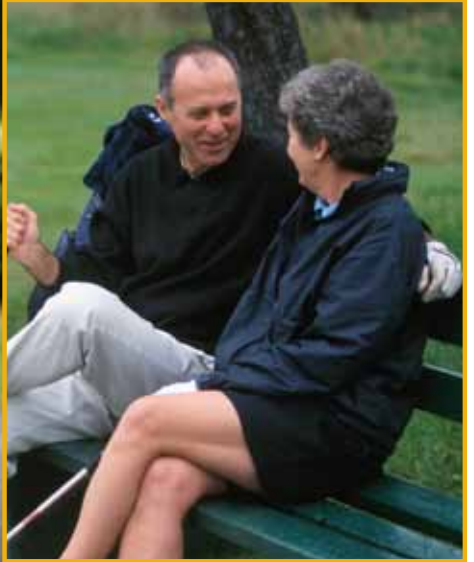


99%

Of Our Clients Say We Understand
What's Important To Them

Improved from 98% in 2007





AS INVESTMENT PROGNOSTICATORS FALTER AND OTHER ADVISORS INCREASINGLY IGNORE CLIENT CALLS, LJCOOPER HAS SET A NEW STANDARD.

Through conversations with thousands of individuals, we've found that most clients are looking for **personalized advice** that takes into account their unique situation, a live person on the other side of the phone, fast and reliable service, someone who truly listens to what's important to them, and a **well-reasoned/prudent** investment approach.

In order to understand how to serve our clients better and continually improve, LJCooper conducts surveys of its client base. In 2007 we were pleased with the results. In the subsequent three years, the economy and markets went through some wild swings. We wondered how our clients' perspectives had changed. Throughout this brochure we report on the results.

Our company slogan, "The Educated Path to Investing" is one of the driving forces of our growth and ongoing success. This simple statement helps our staff and advisors stay focused on our one main goal of providing our clients with the proper tools and information to **make better financial decisions**.

We've been called "The best kept secret in Utah" because we're a nationally-ranked wealth management firm and manage assets for clients in 28 states across the country. We're one of the highest-ranked independent registered investment advisory firms in Utah by Financial Manager Magazine's 2008, 2009, and 2010 surveys.

IF YOUR CURRENT FINANCIAL ADVISOR'S RATINGS HAVEN'T IMPROVED DURING THE RECESSION, **ARE YOU WITH THE RIGHT FIRM?**

WHAT DO OUR CLIENTS SAY?

100%

SAY WE DELIVER A HIGH LEVEL OF SERVICE

- Your primary advisor gets to know you personally.
- A team of individuals supports the advisor to provide prompt account service.
- At our firm, there are no phone trees to navigate.
- For account service, our clients call and ask for the support staff by name.

Improved from 97% in 2007

99%

SAY WE UNDERSTAND WHAT'S IMPORTANT TO THEM¹

Even before becoming a client, our initial discovery meeting focuses on really getting to know you and your:

- Values
- Goals
- Relationships
- Interests and preferences

Once a client, through ongoing reviews, we stay in touch with your changing lifestyle, family situation and income needs.

Improved from 98% in 2007

WE'RE ONE OF THE **HIGHEST-RANKED FIRMS** IN UTAH BY FINANCIAL MANAGER MAGAZINE'S 2008, 2009, AND 2010 SURVEYS.

98%

SAY WE ARE ACCESSIBLE

- Our clients tell us they feel comfortable that they can call for advice on virtually any financial or economic topic and get a prompt answer that's not tainted by a sales agenda.
- Your personal advisor is just a phone call away.

100% in 2007.

100%

SAY WE DISCUSS INVESTMENTS KNOWLEDGEABLY

Our professionals are well qualified, having earned credentials and designations such as:

- Certified Financial Planner™ (CFP®)
- Enrolled Agent (EA) — an IRS designation indicating special competence in tax matters
- Masters degree with emphasis in finance (MBA)
- Registered Financial Consultant® (RFC®)

Improved from 95% in 2007.

100%

SAY WE INTERACT IN A COURTEOUS MANNER

- Our fee-based compensation structure gives us an incentive to provide great service over the long-term.
- Being advisors rather than salespeople, we work towards a long-term relationship — not applying sales pressure to get a short-term deal done.

No room to improve! 100% in 2007.



