

	Wise Stewardship Financial Planning	Robo- Advisor	Standard Independent Wealth Management Firm	Insurance Company / Bank Advisor
Investment Management				
Access To Certified Financial Planner Professional	✓		?	
Behavioral Coach To Guide You Through Turbulent Times	✓		✓	
Complimentary Money Market Fund Management	✓			✓
Customized Portfolio	✓		✓	✓
Factor Investing (Size, Value, Quality, Momentum, Volatility)	✓			
Fiduciary Standard Of Care	✓		✓	✓
Integration Of 401(k) And Retirement Accounts Into Your Portfolio Model	✓			
Investment Risk Analysis	✓	✓	✓	✓
Low-cost Investments	✓	✓		
Outsourcing Of Time Required To Manage Your Investments	✓	✓	✓	✓
Dedicated Certified Financial Planner	✓		✓	
Active Rebalancing Throughout The Year	✓		✓	
Proprietary Sales Products Sold for Commissions				✓
Simplify And Consolidate Accounts	✓	✓	✓	
Year-end Tax Loss Harvesting	✓	✓	✓	✓
Tax-efficient Placement Of Investments	✓	✓		
Values Aligned Goal Planning				
Deep Integration Between Tax Planning And Investment Management	✓		✓	
Financial Life Planning	✓			
Fundamental Money Beliefs Assessments	✓			
Intentional Spending Plan	✓			
Outsourcing Of Time Required To Make Financial Decisions	✓		✓	✓
Plans That Consider Assets Not Directly Managed By Advisor	✓		✓	
Creating Your Statement of Financial Purpose	✓			
Proactive Guidance On All Financial Matters	✓		✓	
Retirement Planning				
Employer Retirement Plan Documents Review	✓		✓	
Medicare Analysis, Review, And Support	✓		✓	✓
Specialized Military & Survivor Benefit Analysis	✓			
Pension Analysis	✓		✓	
Retirement Timing Planning And Support	✓		✓	✓
Saving And Spending Strategies	✓		✓	✓
Social Security Optimization	✓		✓	
Taxes				
Annual Roth Conversion Analysis	✓		✓	
In-house Tax Preparation & Coordination with Tax Preparer	✓			
Guidance Of Tax-Advantaged Charitable Giving	✓		✓	
Tax-advantaged Income Planning	✓		✓	
Tax Document Analysis For Planning Opportunities	✓		✓	
Cash Flow				
Student Loan Planning (PSLF, Forgiveness Plan Selection, Complex Pay-Off Analysis)	✓			
Cash Flow Planning	✓		✓	
Debt Reduction And Payoff Plans	✓			
Income Planning	✓		✓	
Reviewing Compensation Packages	✓			
Net Worth Projections To Guide Decision Making	✓		✓	
Estate Planning				
Complimentary Estate Document Preparation (a \$5,000 value)	✓			
Ongoing Estate Document Review	✓		✓	
Executor Support	✓		✓	
Clarifying and Documenting Your Wishes	✓			
Guide You Through Understanding Your Parent's Estate	✓			

Insurance				
Annuity Provision Review	✓		✓	✓
Health Insurance Planning & Benefits Review	✓			
Home, Auto, & Umbrella Review	✓			
Life, Disability, & Long-Term Care Review	✓		✓	✓
Small Business Insurance Planning	✓			✓
Real Estate				
Home Purchase Budgeting	✓			
Relocation Planning	✓			
Rental Property Analysis	✓			
Vacation Home Planning	✓		✓	
College Planning				
College Savings Projections	✓		✓	
Complimentary 529 Asset Management	✓			
Specialized GI Bill, Fry Scholarship, VA DEA, & more Education Planning	✓			
School Choice Analysis For Children	✓			
Referral Network				
Bookkeepers	✓		✓	
Tax Preparers (CPAs, EAs)	✓		✓	
College Planning Consultants	✓			
Estate Planning Attorneys	✓		✓	
Financial Coaches	✓			
Financial Therapists	✓			
Health Care Marketplace/Medicare Brokers	✓			✓
Life Insurance, Disability, Long Term Care Agents	✓		✓	✓

Refer to the financial planning and assets under agreements and form ADV for all pertinent disclosures related to services offered.