Investment Policy

This Investment Policy is designed to provide you, our client, with clear insight into the decision-making process we follow on your behalf. As your fiduciary, we are committed to acting in your best interests, seeking the optimal balance of cost and service for the stewardship of your investable savings.

With great respect,

Ian Goldey *Adam Meyers*

Ian Goldey - Principal Adam Meyers - Financial Advisor

Advisory Fee *Fiduciary and Personalized Services

Fees & Cost (Stocks, Bonds, Fund's)

Per year fee: pro-rated quarterly billed in advance. (Household aggregation allowed for maximum discounts) *Illustration of account fee application to household found on Asset management Agreement form separate document.

Concierge Wealth Manager Services for Individuals, Corporations & Trust's $50k-$1mm up to 1.25% (125bp)s, $1mm-$6mm =90bps, $6mm+ =50bps

Relationship assets	**Fee (per quarter)**	**Approx. annual equivalent**
First $1,000,000	up to 31.25 bps	1.25% / year
Next $5,000,000 ($1M–$6M)	0.225 bps	0.90% / year
Everything over $6,000,000	12.5bps	0.50% / year

100% Bond Portfolios- Strategy focus on US Treasuries Short-term 18 months or less of maturity remaining at time of purchase.

Relationship assets	**Fee (per month)**	**Approx. annual equivalent**
First $1,000,000	3 bps (0.03%)	0.36% / year
Next $5,000,000 ($1M–$6M)	2 bps (0.02%)	0.24% / year
Everything over $6,000,000	1 bp (0.01%)	0.12 % / year

Monthly fees are billed in advance without pro-ration for account additions or withdrawals. If the client or adviser terminates the account, any prepaid fees will be pro-rated based on a 30-day calendar and refunded to the client.

Transaction Costs

Our custodian Charles Schwab and Company (Schwab) zero dollars per transaction for most transactions but some foreign stocks do come with ADR fees. (subject to change). Part of our job as your Fiduciary individual advisor is to be your cost advocate to determine what is the optimal way of investing for our clients on a **Net Basis**. These same rules apply to bonds, mutual funds, and options as we receive no additional compensation or kickbacks from transactional charges. Transaction fees vary from our custodian and exact pricing is available on the Schwab website.

Account Maintenance Costs

Zero yearly account fees for non-specialty accounts, zero charge for wires or ACH transfers (subject to change).

Account Best Suited For

This Discretionary Fiduciary account style is for someone who wants deeply personal care, high level of attention, and financial advice year-round, for one low fee. Those investors that appreciate working with a fiduciary whose legal responsibility is to put the client's best interest first. This level of service also includes supervision and rebalance of accounts on a discretionary basis and appreciated by those who want dynamic advice and asset allocation as markets shift or personal needs change.

All Inclusive Services

*Fiduciary standard applies to all our accounts for best care.

*Household - blended rate, each member pays the same level fee based on assets under household related by birth, marriage or domestic partners. A bps = a basis point which is 1/100th of one percent. Must be related by blood or marriage

<u>Tax-efficiency</u>

Harvesting tax-loss using our filtered ETF platform should be easier than trading traded individual stocks due to broad choices and liquidity. As your discretionary advisor, we can then go back to the original ETF after 30 days to evaluate a swap back based on expense ratio, liquidity, change in value and other portfolio considerations.

We are most efficient in client care when we understand carry forward losses and other tax implications. This added knowledge will hopefully translate into actions and suggestions tailored for each client and another example of personal relationships as an advisor.

We cater to high-income investors subject to AMT or other issues related to this select group. We often provide advice and act as one part of your trusted advisor team that often includes a separate tax and legal professional.

For those that itemize their deductions and would like to be billed separately we can accommodate that need for retirement accounts.

RMD (required minimum distributions) and other distribution decisions in your retirement account should be tailored to each client's needs. For example, a high-income earner with a large retirement balance had no income the year he was sick, so we suggested an increase in distributions for that year. Another client needs a large sum for home improvement, and we suggest she take normal distribution in December and another in January, so she can get funds ASAP without garnering too much income in the current year.

