Your Dreams, Our Mission:

Brookstone Wealth Management

Where Values Shape Wealth

BROOKSTONE
WEALTH MANAGEMENT

Owners Intent: To build a company that we would want our adult children to run or work for some day. A company that aims to create freedom of time, money and purpose for its clients, its teammates and its owners.

Our Current Mission: To reach 100M in Advisory Assets Under Management by 12-31-26 delivering on our core values every day.

Our Vision: At Brookstone Wealth Management we know that time is the most valuable asset each of us possess. Our mission is to build deep relationships with the clients we serve to deliver value to their lives and the lives of their families. We do this by being stewards of their wealth, and guiding them to use their financial resources toward fulfilling life's dreams and time well spent.

Mission Statement

At **Brookstone Wealth Management** we know that time is the most valuable asset each of us possess.

Our mission is to build deep relationships with the clients we serve to deliver value to their lives and the lives of their families.

We do this by being stewards of their wealth, and guiding them to use their financial resources toward fulfilling life's dreams and time well spent.

Core Values

Trust - Our commitment to engaging in ongoing, authentic conversations with our clients about their needs and goals means that we strive to build long-term, multigenerational relationships centered on mutual trust and deep respect.

Integrity - Recent regulatory measures have been put in place to ensure clients interests are put first. Long before these regulations, we embraced our valued relationship with our clients and put it at the forefront of what we do. Our clients come first, then, now and always.

Mastery - As lifelong learners we are committed to continuing our education as well as collaborating with professionals from all corners of the financial world in an effort to be at our very best for each and every one of our clients.

Empathy- We know that the complexities of life can make it challenging to plan for the future—and because we all have loved ones of our own, we recognize the anxiety that uncertainty can cause. We draw on our own experiences to guide the process of helping you find confidence in your financial future.

Trust - Ongoing, authentic client engagement.

Integrity - Clients first,now and always.

Mastery - Lifelong learning, professional collaboration.

Empathy - Understanding life's complexities.

From the Partners

From the 18-year-old trying to find their way in the world, to the multi-million dollar CEO, we all have one thing in common, no matter what our net worth statement says, the most valuable asset we all have is time. Our time on this earth is limited and its duration is unknown. How we spend that time is a decision and a path that we must each decide and travel for ourselves. Our goal at Brookstone Wealth Management is to help you to work toward growing and protecting your financial life, so that you can use those resources to bring as much peace, joy and value to you and your loved ones. We believe that investing a little time today, has the potential to provide benefits for years to come for you and all of those you care about.

We are passionate about bringing financial guidance that embodies a, client first philosophy. Over the years, we've helped guide our clients through dramatic economic changes; from the market mania of the late 1990's to the dot-com bubble of the early 2000's, the Great Recession of 2008 through the world changing COVID-19 pandemic. With those experiences, we've learned that more than anything else our clients want and need to trust that we are dedicated to their goals no matter what challenges we face together. We wholeheartedly embrace that trust, and we are here to serve as your ally in your financial journey.

Josh Farmer, CFP® and Brian Ravenelle

Our Process for Success

Discovery

Our journey begins with a comprehensive discovery meeting where we take a deep dive into your unique financial landscape. We aim to thoroughly understand your goals, needs, and circumstances. This meeting is not just about gathering information; it's about building a relationship. We share how we work with our clients, ensuring transparency and mutual understanding. This initial connection sets the foundation for a personalized and collaborative partnership.

Analysis

Using the insights gained from our discovery meeting, we conduct a detailed analysis of your current financial situation. Our goal is to create a personalized action plan tailored to your specific needs and aspirations. This analysis is both thorough and thoughtful, ensuring that every aspect of your financial life is considered. We believe in a holistic approach, integrating all elements to craft a plan that aligns with your long-term objectives.

Implementation

As truly independent advisors, we have no allegiance to any single investment or insurance company, and we are free from goals or quotas. Our only commitment is to your financial well-being.

Human Approach

At the core of our process is the goal of being a trusted steward of your wealth. We understand that financial planning is not just about numbers; it's about people. We take pride in our human-centered approach, treating each client with the care and respect they deserve. Our goal is to build long-lasting relationships based on trust, integrity, and mutual respect.

We strive to be more than just your financial advisors; we aim to be your partners in pursuing financial success. Through open communication, personalized service, and a deep understanding of your unique situation, we work tirelessly to help you pursue your financial goals. Our success is measured by your success, and we are dedicated to guiding you every step of the way.

Our team prepares all necessary paperwork and sends it via e-signature when available, making the transition process as smooth as possible.

We facilitate account funding through various methods such as check writing, in-kind asset transfers, and ACH transfers to ensure a seamless transfer of your funds.

