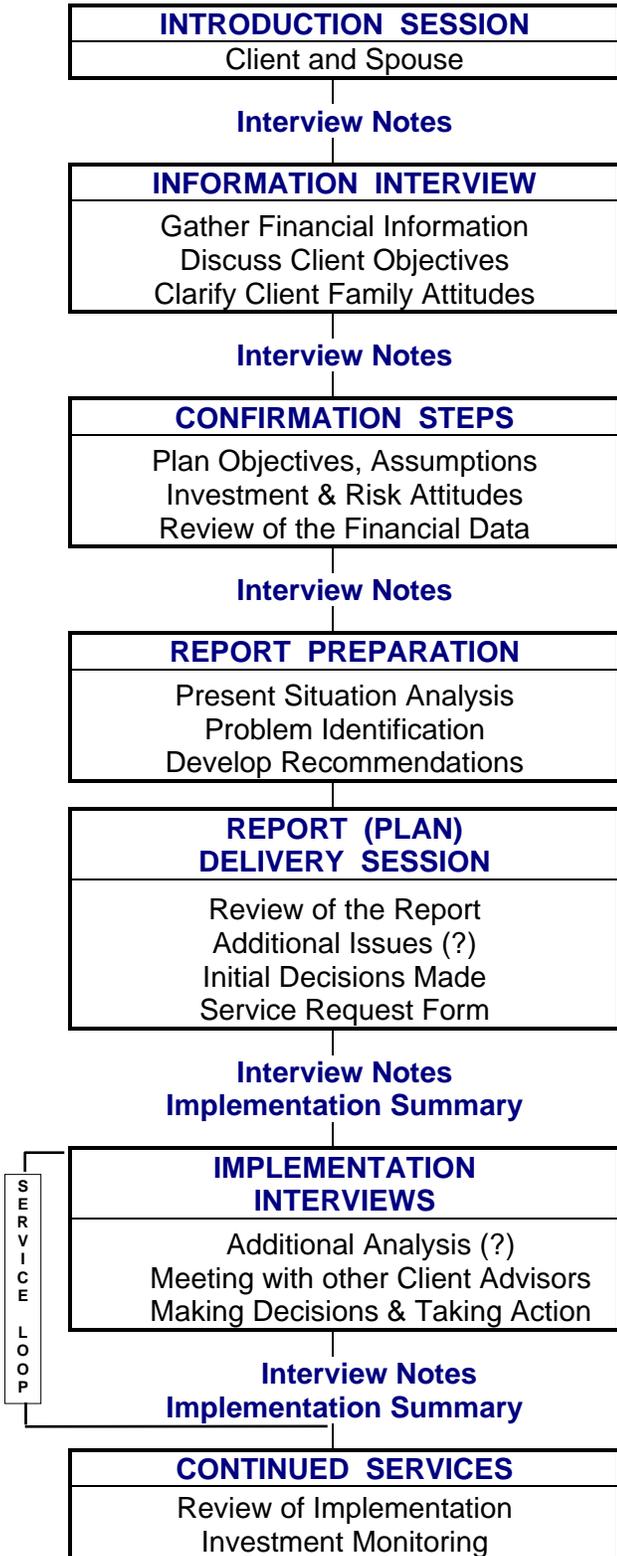


FINANCIAL COUNSELING PROCESS



Evaluate if planning will be helpful, determine the costs and decide whether or not to proceed

Sent to client for a review of the first session.

A review of the Data Information Form, legal documents, employee benefit statements, any investment summaries - with an extensive discussion of client goals and family attitudes.

An opportunity to confirm the initial responses.

A review of the re-stated Plan Objectives and Plan Assumptions to be used, the client's Investment Attitudes, the initial balance sheet and a cash flow summary report.

A listing of the data alterations to be made.

Determining where the client is headed - if no change in direction is made; measuring the extent of problems or shortcomings; testing of alternative solutions; developing a formal plan.

A review of all the initial financial planning recommendations and extensive discussion of how the Plan will address the problems. Client response frequently indicates a need for added study or plan alteration. Service Form indicates parties to assist in plan implementation.

Implementation reflects the actions desired, assignment of responsibility and a timetable.

Continued meetings with the client and other advisors to accomplish the tasks required to implement the plan. Since many are sequential this process extends over several months.

The action steps continue, driven by revisions to the Implementation Summary Form.

Periodic meetings thereafter to review the performance of investments, changes in family, career and economic circumstances.