

August 7th, 2017

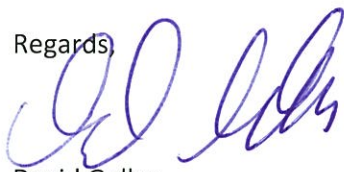
Aradhana Kejriwal has led the investment department of Joyn for the past 10 years. During her tenure, we have tripled our assets under management, and we have dramatically increased the capacity of our investment process and team. Aradhana is a bright accomplished professional. She has an incredible work ethic, and she is willing to do whatever it takes to get the job done. Aradhana takes her job personally. She considers the work she does to be a reflection of herself, and so she is dedicated to doing an outstanding job.

Some of the highlights of Aradhana's accomplishments with us include the following:

1. Asset allocation models for our seven model portfolios based on an in depth capital market analysis.
2. Semi-annual tactical portfolio adjustments based on asset class comparative valuation.
3. Thoughtful consideration of the right mix of passive and active managers for each asset class in the portfolio.
4. Development of an active manager selection process that is focused on identifying a repeatable investment edge for each manager.
5. Selection of the right client risk assessment tool that tests for both risk tolerance and risk capacity.
6. Enhancing our use of I-Rebalance to deliver more effective results at a lower cost.
7. Negotiating with both managers and custodians to reduce fees.
8. Meeting with clients who want to glean a better understanding of our investment process and their portfolio.
9. Analyzing prospect portfolios, and identifying areas of weakness or concerns.
10. Keeping us aware of changes in the ever evolving investment landscape.

If you are interested in talking about Aradhana's contribution to my team, please feel free to reach out to me at 770-295-5601.

Regards,



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