You will receive access to view all your investments through our secure online portal or mobile app, giving you real-time visibility and control over your financial portfolio.

We work closely with your existing team of legal and tax professionals to implement the action items we build together. If needed, we provide referrals to experienced professionals with expertise in their fields. Our collaborative approach ensures that all aspects of your financial plan are cohesive and well-coordinated.

Ongoing Management and Service

Family-Owned Business Philosophy

As a small, family-owned business, we view our teammates not as just employees but as valuable investments. We are committed to the goal of maximizing their potential in all areas of their personal and professional lives. Our goal is to foster a supportive and collaborative family atmosphere that encourages each team member to be the best version of themselves. We promote lifelong learning and growth, embodying the same principles we aim to instill in our clients.

Seasons of Service

After becoming a client, you will be integrated into our "Seasons of Service" calendar, designed to ensure ongoing, proactive management of your financial plan. Our service calendar includes regularly scheduled spring and fall strategy sessions, which are essential for your financial success. These sessions allow us to systematically address the wide variety of issues and concerns that may arise throughout the year, ensuring that your financial plan remains aligned with your goals and adaptable to any changes in your circumstances.

Personalized Support and Growth

We strive to create a nurturing environment where each client feels understood, valued, and supported. Our approach is not just about managing your wealth but about building a lasting relationship aimed at earning your trust and mutual respect. We are here to guide you through every stage of your financial journey, providing the expertise, care, and attention you deserve.

Dedicated Team of Professionals

Our team of professionals is deeply committed to understanding our process and upholding our high standards of care and excellence. Each member of our team is dedicated to providing personalized service, ensuring that every interaction is meaningful and adds value to your financial journey.

Commitment to Excellence

Our ongoing service seeks to ensure that you receive the highest standard of care at all times. We are dedicated to continually improving our processes and expanding our knowledge to better serve you. Our commitment to excellence drives us to go above and beyond, helping you pursue your financial goals and work toward securing a prosperous future.

By choosing us as your financial advisors, you are not just gaining a service provider; you are gaining a valued partner dedicated to working toward your long-term success. We look forward to walking this journey with you, providing, unwavering, support and support and independent guidance every step of the way.

Brookstone Wealth Management Investment Philosophy

Our investment philosophy is rooted in the belief that investment markets are efficient and that, over the long term, they reward those willing to endure periods of volatility. We aim to provide our clients with exposure to all segments of the investment markets, both domestically and internationally, in an efficient and cost-effective manner. We don't speculate in individual stocks or attempt to time market movements; instead, we believe in a long-term strategic approach to pursuing client goals.

Strategic Asset Allocation

Our process begins with a high-level determination of your ideal asset allocation. This involves deciding what percentage of your money should be invested in equities, fixed income, cash, or other sectors when appropriate. We then strive to capture exposure to these assets and continuously monitor our progress toward effectively realizing your financial goals. While asset allocation does not ensure a profit or protect against loss, we believe they are vital to your investment foundation.

Cost Efficiency and Tax Strategy

We believe that investment success is not solely about how much you make but also about how much you keep. This is why we maintain a keen focus on expenses and proactively implement tax-efficient investing and withdrawal strategies. These practices, we believe, work toward providing long-term results for our clients.

Collaborative Approach

We adopt a collaborative approach, working closely with your team of CPAs and attorneys. We act as the quarterback of these relationships, ensuring that everyone is aligned and working towards the common goal of your financial success.

We do no offer specific individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor.

Specialization in Retirement Planning

We specialize in working with retirees and those nearing retirement who seek guidance on the critical decisions that will impact their golden years. Our expertise includes determining the most suitable investment strategies for retirement, deciding between withdrawals from Traditional IRAs or Roth IRAs, timing Social Security benefits, managing withdrawals to minimize Medicare expenses, providing education on Roth conversions, and seeking to protect assets from nursing home costs.

