

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.

REFORMATS		Symbol	Schwab One Acct #100	Large	Small	Large	Small	Income	Select	CASH	REVIEWED
Value to be allocated to equity model	Portfolio value	% Model	Percent	Other Net in Model	142,081	68,378	87,291	8	718,573	8	141,616
27,724.54	50,000.00	0.14	25.00	0.00							25,272.22
(12,275.26) (250.00)											
Model Percent											
31.7 Large Cap Stocks											
SP 500 Value	12.1%	30,124.50	60.24%	19,377.27	63.87%	6,834.23	8.8%	11.44	639,223.04	0.00	0.00
SP 400 Mid Cap	12.0%	30,124.50	60.24%	(20,499.20)	68.00%	10,200.00	8.0%	50.01	225,930.00	5.47	4,301.18
SP 300 Lg Cap	12.0%	30,124.50	60.24%	(10,200.00)	33.33%	1,000.00	0.00%	1.00	100.00	0.00	0.00
31.7 Small Cap Stocks											
Small Cap	12.0%	30,124.50	60.24%	(10,200.00)	33.33%	1,000.00	0.00%	1.00	100.00	0.00	0.00
31.7 Cash											
Cash	12.0%	30,124.50	60.24%	(10,200.00)	33.33%	1,000.00	0.00%	1.00	100.00	0.00	0.00

Trade Code	Sec Type	Security Symbol	Trade Date	Original Cost Base	Quantity	Trade Amount	Original Cost	Fledge	Location	Prd		
11/09/2009	post	ran	11-10-09	at 10:36:52	by eligor							
11	elus	bac	11/09/2009	03/01/1904	3	47.31			40.71	n	254	y
11/09/2009	BANK OF AMERICA	CORPACAT	RECEIVE#C20093080010640072552476988									
11	elus	bakb	11/09/2009	12/31/2003	3	10,275	7,594.77			n	254	y
11/09/2009	BENEFICIAL	BANKAMERIC	DEL CL BACAT	RECEIVE#C20093080010640072552476988								
11	elus	bc	11/09/2009	01/12/2004	15	345.3			227.30	n	254	y
11/09/2009	BROADRIDGE	FINANCIAL	SOLUTIONS	CACAT	RECEIVE#C20093080010640072552476988							
11/09/2009	post	ran	11-10-09	at 10:46:14	by eligor							
11	elus	ko	11/09/2009	03/01/1904	199,413	11,063.54			0	n	254	y
11	elus	ko	11/09/2009	06/26/2002	32,584	1,807.76			1,584.93	n	254	y
11	elus	ko	11/09/2009	11/26/2008	1.94	107.63			88.16	n	254	y
11	elus	ko	11/09/2009	03/11/2009	2.42	134.26			95.92	n	254	y
11	elus	ko	11/09/2009	06/11/2009	2	110.76			96.91	n	254	y
11	elus	ko	11/09/2009	09/11/2009	0.44	35.91			32.97	n	254	y
11/09/2009	CORPACAT	RECEIVE#C20093080010640072552476988										
11/09/2009	post	ran	11-10-09	at 11:12:37	by eligor							
11	elus	intc	11/09/2009	03/09/2006	263	5,117.98	5,379.27			n	254	y
11	elus	intc	11/09/2009	11/05/2000	2.44	47.40	36.62			n	254	y
11	elus	intc	11/09/2009	02/04/2009	2.67	111.96	27.16			n	254	y
11	elus	intc	11/09/2009	05/05/2009	2.32	48.15	37.54			n	254	y
11	elus	intc	11/09/2009	08/05/2009	1.57	30.55	29.61			n	254	y
11/09/2009	INTEL	CORPACAT	RECEIVE#C20093080010640072552476988									
11	elus	intc	11/09/2009	12/31/2004	120	7,290	6,935.66			n	254	y
11	elus	intc	11/09/2009	11/01/2008	0.85	57.72	55.20			n	254	y
11	elus	intc	11/09/2009	02/20/2009	1.02	61.97	55.64			n	254	y

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 withdrawals. 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.

**MIC 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
<b>Total Market Value as of 11/30/2009</b>	<b>\$1,654,460</b>

**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**

Year	TWR	YTD	YTD	YTD
2000	13.1%	13.1%	13.1%	13.1%
2001	13.1%	13.1%	13.1%	13.1%
2002	13.1%	13.1%	13.1%	13.1%
2003	13.1%	13.1%	13.1%	13.1%
2004	13.1%	13.1%	13.1%	13.1%
2005	13.1%	13.1%	13.1%	13.1%
2006	13.1%	13.1%	13.1%	13.1%
2007	13.1%	13.1%	13.1%	13.1%
2008	13.1%	13.1%	13.1%	13.1%
2009	13.1%	13.1%	13.1%	13.1%

November 30, 2009

Year	Description	Amount	Balance
11/30/09	Portfolio Value on 01-01-09		811,329
	Accrued Interest		0
	Contributions		735,157
	Withdrawals		(202,246)
	Realized Gains		(-544)
	Unrealized Gains		61,809
	Interest		1,772
	Dividends		12,512
	Change in Accrued Interest		2,119
	Management Fees		(-5,088)
	<b>Portfolio Value on 11-30-09</b>		<b>1,614,803</b>
	Accrued Interest		4,657

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.