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NEW CLIENT ONBOARDING GUIDE

STEP ONE – INTRODUCTION (BY TELEPHONE OR ZOOM CALL)

This introductory meeting is as simple as it sounds. We get to know you and you get to know us, if you decide to proceed, we will begin the process. Moving forward Your advisor will explain his or her services and define each of your responsibilities within the relationship. We will discuss the scope of the relationship, how decisions will be made and compensation.

STEP TWO – INFORMATION GATHERING

For this important step, we use secure online platforms to gather your information. One of the best ways to help you build a stronger financial future is to ensure you have full access to your financial picture and make it easier for us to collaborate.

To keep you informed and connected, you create a profile in AdviceWorks®, a powerful technology tool where you can view all your financial data and securely share documents with ease. This marks the beginning of the onboarding process, where you'll securely input your profile information. The platform allows us to work together anytime and anywhere to create, adjust, and monitor your progress toward your financial goals. It is designed to give you real-time transparency into your finances and maximize the benefits of our collaboration.

To gain a clear understanding of your financial situation, we use an online platform called Income Laboratory. By entering your financial details through the secure client portal, we can start developing your personal strategy.

During the next step of this phase, we utilize Nitrogen, an award-winning technology that measures your acceptable levels of risk and reward. This tool ensures that your portfolio aligns with your investment goals and expectations. One of the most important parts of our client discovery process is making sure that we understand our clients and they understand us. Helping both sides see the big picture is essential for ongoing communication and guidance. We create a custom Income Laboratory report for each client's household and refer to it throughout our interactions to clarify priorities, intentions, as well as identify gaps and areas for improvement.

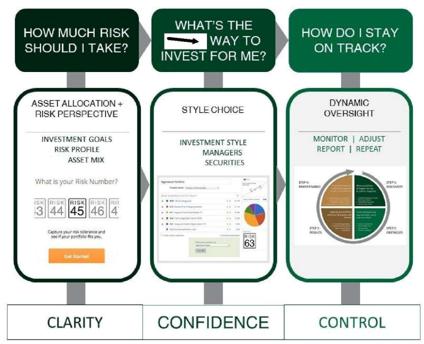
TOGETHER WE CAN TAKE GUESSWORK OUT OF YOUR FINANCIAL FUTURE, AND YOU ARE INVOLVED THROUGHOUT THE PROCESS.

Platform	Action Required by you
Adviceworks	Enroll & complete your Profile and upload statements and any supporting financial paperwork.
Nitrogen	Discover your personal risk number
Income Lab	Input your financial details using the Client Portal

Once we have a clear picture of your financial position, we move to the Investment Strategy step.

STEP THREE – INVESTMENT STRATEGY CONSTRUCTION

For this step, we will create an investment strategy based on your goals, time horizon, and Risk Number. We then build a strategy/portfolio to match your Risk Number based on the level of risk you are comfortable with, which is taken from your Nitrogen questionnaire.



STEP 4 - IMPLEMENTATION

Once you are happy with the strategy designed for you, we will prepare the necessary paperwork to open your account(s).

Platform	Action Required by you
Adviceworks	Sign by using eSignature or we can mail it to you for wet signature.
	You will be notified once the account has been opened and funded. Shortly after that, it will be viewable in Adviceworks.

STEP 5 - REVIEW

Your advisor will meet with you periodically to review your strategy and progress towards your goal(s). This can be done by teleconference or by video conference.