



CONA Advanced Planning Experience™

INTEGRATED FINANCIAL PLANS & OPTIMIZED CLIENT EXPERIENCE

An Integrated Approach to Financial Planning

Our integrated, systematic approach to the financial planning process allows CONA Wealth to deliver comprehensive solutions to meet the needs, goals, and values of our clients.

We actively engage our clients in the planning process from the start. By doing this we optimize not only the financial plans that we deliver, but also the overall client experience.



Discovery

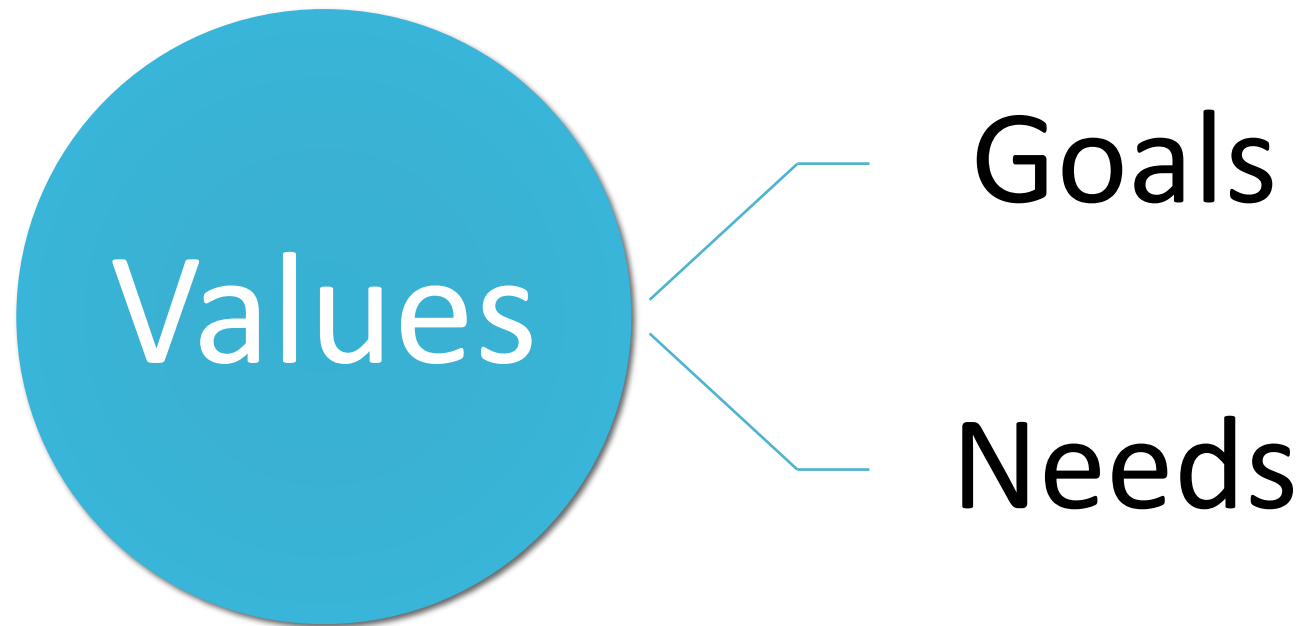
GETTING TO KNOW EACH OTHER

Your Needs. Your Goals. *Your Values.*

A good financial plan should be centered around a client's needs and goals, but more importantly it should be centered around their *values*.

We believe that money is a means to an end, not an end in and of itself. Our approach to financial planning reflects this belief.

This is why we start our client interactions by finding out what matters most to our clients. Their core values impact their financial decisions and should ultimately drive their financial plans as well.



Getting Started as a Client

Getting started as a client is easy. It all starts with a conversation. We listen so that we can understand a client's specific needs, goals, and values. Clients, in turn, will learn more about us and how we work.

From there, new clients will execute a Financial Planning agreement, after which we go to work to start the financial planning process.