We provide analytics and emotional support to illustrate how selling a favorite position or other investment at a loss is smart for spousal accounts or Trust accounts. Cost basis is reset upon passing, so a favorite stock that is down by a large % percentage will no longer have intrinsic value as a tax loss for the surviving spouse. A strategy often discussed is the best way to harvest unrealized gains and losses. We often work in conjunction with your tax or legal professional on certain strategies. Our advice is provided at no extra cost for Fiduciary clients.

Tax efficiency is a significant part of what we try to do for all our clients. If we do a good job in this area, we can sometimes add more net value than what clients pay us in terms of the fees managed. Our goal in serving our clients is this type of thinking and care on a net basis. We cannot contact your tax or legal professionals without your direct approval and additional fees from these professionals may be billed to you for services rendered. Please consult with your professional prior.

Fiduciary and Personalized Services- (All-inclusive)

Our mission at GoTo Financial is to provide the highest-level concierge service and priced advisory fees. Some of the services we provide with our concierge service are outlined below:

Advisement and Review

- Big picture analysis of investments such as trusts deeds, private equity, real estate, collectibles, college saving and other money related decisions.
- Family financial concerns with an advisor experienced in handling sensitive family matters.
- Lump sum inheritance or other liquidity events.
- Insurance review and education on all policies.
- Review real estate loans, refinances or other debt.

Individual Attention

- Advisor meetings in person or via internet with a flexible schedule to accommodate client's needs (days/nights/weekends).
- The customer database is personalized for each client, so we provide you with thoughtful service.
- Daily review of all account activities.
- Free newsletter, market commentary and other educational materials.
- Manually checking deposits and withdrawals with follow up verification email.
- Online access to your accounts via Schwab Alliance, 24 hours a day 365 days a year.
- Commitment to returning calls quickly.
- Separate billing for retirement accounts tax deductions.
- Interaction with your tax professional for sending of forms or various correspondences.
- Journals between accounts and other forms of Money Movement, including wire transfers.
- Scheduled cash distributions personally to your needs, such as our Check a Month program.
- Help with paying bills online or systematically.
- Catering to the tech savvy or the neophyte, if you're 21 or 81 we'll adapt to serve your needs.

- Secure protocols for correspondence and complimentary education for clients on security.
- Personal level education on any investment we currently own and those within our expertise.
- Personal digital archive of client documents including scanning service and shredding service for proper document disposal.
- Assistance with selective large purchases such as a car, boat, plane or other big-ticket item.

Planning

- Personal budget including debt management review.
- Business succession.
- 529 account assistance with zero management fees.
- HSA account assistance with zero management fees.
- Medicare supplement review for those who have attained age status.
- Estate planning in conjunction with your attorney. We also create special binders for leaders of a family that can be easily passed on to loved ones.
- Tax planning in conjunction with your tax professional.
- Goals based financial planning tools for items such as retirement, education, charity or other.
- Transition to retirement.
- Transition from loss of loved one- family succession, your way.

Portfolio

- Daily Management and periodic rebalancing.
- Reports customized to your needs based on indexes selected for visual format.
- Reports printed for those who prefer an alternative to online.
- Aggregator technology to port in many outside accounts for one overall view of assets and liabilities with expense tracking.
- Select position (stock or bonds) held in portfolio without added management fee.

Disclosure: GoTo Financial Advisors in offering introductions to third party providers do not receive any kickbacks or hard dollar compensation. For example, if we help with car purchase by working with dealers directly with the car broker, we are not compensated in any way. Our role as Advisors is limited to analyzing the financials of the deal and matching the convenience factor requested by the client. GoTo Financial Advisors are not responsible for, nor can they prevent fraud in your personal banking or credit card accounts, ultimately it is up to each client to monitor and report suspicious activity. Any assistance offered by GoTo Financial Advisors in the monitoring of client activity is performed as an added courtesy for select clients based on relationship with the firm and Assets under Management.

GoTo Financial Advisors do not offer tax or legal advice but will factor decisions of taxability into their financial recommendations and our allocation of investable assets.

