

Computer Model Certification Opinion

Todd Bloomfield
MasteryPOINT Financial Technologies
43 Main Street SE
Suite 504
Minneapolis, MN 55414

April 30, 2013

Dear Mr. Bloomfield:

We have evaluated the MasteryPOINT Financial Technologies/Schlindwein Associates, LLC. AdvicePLUS! computer model to determine if it meets the requirements to be used as a Certified Computer Model as defined by the Employee Retirement Income Security Act of 1974, as amended ["ERISA"] Section 408(g) and Internal Revenue Code ["IRC"] Section 4975(d)(17).

Based on evaluations concluded on April 26, 2013 it is our opinion that:

- ERISA plan fiduciaries who meet all other ERISA requirements and use the AdvicePLUS! computer model will qualify for the fiduciary relief granted under ERISA Section 408(g), and;
- Schlindwein Associates, LLC. using the AdvicePLUS! computer model to provide investment advice, as evaluated by DALBAR, to ERISA or IRA plan participants or beneficiaries is in compliance with ERISA Section 408(g) and IRC Section 4975(d)(1).

Detailed findings from our evaluations are available from DALBAR and may be obtained from the website www.DALBAR.com.

Our opinion regarding the AdvicePLUS! computer model is based on information provided by MasteryPOINT Financial Technologies and Schlindwein Associates, LLC. and confirmed through public sources where possible. Any material change or discrepancy in this information could reverse our opinion.



Very truly yours,

DALBAR, Inc.

DALBAR, Inc.

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