97%

SAY WE COMMUNICATE CLEARLY

- After the discovery meeting, we present a customized investment plan and investment policy statement to help you clearly understand how to reach your goals.
- Next, we review “10 Keys To A Successful Investing Experience” to provide an education in proven investment strategies and common mistakes.

Unchanged from 2007.

97%

SAY WE CARE ABOUT MORE THAN THEIR INVESTMENTS

We employ a structured wealth management process that integrates all of the major disciplines that impact a client’s wealth, including:

- Retirement/Income distribution planning
- Estate analysis and planning
- Tax planning
- Investment management
- Real estate repositioning and disposition planning
- Risk management/Asset protection
- Philanthropic planning

Improved from 93% in 2007.

96%

SAY THEY WOULD RECOMMEND US TO THEIR FRIENDS, FAMILY, OR COLLEAGUES

- Many of our clients’ experiences with previous advisors were unsatisfactory.
- Once they experience a higher level of service, better investing experience, and the benefits of integrated planning, most are anxious to let their friends know there is a better option.

97% in 2007.



93% ARE SATISFIED WITH THEIR INVESTMENT PERFORMANCE

AVERAGE ANNUAL RETURNS
10 YEARS ENDING 12-31-2010

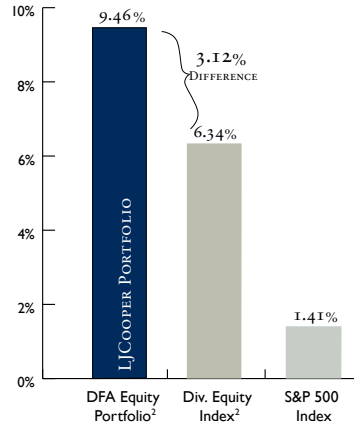
1. EXCLUSIVE ACCESS

Our clients are able to **invest in the exclusive DFA line of institutional funds**. Led by Nobel prize winners and top professors of finance, DFA limits investment in their funds to large institutions, pension funds, and clients of a select group of independent advisors.

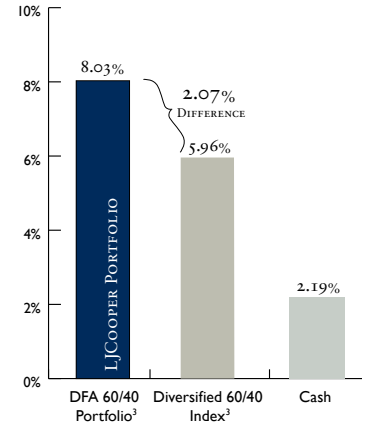
2. MANAGING RISK

We help our clients avoid unnecessary risk by matching time frames with risk levels. We educate clients on what to expect from each type of investment over time and implement a plan that **reduces the chance of loss at the time our clients expect to spend the money**. In addition to traditional stock and bond portfolios, the advisors at LJCooper are experts in the field of alternative investments which may also reduce risk.