Extra services listed as Concierge or otherwise are dictated by the Advisor chosen, what services they may or may not offer and, in combination with the household relationship between client and Advisor. All services are subject to change.

Disclaimer Letters and Proposals

Disclaimers: GoTo-Financial Inc. nor its advisors provide tax or legal advice, please seek counsel from these professionals before making any decisions. The estimates provided here are non-binding and in no way construe an offer of coverage or any services, it is for information purposes only and to provide one of many options of services available. Charles Schwab Corporation is our custodian, and they reserve the right to change policy with client notification. The suggestion of vendors is not an endorsement of their products or services and implies no guarantee of due diligence in investigating the vendors. Third party websites have not been screened for accuracy and have not been altered by GoTo-Financial. Any solicitation or advertisements on third party websites outside of GoTo-Financial have not been endorsed by our firm, and we are not liable for information on those sites. GoTo-Financial suggests that you conduct your own due diligence of all vendors.

GoTo-Financial Inc. is a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where GoTo Financial and its representatives are properly licensed or exempt from licensure. This website is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. GoTo Financial may render no advice unless a client service agreement is in place.

GoTo Financial reserves the right to adjust pricing or services outlined including the establishment of a household minimum to receive certain benefits and extra services. These extra services might be at no charge for one client and offered to another as an ala carte pricing structure.

Buy/Sell Discipline: Buy and sell disciplines are based on proprietary internal targets and support levels. A trigger of these pre-defined levels creates an assessment to hold /trim /buy/ or sell, we do not currently place floor triggers across all our positions, although we might selectively.

Benchmarks: Portfolios are unconstrained for their flexibility in choosing various investment classes and specific issues. Various indexes of equities and bonds are illustrated on quarterly performance.

Turnover: Turnover depends upon market volatility and price targets. Turnover is not a primary consideration based on the total-return focus of the portfolio.

Shorting: Shorting, selling naked or other strategies with unlimited risk are not allowed in any discretionary portfolio.

Margin: The only use of margin that we will suggest is the tactical use for short-term borrowing and not for the purchase of more investments. This advice is on an individual basis and has been used strategically for each client's needs.

Agreement Termination: This agreement can be cancelled by any parties listed with written letter terminating service delivered via fax or certified mail. Any management fees charged in advance will be returned to the client on a pro-rated basis.

Risk of Capital and Liquidity: Investing involves risk of principal and potential to lose money on the investments. Liquidity is considered in all investment decisions by the portfolio manager but there is no guarantee of immediate liquidity based on market conditions deemed unusual, not normal.
I (we) understand that I (we) are personally responsible for the ultimate monitoring of all my (our) investment and credit card accounts and any assistance from GoTo Financial is done so as an added courtesy. ______ ______ initial

Choose One of the following styles:
I (we) choose Mixed Portfolio for Fiduciary Service and fees as found on page2 _______ ______ initial
I (we) choose Bond Portfolio for Fiduciary Service and fees as found on page2 _______ ______ initial

I (we) understand investments held below the line that are equity based (stocks) will not be charged any management fee nor will discretion be applied to these select investments. GoTo Financial will also not vote for or review any proxy statements associated with this holding. _______ ________ initial

I (we) understand GoTo Financial cannot give tax or legal advice and any strategies provided should be verified with those select specialists. _______ ________ initial

I (we) understand GoTo Financial all-inclusive services and counseling are based on assets held with GoTo Financial and individual needs. If the client requires added services for their situation that will not be covered by the all-inclusive fee, then GoTo Financial will state estimated fees prior to work commencement and separate agreement will be signed. Examples include: business sales, private equity evaluation, complex estate planning, and more. _______ ________ initial

By signing and retuning this page only, I (we) are acknowledging the information found on previous pages 1-8. ______ ______ initial

CLIENT SIGNATURES:

Dated: ______ Client: _________________________ Print: __________________________

Dated: ______ Client: _________________________ Print: __________________________

GoTo Financial:

Dated: ______ Acct Advisor: _________________ Print: __________________________

Senior Executive Officer: _______________________ Date: ___________________________