Tax Planning

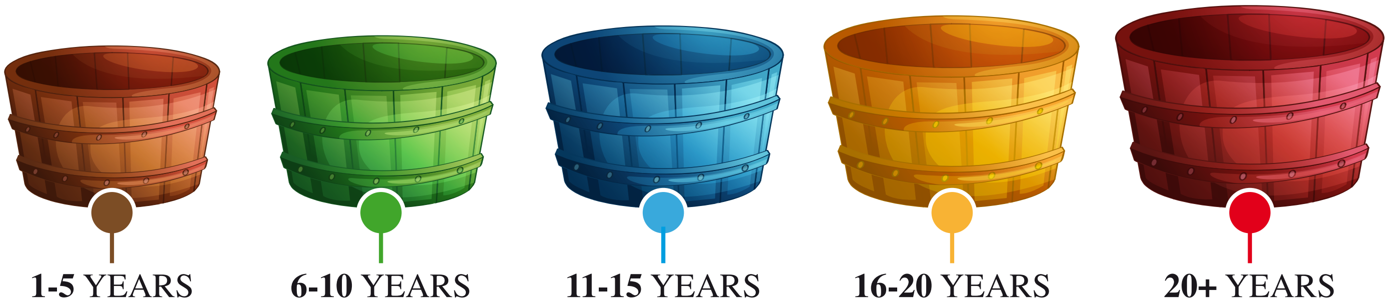
If you own a 401(k) or IRA, the IRS has a plan to tax as much of that account as possible. Our goal is to guide you in minimizing that tax impact using all legal strategies available, striving to get your tax liability as low as possible, without leaving the IRS a tip!

Buckets Approach to Retirement Income Planning

We are best known for our "buckets" approach to retirement income planning. By working together to understand your income needs, we structure your assets so that the money required for the first five years of retirement is placed in a safety bucket with the most conservative investments. The second bucket, for years six through ten, takes on slightly more risk but remains conservative. Additional buckets are created for subsequent years, with investments aligned to each time horizon.

This approach helps to provide you with confidence as it seeks to keep money needed in the short term secure amid unexpected market downturns. This allows you to keep working toward long-term success amid market fluctuations.

By adhering to these principles, we aim to be trusted stewards of your wealth, guiding you through your financial journey with integrity, expertise, and a commitment to work toward your long-term success.



NO STRATEGY ENSURES SUCCESS OR PROTECTS AGAINST LOSS

Our Collaboration with LPL Financial

A Valuable Alliance

At Brookstone Wealth Management, we pride ourselves on offering the personal attention of independent, community-based advisors, combined with the extensive resources of the number one independent broker-dealer in the nation*, LPL Financial. This collaboration allows us to provide you with the highest level of service and support.

* As reported by Financial Planning magazine, 1996-2023, based on total revenue.

Why LPL Financial?

We have chosen to affiliate with LPL Financial, a network that supports approximately 20,000 independent financial professionals nationwide. LPL Financial equips its advisors with a best-in-class technology platform, regulatory oversight, and comprehensive back-office support.

Our Independence

Our independent status enables us to serve our clients with the tools and investments that best suit their personal financial goals. We are not bound by quotas or proprietary products; our sole focus is on what is best for our clients.

What LPL Financial Provides

For Brookstone Wealth Management:
Internal Technology: Access to cutting-edge technology to enhance our services.
Regulatory Oversight: Ensuring compliance with all industry regulations.
Back Office Support: Streamlined administrative processes to support our operations.
Compliance Audits: Regular audits to maintain the highest standards of compliance.

For Our Clients:
Investment Statements: Clear and detailed reports of your investments.
Tax Forms: Accurate and timely tax documentation.
Custody of Assets: Secure and reliable custody of your financial assets.
Online Access and Mobile App: Convenient access to your financial information anytime, anywhere.

This collaboration with LPL Financial enhances our ability to provide you with exceptional service while maintaining our commitment to personalized, client-focused financial advice. We leverage LPL's resources to work toward achieving your goals with the highest standards of care and professionalism.

Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.

How to Be a Successful Financial Planning Client at BrookstoneWealth Management

At Brookstone Wealth Management, we believe success in financial planning is a partnership between you and our team. Here are some key practices to help you get the most out of this relationship:

Attend Semi-Annual Meetings: Regularly scheduled meetings in the spring and fall are essential. These strategy sessions help ensure your financial plan remains aligned with your goals and adapts to any changes in your circumstances.

Maintain Open Communication: Keep an open line of communication with us. Share any significant life changes, financial concerns, or new goals. This transparency allows us to provide you with sound guidance.

Focus on the Long Term: Successful financial planning requires a long-term perspective. Avoid getting caught up in short-term market fluctuations. Our goal is for you to feel confident in the strategic plan we have developed together.

Stay Informed: Take an active interest in your financial plan. Ask questions and seek to understand the rationale behind your investment strategies and decisions.

Be Proactive: Participate actively in the planning process. Provide necessary documents promptly and follow through on agreed-upon action items.

Collaborate: Work together with us and other professionals, such as CPAs and attorneys, to ensure all aspects of your financial life as period to coordinated.

Stay Committed: Stick to your financial plan even during volatile market periods. Consistency and discipline are key to pursuing long-term financial success.

By following these practices, you can work toward maximizing the benefits of your financial planning relationship with Brookstone Wealth Management and move confidently toward your financial goals.