Get to Know Each Other



Execute Client Agreements



Start the Financial Planning Process



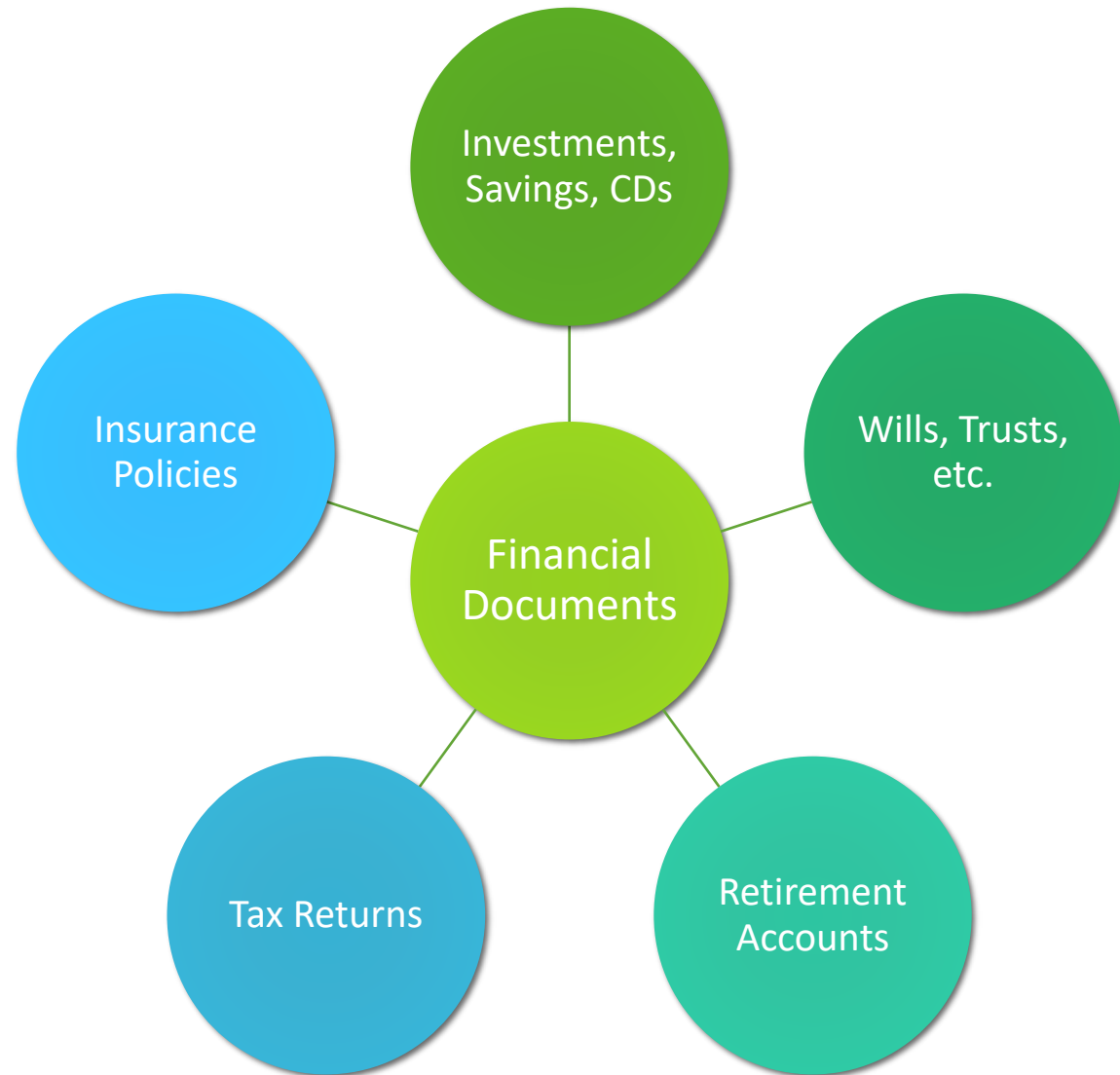
Get Organized

FIRST STEPS TO A FINANCIAL PLAN FOR SUCCESS

Gathering Your Financial Documents

The process of crafting a financial plan involves a fair amount of fact finding. To this end, new clients are given a checklist and asked to assemble any important financial documents that can facilitate our fact finding.

