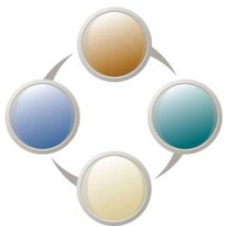
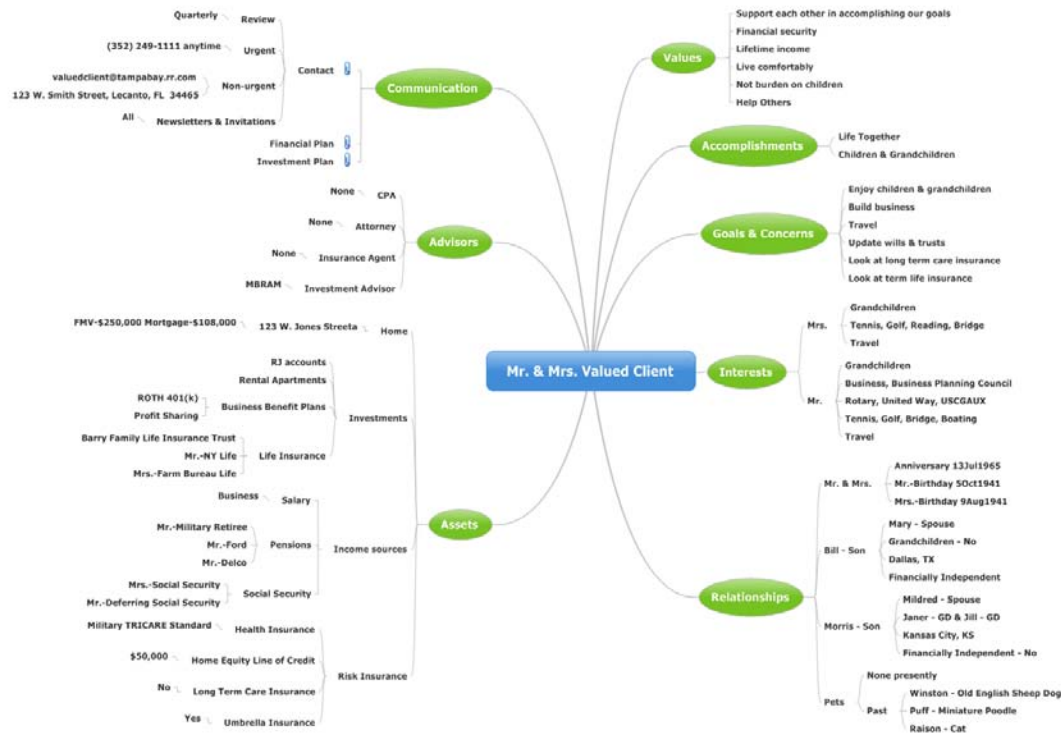


