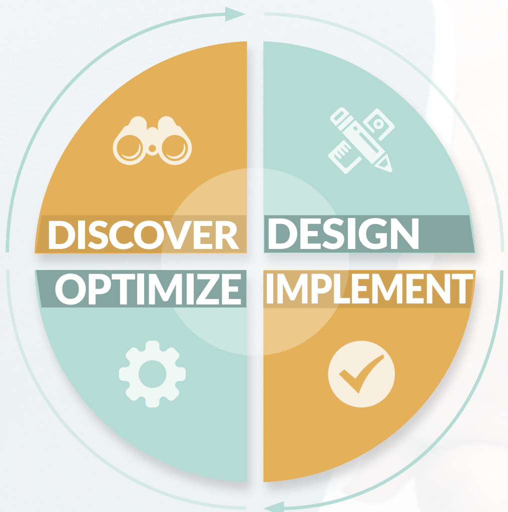
WORKING WITH Affinity FINANCIAL

1. CONNECT

It is our belief that we don't have the right to make any financial recommendations until we take the time to really understand your total financial picture and personal vision. This is an opportunity simply to learn more about each other, and determine if there is potential for a mutual fit.

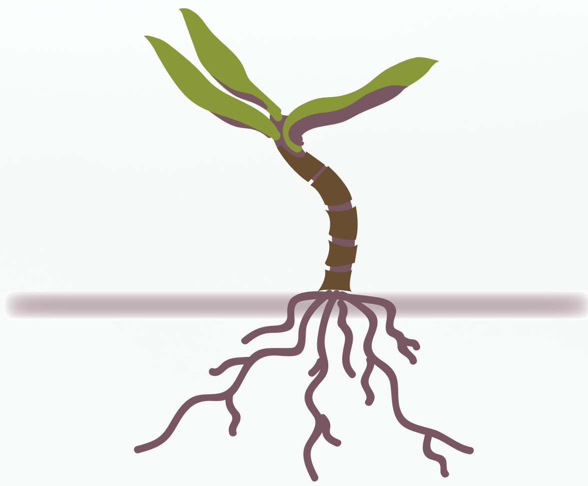


2. COLLABORATE

We are very excited to begin this partnership toward building for YOUR FINANCIAL SUCCESS! Open, two-way communication is a cornerstone of how we do business, so you'll be hearing from us regularly in the days, weeks, and months ahead. As a new client, we will be setting the foundation for helping you find financial harmony in which your money and your life are aligned with purpose.

3. CULTIVATE

Our primary focus is on helping you make smart choices with your money so that you can live the best life possible with the resources you have. As a collaborative partner for your financial success and well-being, Affinity Financial can help you balance the pressures of life's ongoing complexities and transitions through proactive awareness and planning.



POTENTIAL CLIENT

Affinity FINANCIAL

1.CONNECT | 2.COLLABORATE | 3.CULTIVATE

Let's Get to Know Each Other.

STEP 1

INTRODUCTORY "VIRTUAL HANDSHAKE" CALL — 15 MINUTES

- Discover what is top-of-mind for you
- Determine if we would like to continue with the conversation with a complimentary, no-risk, first meeting

PRE-MEETING PREPARATION

- Complete the Life Transitions Surveys *5 Minutes*
- Gather and upload Your Financial Lifestyle Planning Documents *15-60 Minutes*
- Schedule Your Financial Lifestyle Connection Meeting

