

PLAN of Maryland – D.C., Inc.
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Investment Guidelines for Trusts

When PLAN of Maryland - DC, Inc. accepts a new trust and agrees to serve as its Trustee, representatives of the PLAN organization will consult with a registered professional independent financial advisor to assess the new trust donor's investment needs, goals and risk tolerance. *

The advisor will develop an appropriate investment portfolio for the new trust. Every trust portfolio will have access to investments from various asset classes, including, but not necessarily limited to: stocks, bonds, real estate, and cash, with the objective to provide for the needs of the client across the risk/return spectrum. Each portfolio will be customized to provide income for the beneficiary on a monthly basis to meet cash flow needs.

After the trust's initial investment portfolio is accepted *in writing* by PLAN of Maryland - DC., Inc., as Trustee, the financial advisor will manage the investment selections prudently and seek to deliver performance results that enable the beneficiary to reach his/her investment goals.

The financial advisor will review each trust portfolio on an as-needed basis, but at least quarterly, and will measure investment performance against financial benchmarks commensurate with the levels of risk as defined by the beneficiary's investment objectives. The advisor will send to PLAN a detailed written quarterly report containing a review of each beneficiary's portfolio and any recommendations for investment changes. The PLAN Trust Committee will also review the performance of each trust against selected benchmarks at least annually. Based on their review of the performance of the market and the individual trust the Committee will decide whether to accept the recommendations of the financial advisor, and whether additional adjustments to the trust portfolio are required. Changes will only be made in a trust's investment portfolio with the *written permission* of PLAN of Maryland – DC. Inc., the Trustee.

Every effort will be made to assist the trust beneficiary to reach his/her long-term goals. However, neither PLAN of Maryland – D.C., Inc. nor the financial advisor can guarantee that the objectives of the trust portfolio will be met.

*PLAN's current advisor is Mr. David A. Urovsky, Registered Principal with Raymond James Financial Services, Inc.

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