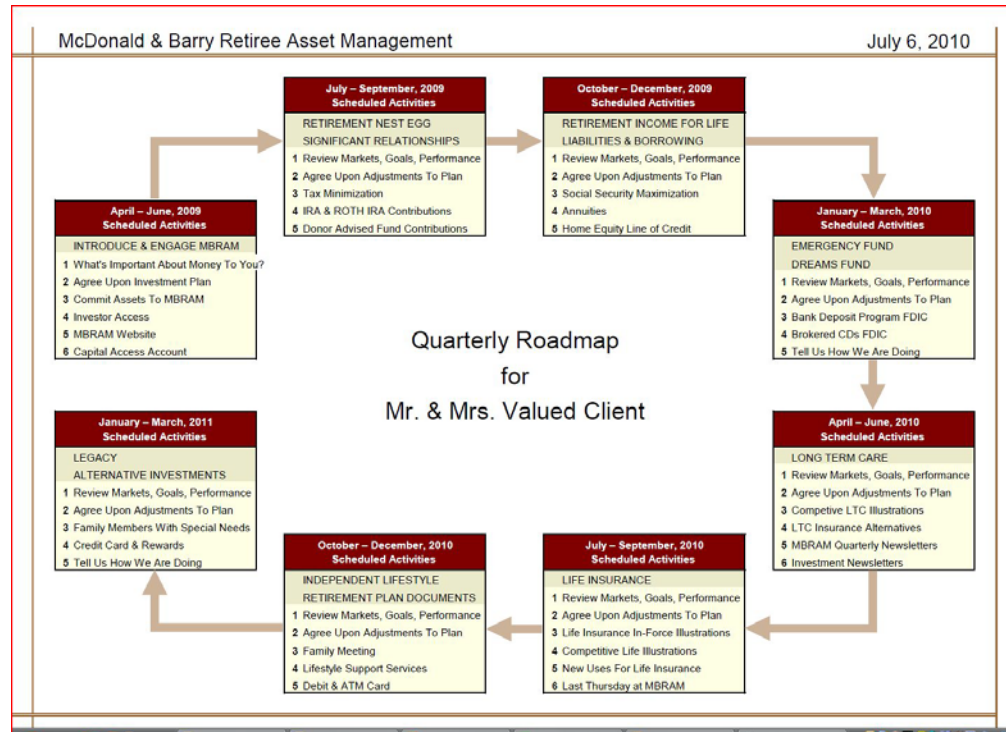
Our Financial Planning Process

MBRAM can help - Discovery Meeting...Understand



Our Financial Planning Process

MBRAM can help - Financial Planning Meeting...Design



Our Financial Planning Process

MBRAM can help - Investment Management Meeting... Implement

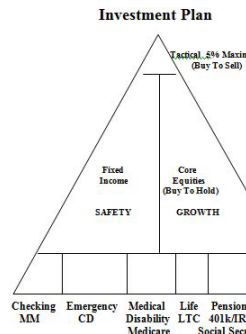


Investment Policy Statement For Mr. and Mrs. Valued Client As Of February 22, 2010

Life Goals -
Time Horizon -
Risk Tolerance -
Desired Return -
Asset Allocation Model -
Benchmarks -

You are encouraged to notify us immediately if the way you wish your investments to be deployed in your Investment Policy Statement to accomplish your

Ned Barry
Ned Barry
Financial Advisor
201 SE Highway 11, Crystal River, FL 34429
(888) 640-6258 - Toll Free
(352) 249-1042 - Cell Phone to Ned
E-Mail Ned - ned.barry@raymondjames.com
Visit our website at - <http://www.mbram.com>



Fixed Income - A minimum of \$ _____ (one year's expens
\$ _____ (20% of total investments) in fixed income to spend
emergencies or market downturns. Allocated as follows:

\$ _____ (%) in checking and savings at
\$ _____ (%) in _____'s RJ _____ account invested
\$ _____ Total Fixed Income (20%)

Equities - The balance of your investments (up to 80%) in a m
utilizing professional money managers under Raymond James
Allocated as follows:

\$ _____ (%) in _____'s RJ _____ account invested
\$ _____ Total Equities (80%)
\$ _____ Total Fixed Income and Equities (100%)

Asset Allocation

\$ _____	(17%) Large Cap Value Target
\$ _____	(%)
\$ _____	(16%) Large Cap Growth Target
\$ _____	(%)
\$ _____	(%) Subtotal
\$ _____	(20%) Small & Mid C
\$ _____	(%)
\$ _____	(12%) Core Internatio
\$ _____	(%)
\$ _____	(%) Emerging Mar
\$ _____	(%)
\$ _____	(10%) Real Estate & C
\$ _____	(%)
\$ _____	(%) Alternative Inv
\$ _____	(%) None
\$ _____	(80%) Total Equity
\$ _____	(%) Total Equity
\$ _____	(12%) High Quality F
\$ _____	(%)
\$ _____	(%) High Yield Fix
\$ _____	(%)
\$ _____	(%) TIPS Target
\$ _____	(%)
\$ _____	(%) International F
\$ _____	(%)
\$ _____	(%) Cash Target
\$ _____	(%)
\$ _____	(20%) Total Fixed In
\$ _____	(%) Total Fixed In
\$ _____	Total Current Portfo

