

HOW DO WE LIVE UP TO THESE VALUES?

HOW ARE WE INNOVATIVE?

We ask many questions and dive deep into our client's business and financial lives. We take our extensive resources and knowledge of tax law to find innovative solutions that might not have been thought of otherwise. Solutions that will help avoid penalties, capitalize on tax savings opportunities and better plan for their future financial lives.

When it comes to investing, we clear away the noise, the mystery and the hype that's so common in the media and with other firms and instead focus on facts. We practice what we call "evidence-based investing". This means that we prefer data and peer-reviewed academic evidence instead of "expert" opinions, speculation or market "forecasts". While traditional advisors try to beat the market with clever stock-picking and market-timing, we prefer capturing long-term market returns, eliminating commissions and delivering tax efficiency.

We see opportunities. Every new relationship and every new enterprise gives us clues into new approaches to solutions for our clients - from research credits to back-door Roths we continuously uncover new ways to leverage nuances in the code for the benefit of our clients.

We stay at the forefront of the technical areas that encompass our service offerings, we anticipate business climate changes, and we share our own best practices with our clients to optimize their own business performance.

HOW ARE WE COMMITTED?

We work as advocates for our clients in an effort to lower their tax exposure, and occasionally we do so at our own expense. Why? In some instances extra effort and resources are required, including the research of various scenarios to ensure that we reach the best possible outcome for our client.

For example, we recently saved one of our business clients over \$9,000 by taking the time to file an extension so that we could properly research a multi-state tax issue that was being caused by the client's software.

Through extensive business services as well as personalized financial and academic-based investment planning we are committed to each client's overall financial health and that of their heirs for today, tomorrow, and beyond.

Helping our clients achieve their goals ultimately requires that we build a deep understanding of every client's situation and their most important hopes and dreams. This deep understanding requires getting to know our clients over a period of time, fully capturing the ebbs and flows of their financial lives and collaborating with each family to create the appropriate solutions that address their personal goals.

Each of our clients wants to know the answer to a simple question: "Am I going to be okay?" Our obligation as fiduciaries, to act in our client's best interest, requires that we approach this question individually and carefully for every client, and remain diligently focused on the answers to this question as circumstances change and our client's lives evolve.

From weekend calls to late night connections, from thank you cards to graduations, clients count on our team to understand what's important and go the extra mile year after year.

Our strong client service vows could not be met without a commitment to our staff. We are dedicated to their professional and personal growth and offer them the opportunities to be successful through frequent reviews and goal setting as well as enhanced benefits, compensation and flexible work schedules.

Our commitment to the success of the firm and each staff member pushes us to be competitive, always striving for a higher standard of excellence and a focus on continued progress.

HOW ARE WE PEOPLE FOCUSED?

We treat our clients as we want to be treated by acting as fiduciaries and providing fairness to all. Regardless of the situation with which we are confronted, we will always be respectful and act in our client's best interests.

For example, in many instances we have recommended to clients that they have a lesser level of financial statement attestation service in order to save them money. We also assist our nonprofit clients with moving from an audit to a review to save them money. It is not uncommon for us to push on clients who think they want/need an audit, to see what they really need and why, so that they are not paying for services that they don't need and that don't provide them with value commensurate to the cost they will incur.

We are in the people business. Our relationships with our clients is paramount and it's all about the people for us. One of the core documents that we create for our clients is a "Family Profile", which is one page chart with our client in the center. Surrounding the client on the Family Profile, like the spokes of a wheel, are all the elements of their wealth plan including things like important family relationships (children, grandchildren, and parents), trusted professional advisors (CPA, Attorney, Wealth Advisor), and other elements that will influence their plan. Listed in the spokes are core values, personal and financial goals and important interests & hobbies, as well as a listing of assets & liabilities, insurance policies, and cash-flow mechanisms. All in all, this framework is a process that we use to give each of our clients a people focused overview of their wealth plan.

We are thoughtful about our staff's personal and professional development and their desire to integrate work/life in a healthy way. We strive to enable our dedicated staff to thrive in all facets of their lives.

As a team, we become stronger through involvement in our community. We thoughtfully share our time, treasure and talent throughout the communities in which we live and work.