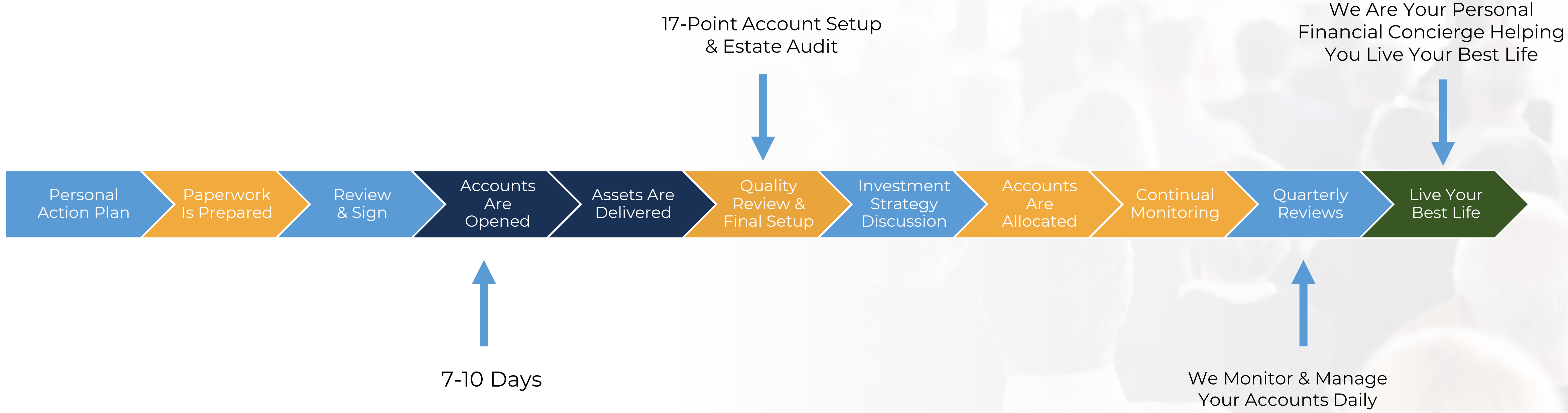
THE YIELDS4U ONBOARDING PROCESS

Your Path to Financial Success



GOLD = Yields for You Task

NAVY = Brokerage/Bank task supervised by Yields for You

LIGHT BLUE = Joint Yields for You/Client Task

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Your Path to Financial Success

Personal Action Plan → Paperwork Is Prepared → Review & Sign → Accounts Are Opened → Assets Are Delivered → Quality Review & Final Setup → Investment Strategy Discussion → Accounts Are Allocated → Continual Monitoring → Quarterly Reviews → Live Your Best Life

Step 1: Prepare Paperwork - Our journey together starts with the essential groundwork. We prepare all necessary paperwork to open and transfer your accounts to our management.

Step 2: Review & Sign - We'll then send you the documents to sign usually this is done through Docusign or through the new brokerage firm. The brokerage firm is the bank that will have physical custody of your assets. At no time will Yields for You ever have direct access to your money.

Step 3: Accounts are Opened - Once the paperwork is in order, the brokerage firm will proceed to open your accounts, submit transfer requests to your current firms, and setup any beneficiaries, bank connections, and online access. Depending on the number of accounts and complexity, we may submit paperwork in multiple steps.

Step 4: Assets are Delivered - Your financial assets are then transferred into your new accounts. We manage this process carefully, ensuring everything is safely delivered.

Step 5: Quality Review & Final Setup - Our commitment to excellence doesn't end once the accounts are opened. We conduct a rigorous quality review and finalize your account setup. As part of this process, we'll prepare a document for you that lists all the accounts we have opened, the beneficiaries and bank connections that have been established. This way we can all ensure that everything is exactly as expected.

Step 6: Investment Strategy Discussion - Now that your accounts are set up, it's time to strategize. We engage in a comprehensive discussion about investment strategy, factoring in your risk tolerance, financial objectives, and long-term goals. Your advisor will guide you through this process, ensuring your investment strategy is fully aligned with your financial goals. By the end of this process, we'll sign an Investment Policy Agreement that states the investment objectives for each account and the types of investment strategies and risk we are comfortable taking. This way we can all be on the same page as to what is happening in our accounts and why. Transparency and having a defined process in place is the key to success.

Step 7: Accounts Are Allocated – Next our traders and managers go about allocating your account and managing them in accordance with your investment strategy.

Step 8: Continual Monitoring - With your investment strategy in action, our job doesn't end. Your advisor will continually monitor your accounts, ensuring that they are performing in line with your objectives. Our team of financial experts are always keeping an eye on the markets and adjusting as necessary to ensure the success of your financial plan.

Step 9: Quarterly Reviews – As life evolves, so too should your financial plan. Recognizing this, we prioritize regular check-ins with you to ensure we are consistently aligned with your current situation and aspirations. These sessions are more than just reviews; they are dynamic conversations that allow us to reassess your life circumstances, redefine your financial objectives, and recalibrate your investment strategy as needed.

We champion a cooperative approach to wealth management, always striving to ensure your financial roadmap reflects your changing life and goals. While these regular reviews form crucial touchpoints, set at least on a quarterly basis, we go a step further.

We wholeheartedly encourage our clients to consider us an accessible resource for any financial questions or concerns that arise outside of these scheduled reviews. Your advisor is more than just a financial professional, they are an integral part of your support network, always ready and willing to provide expert guidance whenever you need it. Let us be there for you as your life evolves, and together, we can navigate the path to your financial success.

If you have any questions or if there's anything we can do, please call us at: **410-914-4894**

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