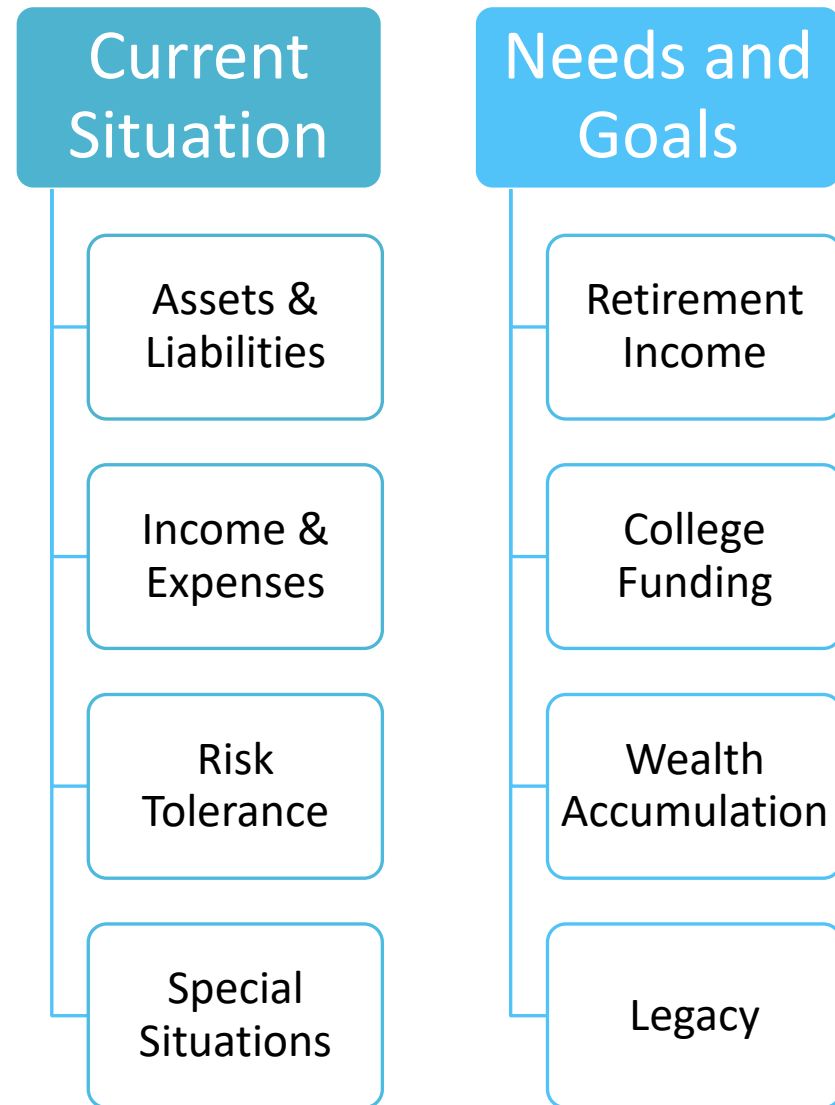
Some of the documents that will assist us in the financial plan creation include investment savings, and CD account statements, retirement plan statements/documents, wills & trusts, tax returns, and in-force insurance policies.



Fact Finding

Our fact-finding process is divided into two parts. First, we will gather all the data needed to construct an accurate picture of a client's current financial situation. We do this by reviewing financial documents provided by the client, as well as by having an interview-style conversation with each new client to ensure that nothing is missed.

The second part of our fact-finding process involves helping a client to think through and share their financial needs and goals—always considering their *values*. Here, we seek to develop a deep understanding of what a client is hoping to accomplish with their financial plan.



Analysis & Plan Creation

COMPLEX CALCULATIONS & OPTIMIZED STRATEGIES

Complex Calculations

In our practice, we use “best-of-breed” financial planning and portfolio analysis tools to create financial plans. These tools allow us to create detailed plans that are sophisticated, yet elegant and easy for clients to understand and implement.

In addition to our in-house expertise, we also rely on partnerships with a team of external professionals (e.g., CPAs, attorneys) in order to provide our clients with high quality advice.

When clients have existing relationships with other professionals, we are happy to work directly with them as well.

Tools

- Planning Software
- Investment/Portfolio Analysis Software
- Specialized Calculators

