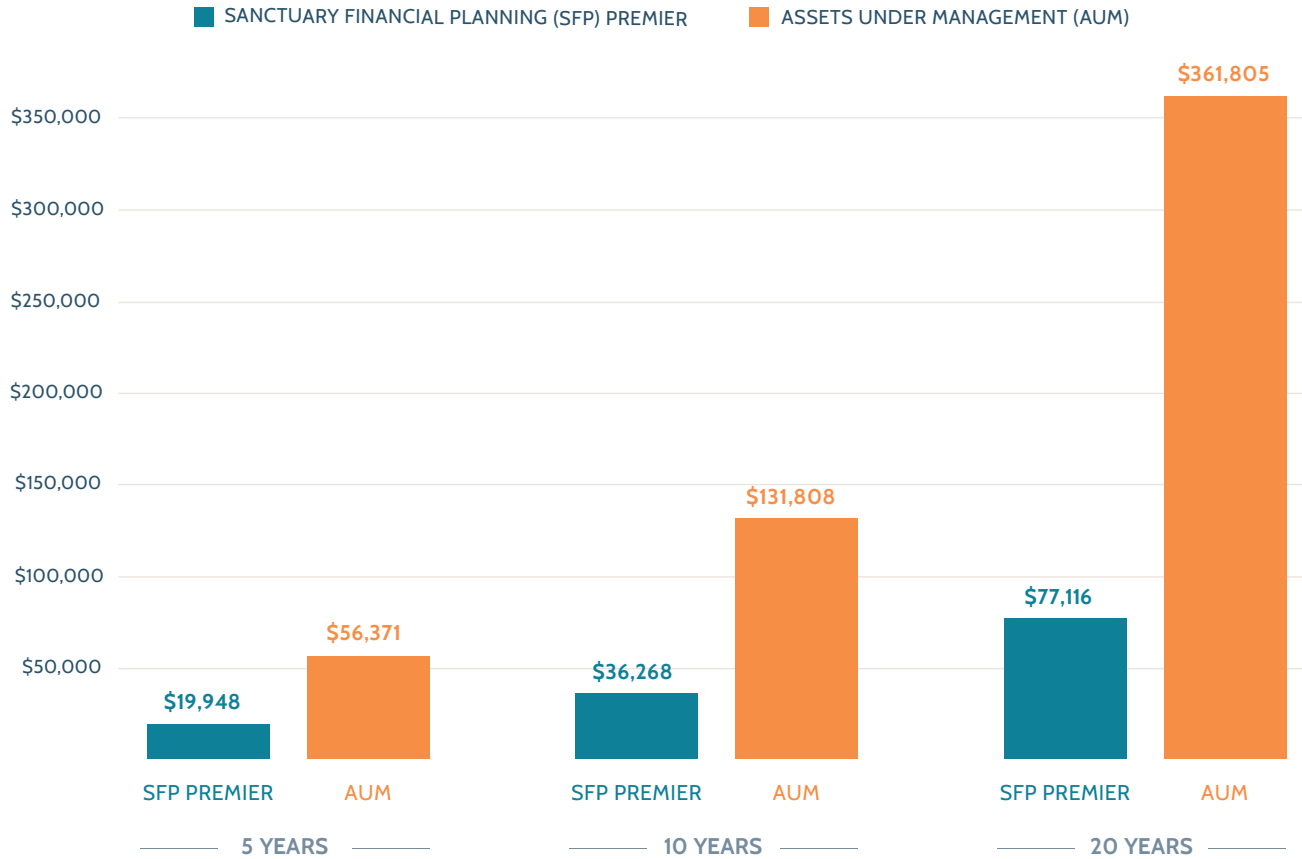



What You Pay Your Advisor Matters


COMPARISON OF FEE MODELS OVER FIRST 20 YEARS




The less money you pay in advisory fees, the more money you have to spend on the things **you love.**




PHILANTHROPIC EFFORTS




CHILDREN'S EDUCATION



TRAVEL



INVESTMENTS



CAR

FOR ILLUSTRATIVE PURPOSES ONLY

Hypothetical illustration comparing fee models over a 5-year, 10-year and 20-year period. Examples include (i) Sanctuary Financial Planning Premier planning package plus ongoing support starting in year 2; assumes monthly fee of \$229/month in year 2, growing by ~ 3%/year every year. (ii) \$1,000,000 portfolio managed at 1% annually until \$3,000,000 at which point the annual fee drops to 0.80%; assumes portfolio growth of 6%/year. The assumptions in this illustration reflect common industry averages; actual examples may vary significantly.