

LEGEND FINANCIAL ADVISORS, INC.[®]
SUMMARY OF INVESTMENT MANAGEMENT SERVICES

HOW TO CONTACT US

- Headquarters address: Legend Financial Advisors, Inc.[®]
5700 Corporate Drive, Suite 350
Pittsburgh, PA 15237-5829
- Telephone number: (412) 635-9210
- Toll-free telephone number: (888) 236-5960
- Fax number: (412) 635-9213
- Web site: www.legend-financial.com
- E-mail address: legend@legend-financial.com

SUMMARY OF INVESTMENT MANAGEMENT SERVICES

Investing:

1. Individually Customized Investment Portfolios
2. In-Depth Risk Tolerance Questionnaire
3. Personalized Investment Policy Statement
4. Unlimited Investment Options
 - a. Over 12,000 Mutual Funds
 - b. Listed And Over-The-Counter Securities
 - c. Equity Options
 - d. Fixed-Income Securities
 - e. Alternative Investments
5. Unlimited access to Legend's Investment Management Team

Reporting:

1. Easy-To-Read Quarterly/Annual Portfolio Performance Reports
2. Comparative Reporting Versus Indexes
3. Quarterly/Annual Meetings To Discuss Portfolio Performance and Composition
4. Monthly Account Statement From The Applicable Custodian (Generally, TD Ameritrade Institutional or Charles Schwab)
5. Availability To View Your Custodial Accounts Via Legend's Website

Pricing:

1. Cost Effective Fee Schedule
2. Stock Trading Commissions \$9.99 Charged By TD Ameritrade Institutional
3. Mutual Fund Transaction Cost, If Any, \$24.00 Charged By TD Ameritrade Institutional
4. Mutual Fund Transaction Cost, If Any, \$25.00 Charged By Charles Schwab

Tax Reporting:

1. Calculation Of Cost Basis Of All Securities Transferred In
2. Prior Year's Realized Gain/Loss Reports For Tax Purposes Are Mailed To Each Client
3. Interim Realized/Unrealized Gain/Loss Reports For Tax Purposes Available Upon Request
4. Tax-Lot Selling
5. 1099 Provided By The Applicable Custodian Broker

Other Services:

1. AdvisorVault: Secure Online Access And Method To Store Key Personal Financial Documents Including Investment Management Reports, Financial Plans, Net-Worth Statements, Insurance Policies, Wills, Tax Returns, And Trust Documents
2. Facilitate Monthly Drafts From Checking Accounts Into Investment Accounts
3. Facilitate Monthly Distributions From Taxable And/Or Retirement Plan Accounts
4. Provide Minimum Distribution Calculations At Age 70½ From Qualified Retirement And IRA Accounts
5. Establish And Monitor Section 529 Plans.