Retirement Asset Management

1. Retirement Nest Egg Protection and Growth - R Investment Policy Statement as set forth above a Management, Portfolio Management, Accumula have selected for us to provide.
2. Retirement Income Planning - Review your retir and your current plan for creating an income str and has the potential to grow to keep up with inf 401(k), IRA/ROTHIRA, annuity, personal invest Security.
3. Emergency Fund Planning - Review your plan fo unforeseen expenses and identify the assets you i emergencies.
4. Funding Your Dreams Planning - Review your n goals and your plan for investing to pay the costs them.
5. Paying For Long Term Care Planning - Review of long term care to include reviewing the cost at existing long term care policies.
6. Liability Planning - Review your existing loans a maximize your cash flow and access to lines of cr interest and other costs of borrowing.
7. Life Insurance Planning - Review existing life in that ownership and beneficiary designations mat Review the usefulness and cost effectiveness of ce insurance and explore new, alternative uses for y
8. Retirement Plan Implementation Planning - Rev Attorney, Health Care Declaration, Living Will, asset ownership to confirm it matches plan as set documents. Consider appointing a Special Trust living trust to implement your retirement asset n
9. Independent Living Planning - Review your plan for involving your spouse and adult children in your planning to maintain your independent lifestyle.
10. Legacy Planning - Investigate various ways to set aside funds for your grandchildren's education. Investigate gifting during your lifetime and at death to family members and social institutions you care about.

11. Alternative Investments Planning - Consider ways to broaden your investment base to include, for example, real estate investment trusts, venture capital funds, and non-correlated hedge funds.
12. Significant Family and Other Relationships.
13. Other Plan Elements as Required.

Prioritized To Do List

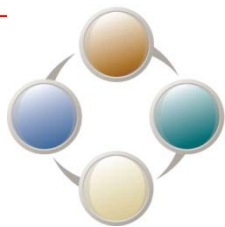
Proposal approval: _____
Dated: _____

Costs

Joint Individual Raymond James Capital Access account: _____
Passport Account: Blended 1.5% fee
Separately Managed Equity Accounts: 2.5% first \$500,000, 2.2% next \$500,000, 1.9% next \$1 million, 1.7% above \$2 million
Separately Managed Fixed Income Accounts: 1.25% first \$500,000, 1% next \$500,000, 0.82% next \$1 million, 0.75% above \$2 million
IRA/ROTH IRA Retirement Account: _____

Features of Interest

Cell Phone direct to Ned at (352) 249-1042 at any time
Email direct to Ned at ned.barry@raymondjames.com or from the MBRAM website at www.mbram.com
Toll free access to MBRAM's Client Service Assistants, Marie Rausch at (800) 443-4368 or Gloria Benincasa at (800) 416-6866, during busi



Our Financial Planning Process

MBRAM can help – Lifetime Meetings...Manage

ClearBridge Advisors
New York, NY

LARGE-CAP CORE

Manager: Scott Glasser, Michael Kagan
Objective: Appreciation Equity
Total Firm Assets: \$33.3 Billion (as of 12/31/09)
Product Assets: \$6.0 Billion (as of 12/31/09)
RJCS Assets: \$4.5 Million
Firm Inception: 1993
Year Started in RJCS: 2009
Other Objectives: Multi-cap Growth & Western Fixed Income
Best Index: S&P 500
Avg. Fund Group: Morningstar Large-cap Blend

RJCS is pleased to offer access to the ClearBridge Large-cap Appreciation strategy. The portfolio invests in both growth and value stocks, consisting primarily of large-cap, blue chip companies that tend to have dominant market positions. Separately managed accounts offered by Raymond James. ClearBridge is an investment advisor offering such advisory services for Raymond James.

Top 10 Holdings

Symbol	Description	% Holdings
TRV	Travelers Cos. Inc.	4.2%
JNJ	Johnson & Johnson	3.6%
WM	Waste Management Inc.	3.4%
BNC	Bankrite Technology Inc.	3.1%
XOM	Exxon Mobil Corp.	2.9%
RTN	Raytheon Co.	2.9%
PG	Procter & Gamble Co.	2.8%
MSFT	Microsoft Corp.	2.8%
PEP	PepsiCo Inc.	2.7%
PPG	PPG Industries Inc.	2.7%
% Weight in Top Ten Holdings		31.3%

Current Style Allocation

Value	Blend	Growth
+14.8%L	10%	15%
1.7 to 14.8%L	5%	5%
-1.7%L	5%	5%

Current Sector Weights

Allocation	Index
Information Technology	16.99%
Consumer Staples	16.99%
Industrials	16.40%
Energy	12.72%
Financials	12.45%
Health Care	6.46%
Materials	8.19%
Consumer Discretionary	5.62%
Utilities	1.48%
Telecommunication Services	2.1%
% Weight in Top 3 Sectors	49.71%