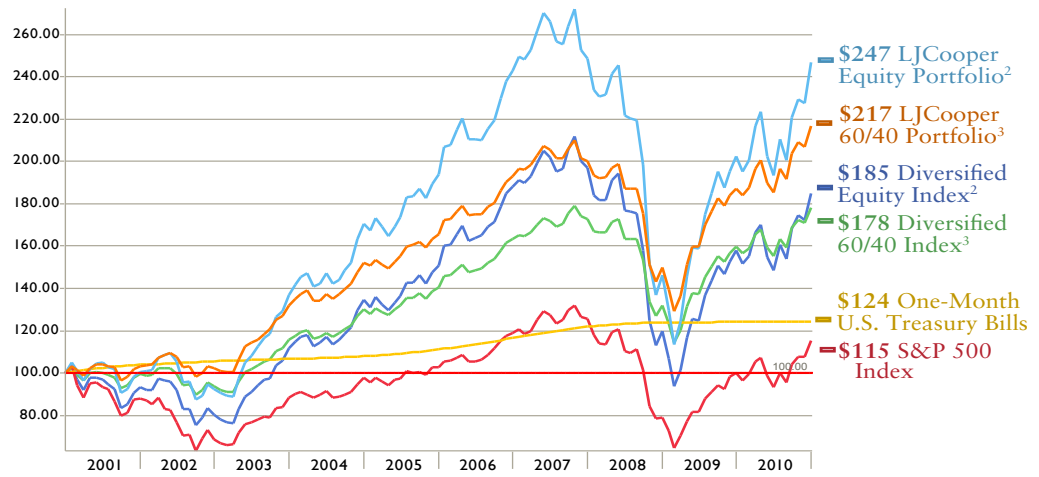
AGGRESSIVE



MODERATE



GROWTH OF \$100, 10 YEARS ENDING 12-31-2010

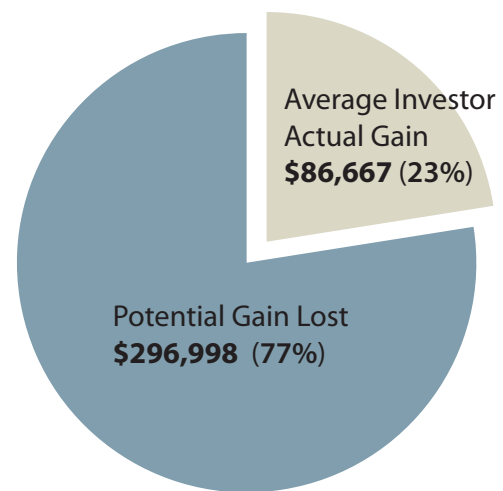


3. MANAGING EMOTIONS

More damage is done to portfolios by unchecked emotion than any other factor. A 20-year Dalbar study measured mutual fund flows and concluded that in a period where the S&P 500 index averaged 8.2% annual returns, actual equity fund investors averaged only 3.2%⁴.

We help our clients to manage damaging emotions through ongoing education, historical perspective, and personal counselling when anxiety threatens to get the best of you — a service far more valuable than any fee we could possibly charge.

Gain On A \$100,000 Investment



⁴ Source: Dalbar, Inc. Quantitative Analysis of Investor Behavior. Average actual investor gains vs S&P 500 over the 20 years ending 12-31-09

Disclosures

Past performance is not a guarantee of future results. As with any investment strategy, there is potential for profit as well as the possibility of loss. LJCooper does not guarantee any minimum level of investment performance or the success of any investment strategy. All investments involve risk (the amount of which may vary significantly) and investment recommendations will not always be profitable. This is not a solicitation or an offer to sell securities or investment advisory services except where applicable, in states where LJCooper is registered, or where an exemption for such registration exists. Returns data are sourced from DFA Returns Program, are net of DFA's management fees, and assume monthly rebalancing. LJCooper's management fees vary by client and are not reflected in returns shown. Custodial transaction fees are not reflected in returns shown. Performance information presented in the charts or tables in this brochure represents back tested performance for the asset class funds indicated and not the experience of any one individual client. Actual performance of client accounts may differ from the asset class portfolios. Direct investment cannot be made into an index.

¹Results of LJCooper Client Survey conducted in October 2007 and April 2010. For more information please request a copy of the survey results.

²DFA Equity Portfolio is comprised of 15% DFA US Large Company Portfolio, 15% DFA US Large Cap Value Portfolio, 10% DFA US Micro Cap Portfolio, 10% DFA US Small Cap Value Portfolio, 10% DFA Real Estate Securities Portfolio, 14% DFA International Value Portfolio, 8% DFA International Small Company Portfolio, 8% DFA International Small Cap Value Portfolio, 4% DFA Emerging Markets Small Cap Portfolio, 3% DFA Emerging Markets Portfolio, 3% DFA Emerging Markets Value Portfolio. Diversified Equity Index is comprised of 15% S&P 500 Index, 15% Russell 1000 Value Index, 10% Russell 2000 Index, 10% Russell 2000 Value Index, 10% Dow Jones US Select REIT Index, 30% MSCI EAFE Index, 10% MSCI Emerging Markets Index.

³DFA 60/40 Portfolio is comprised of 60% equity funds in the same proportions as the DFA Equity Portfolio plus 40% DFA Five-Year Global Fixed Income Portfolio. Diversified 60/40 Index is comprised of 60% equity indexes in the same proportions as the Diversified Equity Index plus 40% Merrill Lynch US Corporate and Govt. 1-3 Years Index.

99%

Of Our Clients Say They Are Satisfied With Their Overall Relationship With LJCooper

Improved from 98% in 2007



If the service and investment experience you're getting from your current advisor isn't as good as the experience of our clients, it's time to call us toll-free. (877) 405.4015

Securities offered through Triad Advisors, Member FINRA/SIPC. Investment Advisory Services offered through LJCooper Capital Management, LLC, a Registered Investment Advisor.