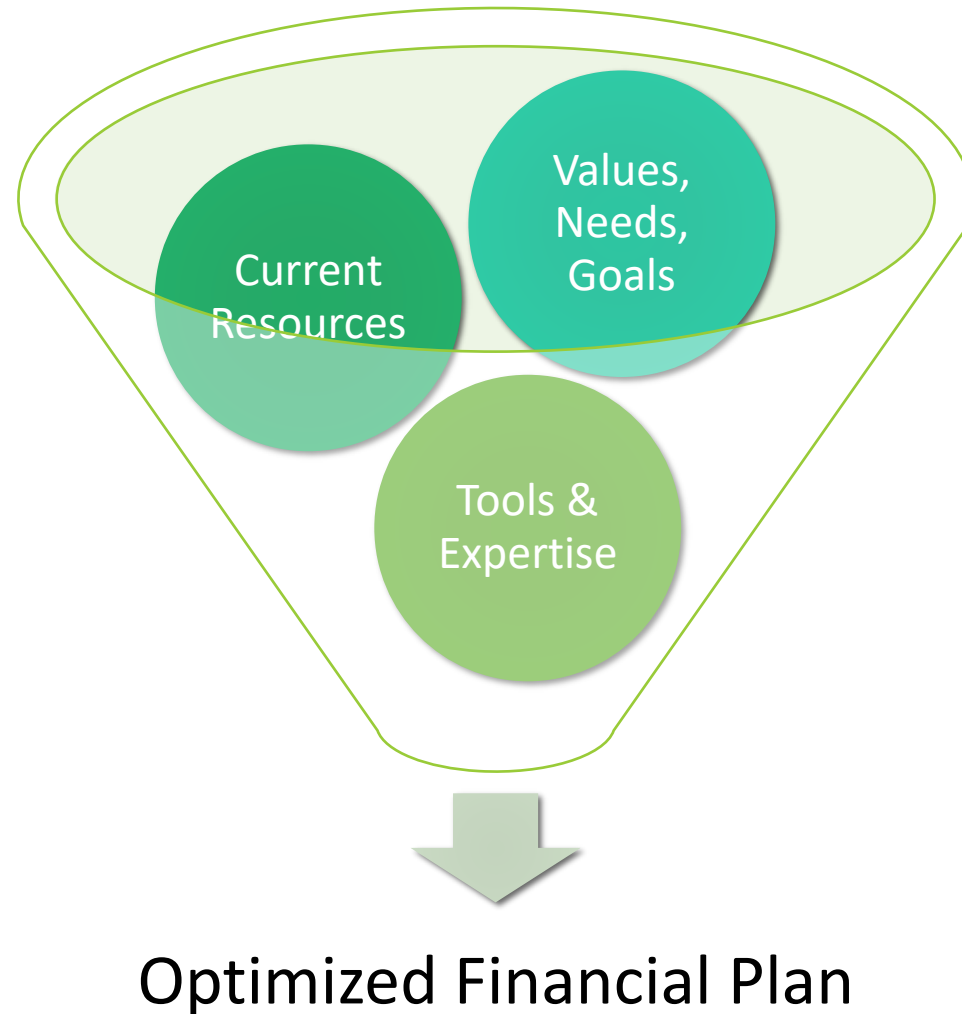
Expertise

- Planning & Investment Analysis
- External Professionals
 - CPA for Tax Advice
 - Attorney for Estate & Business Planning

Pulling it All Together

The tools, techniques, and expertise that we bring to bear on every client's financial plan are considerable. In this way, we can create optimized plans and strategies for our clients.

The process of creating an optimized financial plan is often a complicated endeavor. Operating within the context of a client's values, we craft their financial plans to optimize their current resources with respect to their needs and goals.



