GenFi
Family & Fiduciary Services

Independent Objective Investment Management and Oversight

Creating an investment strategy can be a daunting task. The professionals at GenFi embrace these challenges while offering strategic guidance. Through the identification of your unique objectives, circumstances and risk tolerance constraints, GenFi will assist you to create a collaborative investment philosophy tailored to your individual needs.

"We will only do with your money what we would do with our own."

- Warren Buffet

GenFi utilizes the following investment process:

Client Due Diligence:

Through listening and identifying your unique objectives, circumstances, and concerns, we will utilize a thorough discovery process in beginning a collaborative relationship with you.

Development:

Through further analysis of information gathered above, we will assist you in creating a comprehensive and objective plan inclusive of an investment policy statement. We set target asset allocations based on client's income, liabilities, liquidity needs, risk parameters, and goals.

Implementation:

The beginning steps in the implementation process are inclusive of investment manager research. We consider long term manager performance track records, down and up market capture, peer comparisons and many other manager characteristics in determining our recommendations for the investments in your portfolio.

Review and Analysis:

We will provide you with customized reports to ensure greater transparency and understanding regarding your portfolio performance as well as your overall planning needs and progress.

Monitor:

We will also continuously monitor and review your portfolio with you to ensure alignment with your objectives as inevitable market conditions and opportunities evolve. We subscribe to a disciplined rebalancing process.

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SAMPLE GENFI CLIENT ASSET ALLOCATION PROPOSAL
CURRENT VS. PROPOSED ASSET ALLOCATION OVERVIEW

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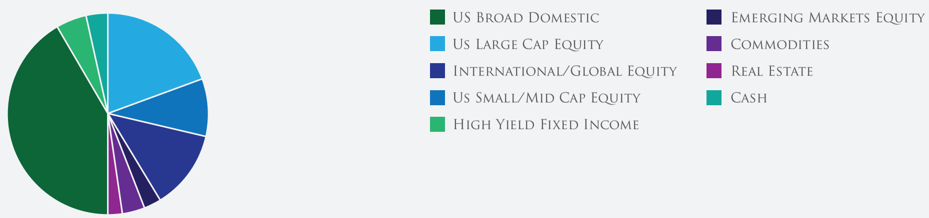
Investment Objectives

Objective	maximize end wealth within your risk tolerance
Time Horizon	40 years (2011 to 2051)
Assets Under Review	$10,000,000

Current Allocation

Estimated Annual Volatility	7.60%
Estimated Annual Return	6.70%
Simulated Median End Wealth	$ 79,556,140 *



Risk Profile

Long Term Risk Profile:	Conservative
Taxable Assets:	$7,518,000
Tax Deferred Assets:	$2,482,000

Proposed Allocation

Estimated Annual Volatility	7.60%
Estimated Annual Return	6.90%
Simulated Median End Wealth	$ 81,939,820 *

	Current Allocation		Current Market Value (USD)	Proposed Allocation		Proposed Market Value (USD)	Transition	% Change	USD Change
Equity	50%			38.5%			-11.5%		
US Large Cap Equity		20.0%	$2,000,000		9.5%	$950,000		-10.5%	($1,050,000)
US Small/Mid Cap Equity		8.5%	$850,000		7.5%	$750,000		-1.0%	($100,000)
International/Global Equity		12.5%	$1,250,000		7.5%	$750,000		-5.0%	($500,000)
Emerging Markets Equity		3.0%	$300,000		4.0%	$400,000		1.0%	$100,000
Commodities		3.0%	$300,000		3.5%	$350,000		0.5%	$50,000
Real Estate		3.0%	$300,000		3.5%	$350,000		0.5%	$50,000
Tactical		0.0%	$0		3.0%	$300,000		3.0%	$300,000
Fixed Income	47%			54.5%			7.5%		
Defensive Domestic		0.0%	$0		7.0%	$700,000		7.0%	$700,000
US Broad Domestic		42.0%	$4,200,000		32.0%	$3,200,000		-10.0%	($1,000,000)
High Yield Fixed Income		5.0%	$500,000		5.5%	$550,000		0.5%	$50,000
International/Global Fixed Income		0.0%	$0		10.0%	$1,000,000		10.0%	$1,000,000
Specialty	3%			7%			4.0%		
Private Equity/Venture Capital		0.0%	$0		4.0%	$400,000		4.0%	$400,000
Hedge Funds		0.0%	$0		2.0%	$200,000		2.0%	$200,000
Cash		3.0%	$300,000		1.0%	$100,000		-2.0%	($200,000)
Total Assets Under Review:		100.0%	$ 10,000,000		100.0%	$10,000,000		0.0%	$0

* Does not include spending or tax impacts