3 Year Rolling Excess Return vs. Best Index

Manager Style Impact vs. S&P 500

Calendar Returns

	2009	2008	2007	2006	2005	2004
Mgr. Gross	17.50%	-20.31%	9.32%	16.62%	4.93%	8.80%
Mgr. Net	14.65%	-27.30%	6.67%	13.64%	2.36%	6.16%
Avg. Fund	28.08%	-37.90%	6.05%	13.91%	5.61%	10.14%
Best Index	26.47%	-37.00%	5.49%	15.79%	4.91%	10.85%

Trailing Returns

	12/31/09	3/31/09	6/30/08	9/30/07	12/31/06	3/31/06
Mgr. Gross	4.66%	4.56%	37.33%	0.18%	3.96%	7.74%
Mgr. Net	4.07%	4.07%	34.95%	-2.22%	1.46%	5.15%
Avg. Fund	5.07%	5.07%	49.64%	-4.28%	1.69%	6.47%
Best Index	5.39%	5.39%	49.77%	-4.18%	1.92%	6.81%

Trailing Standard Deviation

	3 Year	5 Year	7 Year
Mgr. Gross	17.50	12.52	12.87
Avg. Fund	22.73	17.90	16.81
Best Index	22.44	17.70	16.70

Portfolio Characteristics

Trailing P/E	Manager	Index	Manager	
Forward P/E	13.3	12.7	Bonds	5%
PEO	1.4	1.3	Cash	19%
PIB	3.0	2.8	Alpha	1%
PIB	1.7	1.7	Beta	0.74
PICF	10.7	10.8	R ²	0.86
LT Gr. Rate	9.9%	10.0%	Sharpe	0.08
Debt/Equity	29.2%	29.4%	Int. Ratio	0.47
ROE	17.3%	16.1%	Information	3.22
Yield	2.4%	1.9%	Foreign	2.2%

Median Market Cap (mil)

Manager	Index
\$24,750	\$56,657
Wtd. Median Market Cap (mil)	\$65,488
Orig. Number of Positions	36
Annual Portfolio Turnover	15% - 30%

Up/Down Market Quarterly Excess Return vs. Best Index

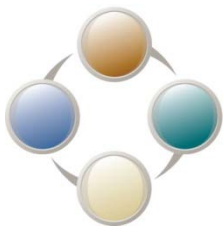
P. 54 *Please see performance disclosures beginning on Page 158.

S & P 500 Index (SPX)
 Updated Through: 07/02/2010 (1022.580 Down 4.790) - View History
 Wkly Mom: **Neg (1 Wks)**
 SPXEWI R5 = Sell, 05/16/2003; col=0s
 Trend Chart Broke a Spread Triple Bottom on 06/29/2010
 Evaluate This Index
Bearish Price Obj: 900.0 Bearish Reward to Risk 1.04

1250
1240
1230
1220
1210
1200
1190
1180
1170
1160
1150
1140
1130
1120
1110
1100
1090
1080
1070
1060
1050
1040
1030
1020
1010
1000
990
980
970
960
950
940
930
920
910
900
890
880
870
860
850
840
830
820
810
800

1250
1240
1230
1220
1210
1200
1190
1180
1170
1160
1150
1140
1130
1120
1110
1100
1090
1080
1070
1060
1050
1040
1030
1020
1010
1000
990
980
970
960
950
940
930
920
910
900
890
880
870
860
850
840
830
820
810
800

1
0



Our Investment Management Process

Our team employs a time tested, common sense process to manage your assets.

MBRAM can help... Manage risk

Take only Risk necessary to attempt to accomplish Your goals

Use forward looking Asset Allocation models

Select Managers, Products, Services

Identify Benchmarks to measure performance

Adopt Risk management techniques

Meet to review and revise Your Plan



Our Investment Management Process

MBRAM can help... Manage Your Investor Behavior

Faith in the Plan, Patience, Discipline

Excited that Your Plan provides a process designed to:

Achieve Your Goals

Minimize Your Concerns

Incorporate Your Preferences

Our goal is to “WOW” You with our service
and ensure that You are confident
with Your financial plan