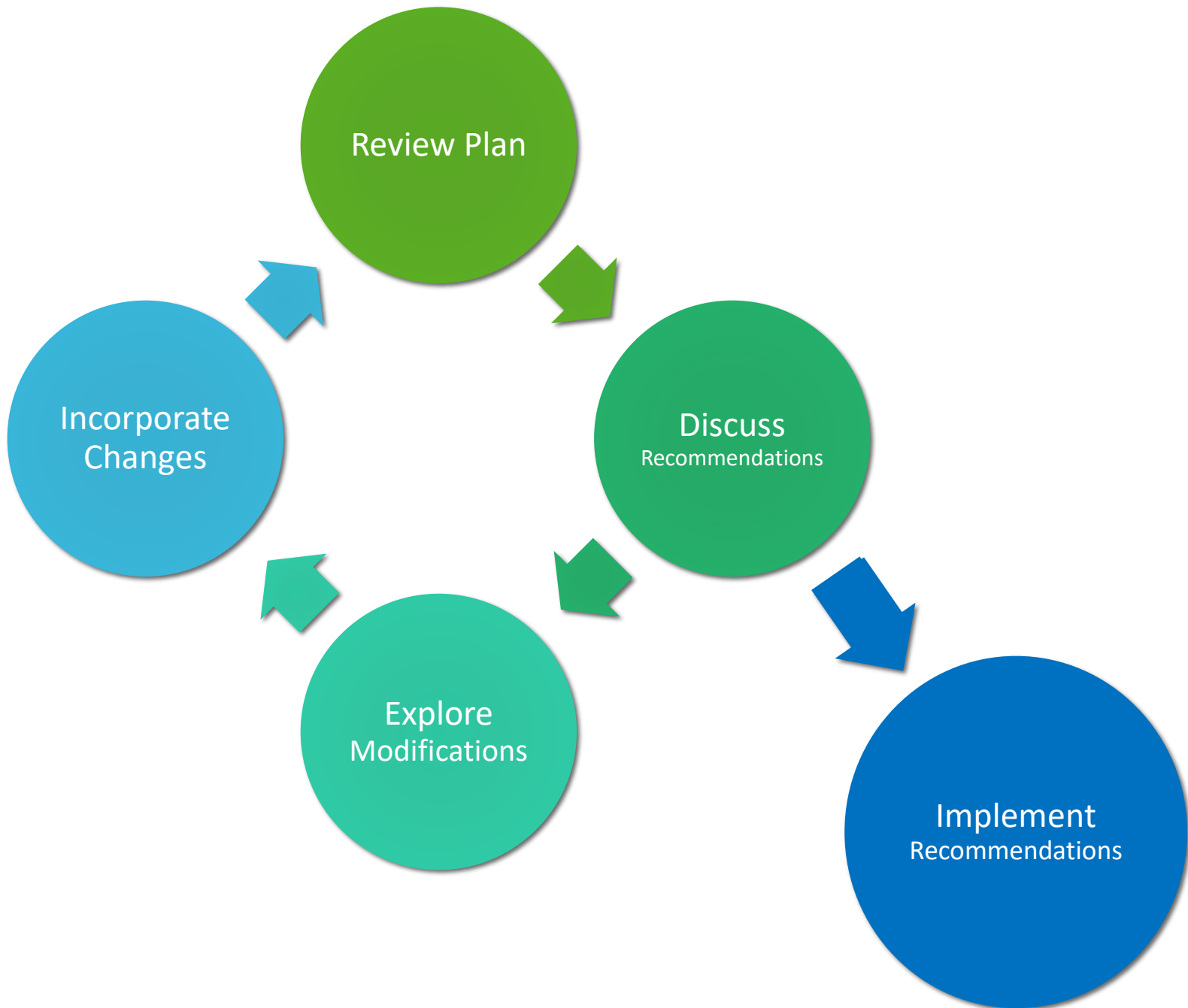
Plan Delivery

A DISCUSSION OF FINDINGS AND RECOMMENDATIONS

Details & Recommendations

Financial planning is a process. We believe that a financial plan has no real value if it is not: (1) implemented, and (2) dynamic.

The entire CAPE service model is based on this premise. To this end, we view the planning process as cyclical from the start, and expect that plans will require ongoing updating and support as each client's life changes over time.

