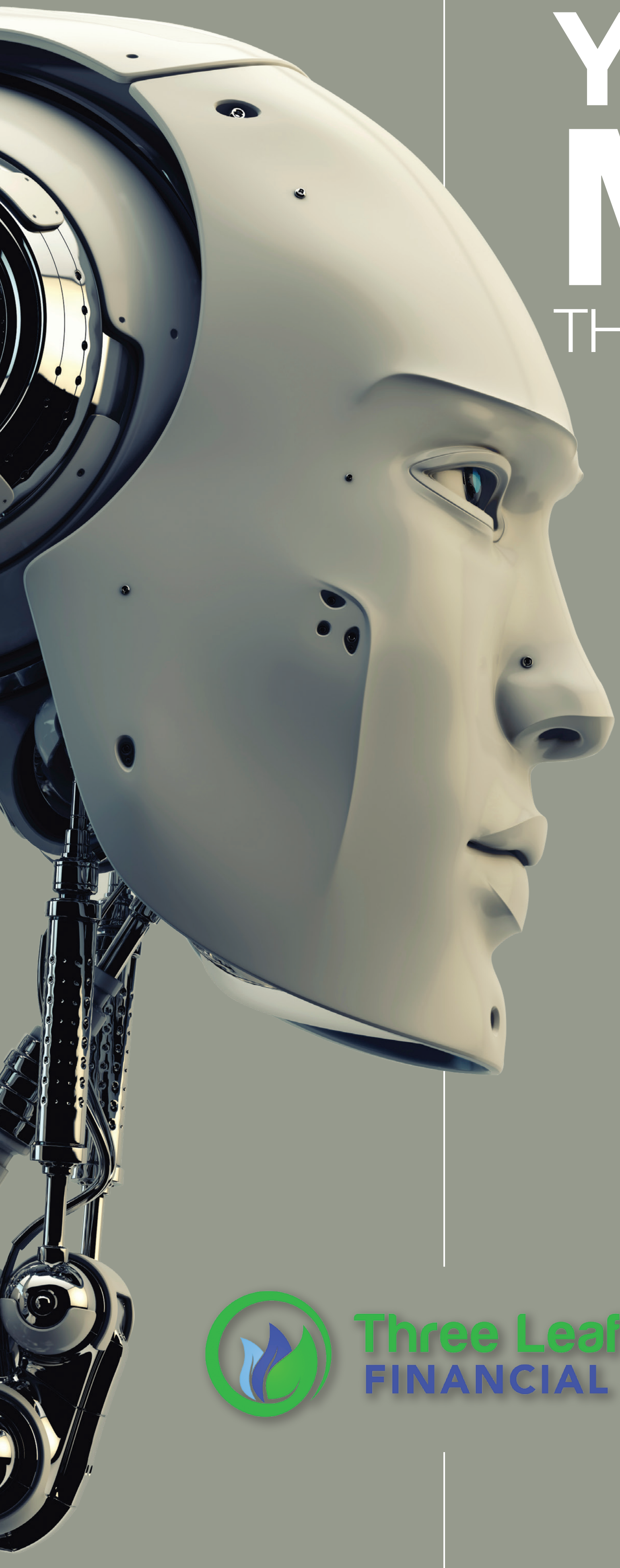
SEVEN REASONS YOU NEED MORE THAN A ROBO-ADVISOR



You may have read about the rise of so-called “robo-advisors,” online investing platforms that use computer-generated algorithms to create strategies and manage your money.

These platforms provide simple portfolio management with very little human interaction at rock-bottom prices. With the increasing popularity of these platforms, you might be asking yourself: **Do I even need a financial representative?**

We think you do. Here are 7 reasons why:

REASON 1 | WE TREAT YOU LIKE A PERSON, NOT JUST AN ACCOUNT NUMBER

We put you at the center of everything we do. Our meticulous discovery process thoroughly drills down into your unique personality, goals, and needs. We think clients have better financial outcomes with custom-built strategies. Robo-advisors use algorithms to fit you into pre-existing strategies based on your age, risk tolerance, and investment horizon. They can’t fully understand your unique needs because they’ve never met you personally.

REASON 2 | WE KEEP YOU INVOLVED IN INVESTMENT DECISIONS

We emphasize ongoing, personalized communication because we believe informed clients make more intelligent financial decisions. We customize our level of communication to your desires and can present you with as little or as much technical detail as you like. Robo-advisors are targeted towards clients who prefer a hands-off approach to investing – one that does not allow for talking through things face-to-face.

REASON 3 | WE COACH, GUIDE, AND HOLD YOU ACCOUNTABLE

Everyone has different purposes for their money; we help you define it and hold you accountable to the strategies we create together. Think of us as real-life financial coaches or guides. Robo-advisor algorithms are designed around simplistic variables like age, target retirement date, risk tolerance, and income level. A computer doesn’t care if you reach your goals.

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REASON 4 | WE MAKE SURE YOUR FINANCIAL STRATEGIES KEEP UP WITH YOUR LIFE

We proactively monitor your strategies and update them as your needs change. When you pass one of life's important milestones, we'll know and make sure your strategies keep up with your life.

Robo-advisors use automated rebalancing algorithms to make changes to your portfolio. They don't know when you get married, have a child, or buy a house.

REASON 5 | WE PROVIDE KNOWLEDGABLE ANSWERS FROM SOMEONE YOU KNOW

We offer you easy access to an experienced local professional who knows you and understands your situation. Whatever your issue, we can get you the answer you need, quickly and confidently.

Most robo-advisors send you to a help forum or customer service center when you have questions. Even if there is a person assigned to your account, you could be just one of hundreds they speak with every day.

REASON 6 | WE HELP YOU WITH TAX EFFICIENT INVESTING AND INSURANCE MATTERS TOO

We take care of your whole financial picture, not just your investments. We can help you with tax efficient investing and finding the right insurance coverage through our network of professionals.

Robo-advisor platforms are only designed to handle portfolio management. They are not equipped to offer tax-efficient strategies and usually don't include insurance, or your goals in their automated calculations.

REASON 7 | YOUR LIFE IS ABOUT MORE THAN INVESTING

We help our clients prepare for all of life's important financial milestones: a house, paying off debt, funding a college education, a bucket list, vacation, as well as retirement.

Robo-advisors are designed to focus mostly on investing. For our clients, comprehensive wealth strategies are about much more than just their investment portfolio.

THE BOTTOM LINE

The good news is that you don't have to forego the benefits of working with an online investing platform when you work with us. Through our robust technology platform, we offer many of the same features and benefits that our online competitors do, in addition to the things we've just shared.

WANT TO TALK ABOUT HOW WE CAN HELP YOU DO MORE WITH YOUR EXISTING PORTFOLIO?

CONTACT OUR OFFICE TO SCHEDULE A MEETING WITH **A REAL PERSON.**

703-273-2326

- Derek N. Sauerwine
Advisor & Founder