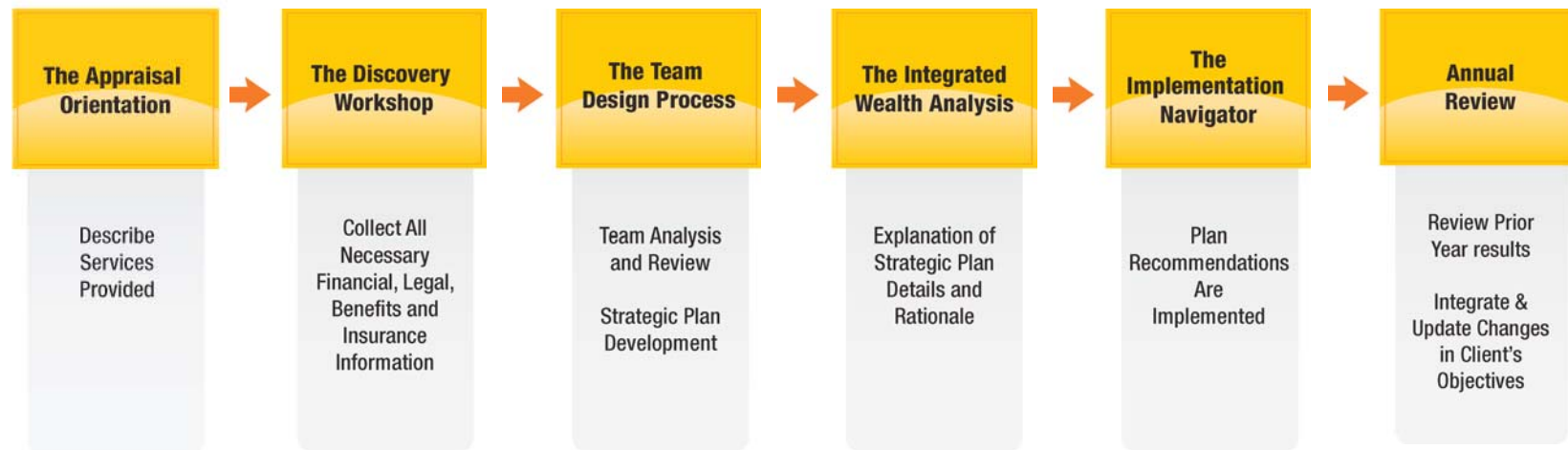




The NATIONAL WEALTH ADVISORS, Inc. Process



ONGOING REVIEW OF PLAN AS CLIENT OBJECTIVES, PRODUCTS, STRATEGIES, TAX LAWS, BUSINESS AND FAMILY CIRCUMSTANCES CHANGE