Effortless IRA™ Winslow Select Funds - Model Portfolio Allocations

Effective April 14, 2014 **Model Portfolio Name / Asset Allocation** Moderate-Moderate-Fund Ticker Morningstar Category * Conservative Moderate Aggressive Conservative Aggressive T. Rowe Price New America Growth PRWAX Large Growth 5% 10% Invesco Equally Weighted S&P 500 VADDX Large Blend 10% 10% 10% 10% Putnam Equity Income A PEYAX Large Value 10% American Century Heritage Inv **TWHIX** Mid-Cap Growth 10% T. Rowe Price Extended Equity Mkt **PEXMX** Mid-Cap Blend 10% 10% American Beacon Mid Cap Value Inv AMPAX Mid-Cap Value 10% Franklin Small Cap Growth **FSSAX** Small Growth 10% Small Blend 10% Hancock Horizon Burkenroad Small Cap A HHBUX 10% **PSOAX** 10% JPMorgan Small Cap Value A Small Value FRIAX Conservative Allocation 10% Franklin Income PRWCX 5% T. Rowe Price Capital Appreciation Moderate Allocation 5% 5% 5% Center Coast MLP Focus A CCCAX **Equity Energy** 10% 10% 10% 10% 10% Natiowide Ziegler NYSEArcaTech100 A **NWJCX** Technology 10% 10% 10% First Eagle Global A **SGENX** World Allocation 10% Oppenheimer International Growth A OIGAX Foreign Large Growth 15% Federated International Leaders A **FGFAX** Foreign Large Blend 10% 10% American Funds New World F2 NFFFX Diversified Emerging Mkts 5% 10% Eaton Vance Government Obligations A **EVGOX** Short Government PIMCO GNMA D **PGNDX** Intermediate Government Calvert Short Duration Income A **CSDAX** Short-Term Bond Intermediate-Term Bond Loomis Sayles Investment Grade Bond A LIGRX **CMPIX** Intermediate-Term Bond Principal Income A Wells Fargo Advantage Adj Rate Govt A **ESAAX** Ultrashort Bond RidgeWorth High Income I STHTX High Yield Bond AllianceBern High Income Advisor AGDYX Multisector Bond 10% 5% 5% 5% **EVFHX** 15% 10% Eaton Vance Floating-Rate & Hi Inc A Bank Loan 15% 10% 5% Oppenheimer Senior Floating Rate OOSYX Bank Loan 20% 15% 10% Master Demand Account Fund ** N/A Deposit Account 5% 5% 5% 5% 5% 100% **Totals** 100% 100% 100% 100%

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so you may lose money. Past performance is no guarantee of future results. Investment return and principal value will fluctuate, and shares, when redeemed, may be worth more or less than their original cost. For more complete information about any mutual fund, including risks, charges and expenses, please contact your financial professional to obtain a prospectus. Please read the prospectus carefully before you invest. Diversification does not assure a profit or protect against a loss.

^{*} Morningstar Categories are a product of Morningstar, Inc. For a complete list of Morningstar Categories and descriptions, go to www.morningstar.com.

^{**} The Bancorp Bank's Master Demand Account (MDA) is an FDIC-insured interest-bearing demand deposit account for individuals and financial institutions that make transactions through the National Securities Clearing Corporation (NSCC) or directly with the bank. It is an alternative cash vehicle that allows for pass-through FDIC insurance for individual account holders. This is not a Mutual Fund.

Winslow, Evans & Crocker, Inc.

Winslow Select Funds Program

Product Overview

Winslow, Evans & Crocker, Inc. ("Winslow") offers Winslow Select Funds Program ("WSF"), an asset allocation program which invests exclusively in mutual funds. WSF offers you the opportunity to obtain portfolio management services from a select, pre-screened group of mutual funds selected by Winslow.

Based upon the established Objectives, Winslow provides you with the ability to select one of five model portfolios. The composition of your account will include selected mutual funds that we believe will reasonably achieve your Objectives.

