

	DeCAMILLA CAPITAL MANAGEMENT	DO-IT YOURSELF	BROKER	FINANCIAL PLANNER
DIFFERENTIATOR				
1. Training & Expertise	YES	Maybe	Maybe	Maybe
2. Fidiciary Relationship	YES	No	No	Maybe
3. Delegates Investment Decisions to Third-Parties (i.e., Mutual Funds, Other Money Managers)	NO	Yes	Yes	Yes
4. Inflexible Diversification Models	NO	No	Yes	Yes
5. Enterprise-Driven Investments (e.g., Specific Stocks & Bonds)	YES	Maybe	Maybe	No
6. Prepackaged Investment Products	NO	Yes	Yes	Yes
7. Portfolio Tax Sensitivity	YES	Maybe	Maybe	Maybe
8. Portfolio Holdings & Fee Transparency	YES	Maybe	No	No
9. Direct Securities Selection & Execution	YES	YES	Maybe	Maybe
10. Fee-Only-Based Compensation	YES	NO	Maybe	Maybe
11. Tax Deductible Expenses	YES	Maybe	No	Maybe
12. Transaction-Based Compensation	NO	N/A	Yes	Yes
13. Uses Third-Party Custodian	YES	YES	No	Yes
14. Financial Conflicts of Interest	NO	N/A	Yes	Maybe
15. Direct Access to Money Manager	YES	No	No	No
16. Understands Risk Tolerance	YES	Maybe	Maybe	Maybe
17. On-Demand Performance Reporting	YES	Maybe	Maybe	Maybe
18. Securities Investor Protection Corporation	YES	Yes	Yes	Yes