STEP 2

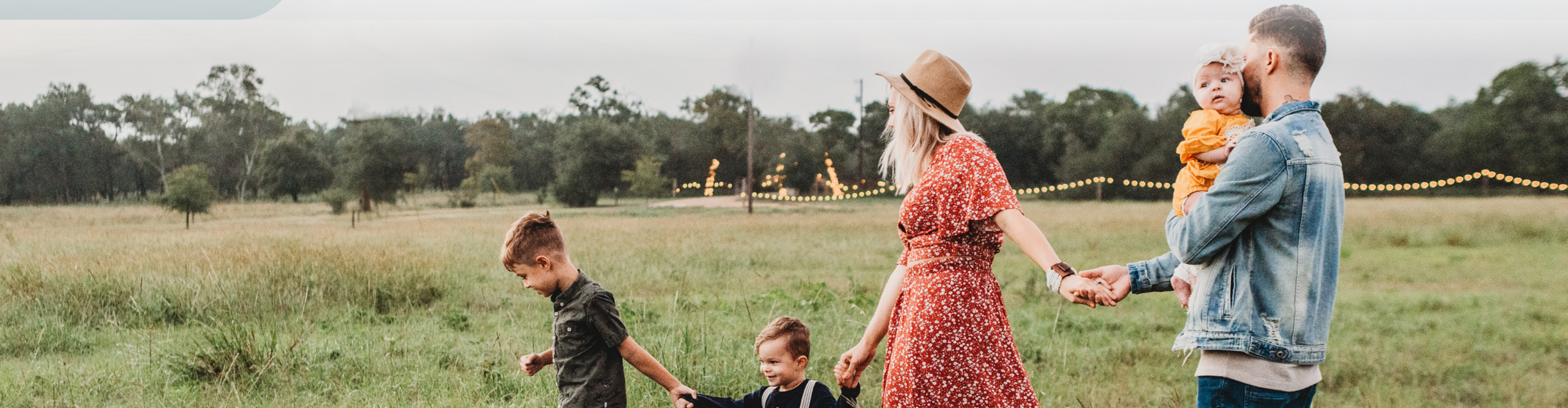
YOUR FINANCIAL LIFESTYLE CONNECTION MEETING — 45 TO 60 MINUTES

- "A Number of Stories" - Discuss your personal story, your history and experience with financial issues, your present situation, and future considerations
- "A Story of Numbers" - Showcase a snapshot of financial goals and details provided thus far
- Learn more about each other and work toward determining if there is a potential for a mutual fit

STEP 3

YOUR FINANCIAL LIFESTYLE INSIGHTS MEETING — 45 TO 60 MINUTES

- Review and discuss What Matters / Your Affinities / What You Can Control
- Provide net worth statement and other supporting documents
- Present considerations for relevant financial action items
- Answer any lingering questions
- Review how & why households decide to work with Affinity Financial
- Determine if we would like to work together, or if more time is needed to make a decision (zero pressure)



NEW CLIENT ONBOARDING

Affinity FINANCIAL

1.CONNECT | **2.COLLABORATE** | 3.CULTIVATE

Let's Get to Work!

STEP 1

NEW CLIENT AGREEMENTS AND INVESTMENT ACCOUNT SET-UP

- Present Investment Management Agreement and/or Financial Planning Agreement documents for completion via DocuSign
- Complete applicable investment account set-up (opening, asset transfers, money movement, etc.)
- Gather any outstanding financial documents/details
- Gather any missing personal information needed
- Keep things simple and streamlined, with progress updates along the way
- Answer any questions along the way

STEP 2

YOUR AFFINITY FINANCIAL WELCOME MEETING

30 MINUTES

- Take inventory of additional financial statements, documents, and details to gather
- Review pending forms or agreements
- Review features of the Affinity Financial Client Portal
- Sync outside financial accounts within the Client Portal
- Share ways to reach out of schedule appointments
- Discuss Investment Risk Assessments and the investment game plan
- Examine our comprehensive financial lifestyle review process
- Determine our financial goal setting plan
- Answer any additional top-of-mind items

STEP 3-4

YOUR 30- & 60-DAY FINANCIAL CHECK-INS

15 TO 30 MINUTES

- Highlight progress made thus far
- Review open action items
- Clarify financial objectives and prioritize goals
- Schedule your next financial check-in
- Address anything top-of-mind or urgent

STEP 5

YOUR 90-DAY FINANCIAL CHECK-IN

15-30 MINUTES

- Initial financial plan presentation
- Review the overall professional relationship thus far
- Discuss transition to the Ongoing Client Service process, where we will generally meet two times annually

THE CLIENT EXPERIENCE

Affinity FINANCIAL

1.CONNECT | 2.COLLABORATE | **3.CULTIVATE**

Let's Focus on What Matters.

ONGOING & ON-DEMAND	Financial Advocate Assistance	Lifestyle Decision Support	Investment Management	Tax-Smart Investing Techniques	Timely Financial Insights

SEMI-ANNUAL OR QUARTERLY	Your Financial Lifestyle Progress Meeting	✓ Life Updates & Transitions ✓ Financial Lifestyle Objectives ✓ Cash Flow Map ✓ Net Worth Statement

ANNUAL	Asset Location & Investment Strategy Assessment	Cash Flow Planning	Credit Report Review	Employee Benefits Optimization
	Year-End Planning	Estate Plan Review	Insurance Coverage Inventory	Equity Compensation Strategy
	College Education Funding Analysis	Debt Management & Paydown Planning	Student Loan Evaluation	Tax Preparation & Planning Assistance

While Affinity Financial offers all of the above services, each listed service may not be needed, wanted or applicable to all clients and in those cases they will not be provided.

FINANCIAL LIFESTYLE PROGRESS MEETING

60-90 MINUTES **SEMI-ANNUALLY** **OR** 30-45 MINUTES **QUARTERLY**

- Check-in on your personal financial plan
- Review and update goals/actions
- Progress toward your personal vision