Portfolio Descriptions

There are five allocations from which to choose: "Conservative", "Conservative - Moderate", "Moderate", "Moderate - Aggressive", and "Aggressive". The investment objective of each of the allocations is summarized below:

Conservative

Investment Objective: Seeks to achieve a high level of current income with some consideration given to growth of capital by investing approximately 80% of the portfolio's assets in funds that invest primarily in fixed-income securities, and 20% of its assets in funds that invest primarily in equity securities.

Conservative-Moderate

Investment Objective: Seeks to achieve conservative balance between a high level of current income and growth of capital by investing approximately 65% of the portfolio's assets in funds that invest primarily in fixed-income securities, and 35% of its assets in funds that invest primarily in equity securities.

Moderate

Investment Objective: Seeks to achieve balance between current income and growth of capital by investing approximately 65% of its assets in funds that invest primarily in equity securities, and 35% of the portfolio's assets in funds that invest primarily in fixed-income securities.

Moderate-Aggressive

Investment Objective: Seeks to achieve an aggressive balance between a high level of growth of capital and current income by investing approximately 75% of its assets in funds that invest primarily in equity securities, and 25% of the portfolio's assets in funds that invest primarily in fixed-income securities.

Aggressive

Investment Objective: Seeks to achieve long-term growth of capital with a small consideration given to current income by investing approximately 90% of the portfolio's assets in funds that invest primarily in equity securities, and approximately 10% of the portfolio's assets in funds that invest primarily in fixed-income securities.

Portfolio Fund Screening Process

We will conduct allocation reviews on a periodic basis, or as specific circumstances warrant.

The mutual funds are selected from a universe of approximately 18,800 funds provided through our Custodian, Mid-Atlantic Trust Company ("MidAtlantic"). Selection is pursuant to a screening and monitoring process using Morningstar ratings, so as to provide a broad choice of investment strategies and portfolios. The Company may employ third parties to help with the selection process.

Winslow may instruct The Retirement Plan Company, LLC ("TRPC") to rebalance your account on a quarterly basis or more often as dictated by circumstances to conform to the selected WSF. Investment allocation decisions as well as specific portfolio securities selections are reviewed on a periodic basis. Winslow does not maintain custody of the individual mutual funds in your portfolio. You are the owner of the mutual funds which are held in an account maintained in your name with Pershing or with the individual mutual funds.



Effortless IRA

Model Performance as of December 31, 2013

				Annualized Returns				
	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date
Model Aggressive Investment Model	6.62%	21.24%	21.24%	5.39%	NA	NA	10.36%	06/01/2010
Moderate-Aggressive Investment Model	6.62%	20.59%	20.59%	7.47%	NA	NA	11.88%	05/21/2010
Moderate Investment Model	5.76%	16.74%	16.74%	7.33%	NA	NA	11.23%	05/20/2010
Conservative-Moderate Investment Mode	l 4.48%	15.02%	15.02%	7.20%	NA	NA	9.55%	05/21/2010
Conservative Investment Model	2.26%	6.02%	6.02%	5.17%	NA	NA	6.74%	05/21/2010

Performance is shown net of advisory fees, administrative fees, and mutual fund expenses. Performance results reflect any applicable expense waivers in effect during the periods shown. Without such waivers, fund performance would be lower. Waivers may not be in effect for all funds. Certain fee waivers are contractual through a specified period. Otherwise, fee waivers can be rescinded at any time. See the prospectus and financial statements for more information.

The information contained herein, including any expression of opinion, has been obtained from, or is based upon, sources believed to be reliable, but is not guaranteed as to accuracy or completeness. This is not intended to be an offer to buy or sell or a solicitation of an offer to buy or sell the securities, if any referred to herein.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so you may lose money. Past performance is no guarantee of future results. Current performance may be lower or higher than the performance data quoted. Investment return and principal value will fluctuate, and shares, when redeemed, may be worth more or less than their original cost. For more complete information about any mutual fund, including risks, charges and expenses, please contact your financial professional to obtain a prospectus. Please read the prospectus carefully before you invest.