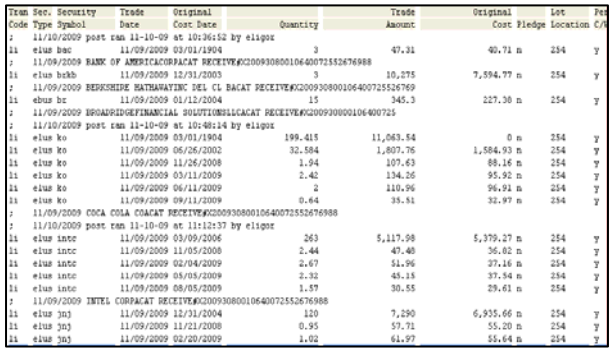
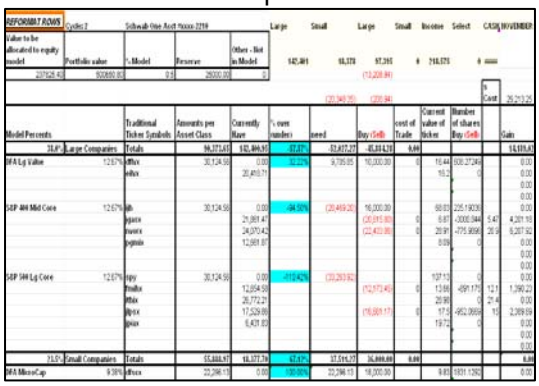
Investment Process

At Morris Financial Concepts we use a very sophisticated series of proprietary systems and tools to manage your investment portfolio. Our desire is to use our advanced investment techniques to combine your desire for an enriched life with a disciplined, structured approach to investing. This use of true financial planning combined with strategic investment processes yields your total wealth management.

Here's how it works:

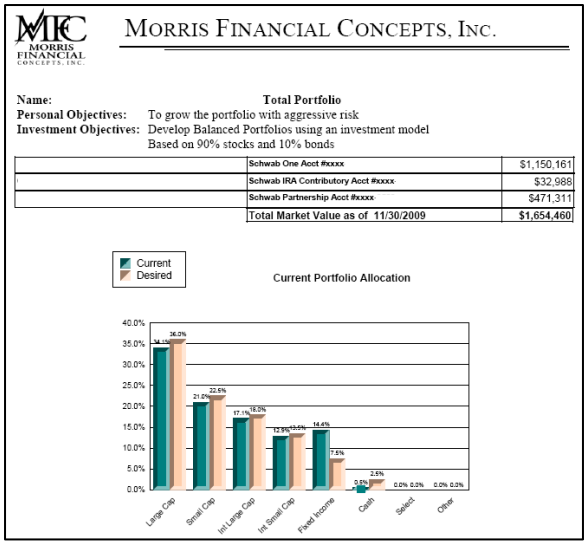
We help you establish an account at broker-dealer like Schwab or Fidelity that will maintain custody of your investments. On a daily basis, your portfolio information is securely downloaded into our systems, and our investment team reviews and reconciles all account positions and trades.





On a monthly basis, your portfolio is reviewed by our investment team in relationship to your desired allocation. If a change is recommended, our investment team considers your individual situation, the overall state of the market, your tax situation, and all of the pertinent data we gathered during our financial planning process. If our investment team deems a need for adjustments in your portfolio, trade recommendations are entered into our system. The Chief Investment Officer reviews and approves all trades before sending to the broker-dealer.

Every month, we prepare and upload a custom portfolio report to your Private Client Web Page on Family Office Network. Our portfolio reports will track your overall portfolio performance, current allocation, management fee's, contributions and withdraws. In addition, you will receive monthly account statements and trade confirmations directly from the custodian. (Schwab or Fidelity). This double accounting ensures you know exactly what you own and where it is held.

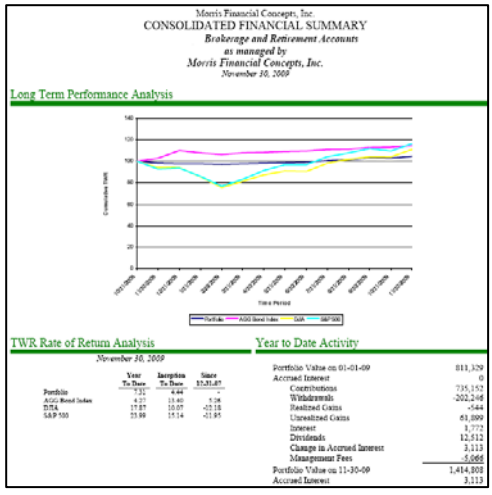


MORRIS FINANCIAL CONCEPTS, INC.

Name: **Total Portfolio**
Personal Objectives: To grow the portfolio with aggressive risk
Investment Objectives: Develop Balanced Portfolios using an investment model Based on 90% stocks and 10% bonds

	Schwab One Acct #xxxx	$1,150,161
	Schwab IRA Contributory Acct #xxxx	$32,988
	Schwab Partnership Acct #xxxx	$471,311
	Total Market Value as of 11/30/2009	$1,654,460

Current Portfolio Allocation



Morris Financial Concepts, Inc.
CONSOLIDATED FINANCIAL SUMMARY
Brokerage and Retirement Accounts as managed by Morris Financial Concepts, Inc.
November 30, 2009

Long Term Performance Analysis

TWR Rate of Return Analysis — *November 30, 2009*

Year to Date Activity

This sophisticated, hands-on approach to managing portfolios ensures that your investments align with your core values and life goals that help you create an enriched life.