

INVESTMENT MANAGEMENT

PHILOSOPHY

Choosing to invest with Radix Financial is a commitment to a consistent strategy aimed at achieving long-term net returns (after taxes, fees, and inflation).

At Radix Financial, our investment philosophy is broadly based on Harry Markavitz's Nobel Prize winning Modern Portfolio Theory (MPT) which attempts to maximize portfolio expected return for a given level of standard deviation (risk) by efficiently diversifying across lowly correlated asset classes.

Our asset allocation models are built with diversified individual US equity and fixed income securities paired with indexed ETF products to gain low-cost exposure to sub-asset classes. Radix intentionally does not invest in exotic hedge fund securities as these products typically have high expenses, small print, and unpredictable tax consequences for the average investor. An appropriate model is assigned to each client as part of a tailored investment policy statement (IPS) after a thorough analysis of each client's individual goals, income needs, time horizons, risk tolerance, and taxable considerations.

The following core beliefs underpin all our investment allocation decisions:

- We believe in the importance of education and sharing of family financial values.
- We believe maximum net return is accomplished through disciplined, long-term investment strategies.
- We believe fees should be clearly stated and based on a percentage of assets under management to avoid conflicts of interest.
- We believe charitable giving is an important part of a balanced financial lifestyle; Radix Financial demonstrates this by pledging to give 10% of annual investment management fees to a qualified 501(c)3 non-profit charity of your choice.

FEES

Radix Financial prides itself on acting as a fee-only fiduciary investment manager. Our fee is assessed as a percentage of assets under management; we receive no commissions or other incentives to trade or recommend insurance or mutual fund products.

- | | |
|---------------------------|------------|
| ● \$0 - \$180,000 | 1.10% AUM* |
| ● \$180,000 - \$2 million | 1.00% AUM |
| ● \$2 million+ | 0.65% AUM |

**Accelerator Account, ask for more details*

MODEL PORTFOLIO ALLOCATIONS

RADIX 20 | ULTRA CONSERVATIVE

Time Horizon	Short, 1-3 yrs
Income Needs	Mod - High
Risk Tolerance	Low

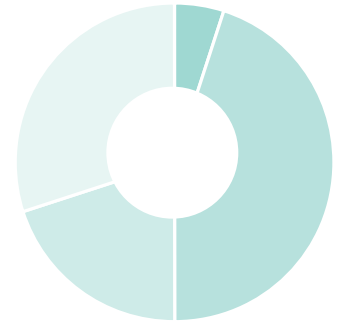


Up to 5% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

RADIX 65 | MODERATE GROWTH

Time Horizon	Mod, 5+ yrs
Income Needs	Low - Mod
Risk Tolerance	Mod - High



Up to 10% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

RADIX 35 | CONSERVATIVE

Time Horizon	Short, <5 yrs
Income Needs	Mod - High
Risk Tolerance	Low-Mod



Up to 5% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

RADIX 80 • GROWTH

Time Horizon	Long, 10+ yrs
Income Needs	Low
Risk Tolerance	High



Up to 12% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

RADIX 50 • BALANCED

Time Horizon	Mod, 5+ yrs
Income Needs	Mod
Risk Tolerance	Mod

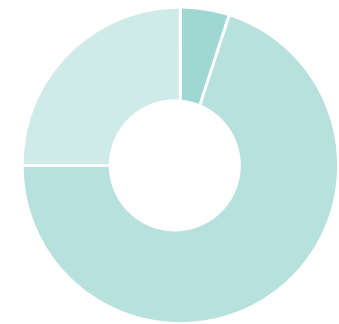


Up to 10% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

RADIX 100 • AGGRESSIVE GROWTH

Time Horizon	Long, 20+ yrs
Income Needs	Low
Risk Tolerance	Very High



Up to 15% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

**Past performance is not indicative of future results. Differences in account size, timing of transactions and market conditions prevailing at the time of investment may lead to different results, and clients may lose money. Clients should consult with their personal tax advisors regarding the tax consequences of investing.*

To learn more, please visit www.radixfinancial.com.