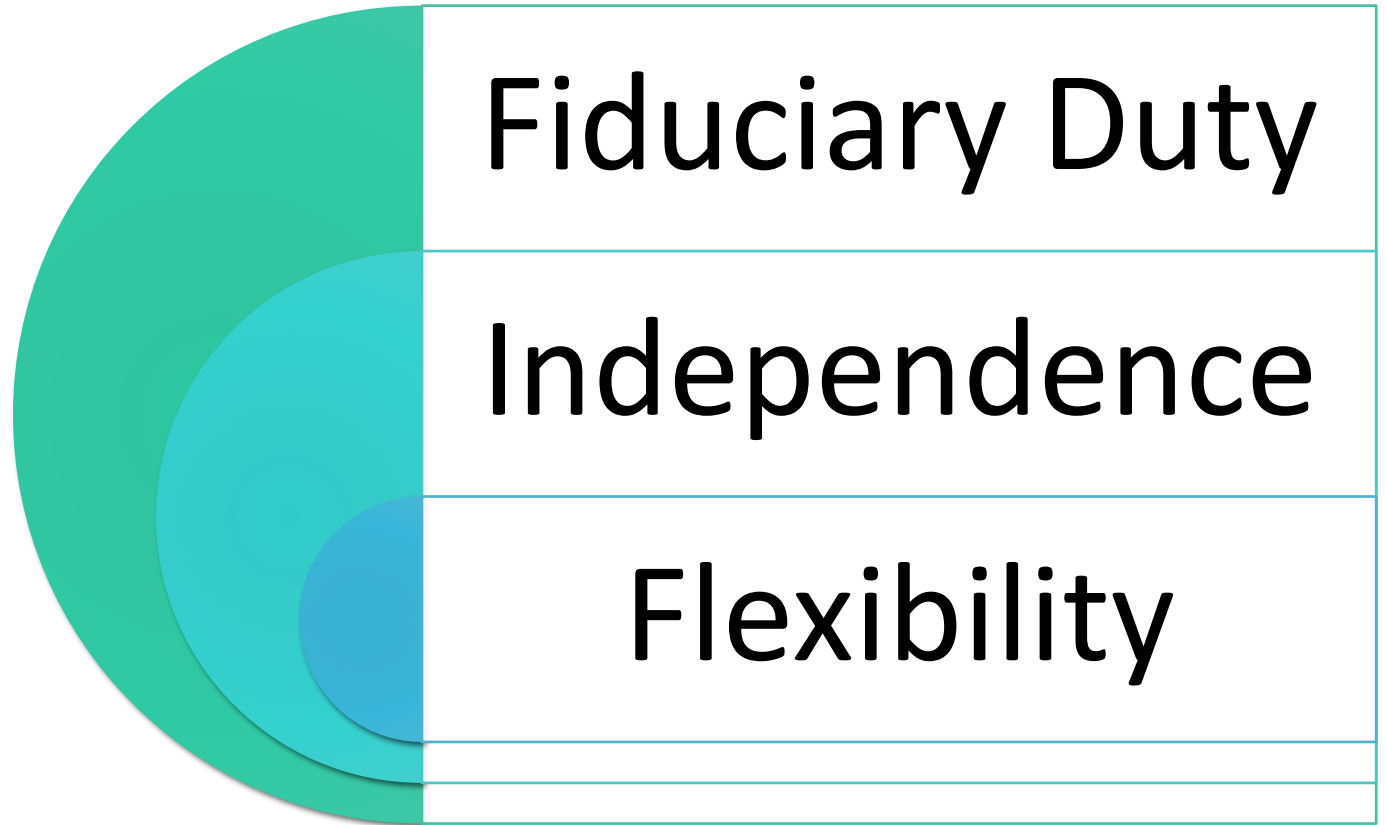


Better Solutions

We believe in the value of real, uncompromised financial planning. That is why we operate as fiduciaries to our financial planning and investment advisory clients. It's also why we maintain independence from captive organizations like insurance companies and broker-dealers.

This independence allows us the freedom to offer flexible solutions to our clients, without the usual conflicts of interest that one finds in much of the financial services industry.

(And when occasional conflicts do arise, we are completely transparent and disclose everything that might be relevant to the situation.)



Plan Implementation

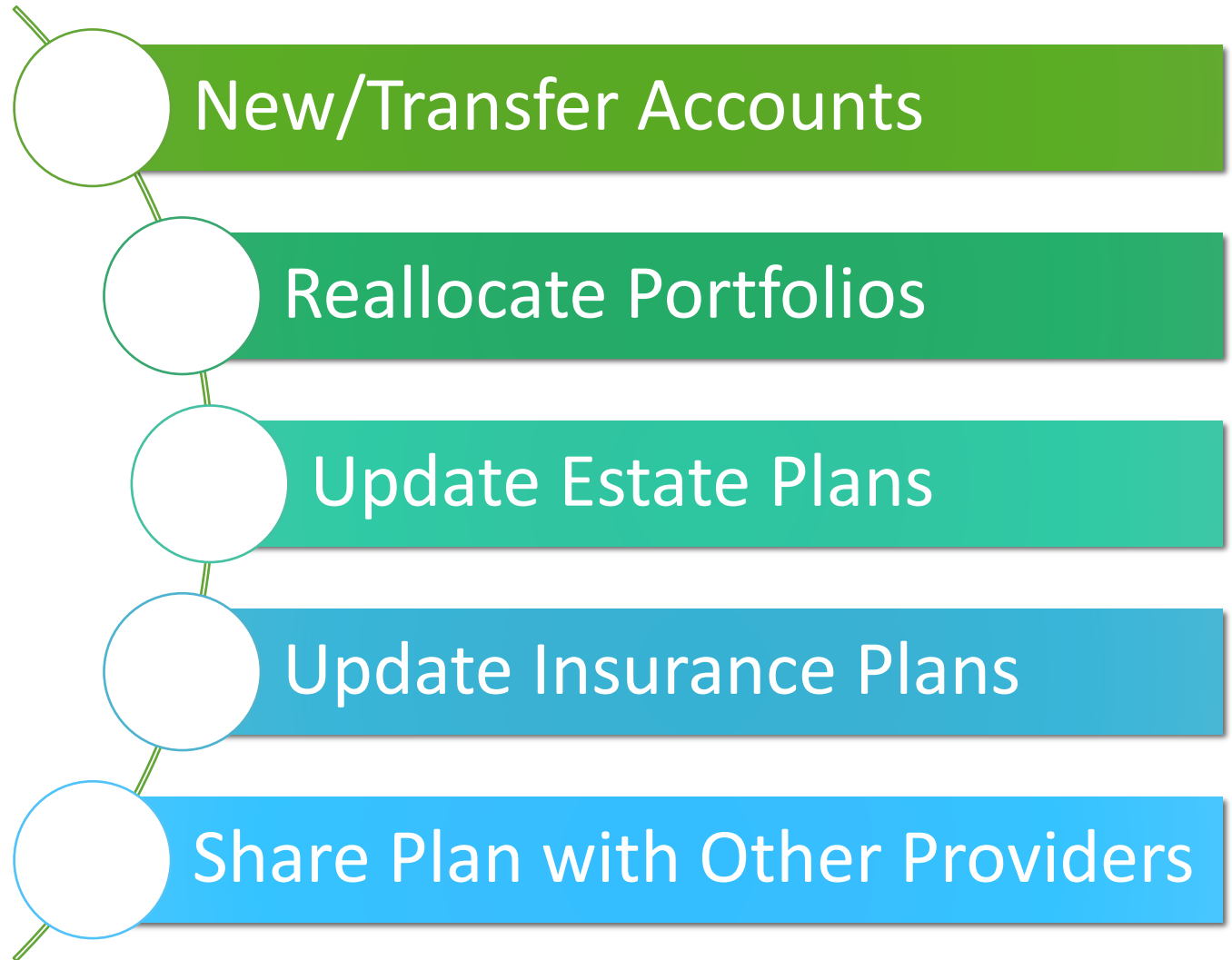
ACTION STEPS FOR FINANCIAL SUCCESS

Following Through

Financial plans that get tossed onto a shelf are worthless. So we do our best to help our clients implement their plans to the best of their ability.

This implementation might mean transferring accounts or reallocating existing portfolios. It might also mean updating estate plans or securing new insurance policies.

Whenever helpful, we will also facilitate sharing our client's plans and financial data (at their specific direction and request) with their other professional advisors such as CPAs and attorneys.



Setting Up for Success

Once a financial plan is created and the implementation process has started, it's important that clients know our work for them has just begun.

Creating and implementing a financial plan is the “jumping off point” in our relationship. From there, we strive to be a resource for every aspect of our client's financial life.

Through multiple communication platforms, we are always available to assist our clients when money is involved.



Ongoing Service & Review

PLANNING THE WORK AND WORKING THE PLAN

Real-time Access

Every client is given access to our comprehensive suite of financial management tools. Through partnerships with service providers, we offer our clients state-of-the-art tools to help them review, manage, and understand their financial plans, online and in real time.

Clients can instantly review their accounts and their overall financial plans directly from a secure portal. These tools also facilitate communication between a client and their advisor.

Account Aggregation

Online Financial Planning Tools

Performance Reporting

Total Financial Management

Phone Calls, Updates & Quarterly Reviews

As a part of the CAPE service model, you can schedule a call or meeting with your advisor whenever the need arises.

In addition, our team will proactively reach out to you throughout the year to invite you to connect with your advisor.

On an as needed basis, your advisor will contact you to schedule a review of your investment accounts and/or financial plans.

Finally, your advisor will schedule an annual review meeting, where minor or major changes can be incorporated in your financial plans.

Phone Calls (as needed)

- Proactive, Dynamic Planning

Periodic Updates (as needed)

- Investment Account Updates
- Performance Reviews

Annual Plan Reviews

- Financial Plan Updates

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