Dear client,

We are writing to share an important and exciting milestone in the life of our practice — and to walk you through exactly what it means for you.

Our team has established our own independent firm, **LifeWise Wealth Advisors, a Registered Investment Advisor.** We've chosen to step into independence so that we can continue building on the trust you've placed in us by providing greater flexibility, enhanced resources, and even stronger capabilities to support you and your family for generations to come.

We know that any change involving your finances deserves a clear and thorough explanation, so we want to take a moment to tell you why we made this decision, what is changing, what is staying the same. Above all, we want to ensure you feel informed, confident, and cared for throughout this process.

What's Staying the Same

Let's begin with what matters most. The team you know and trust is unchanged. The financial plan we've built together, your goals, and the personal relationship we share all continue without interruption.

You will work with the same familiar faces, reach us the same way, and receive the same attentive service you always have. You can continue to expect:

- The same advisors and support team
- The same planning philosophy
- The same commitment to personalized guidance
- The same focus on helping you achieve your financial goals
- The same dedication to serving your family for generations to come

In every way that matters to you day to day, your experience with our team continues seamlessly.

What's Changing

We're now operating as an independent Registered Investment Advisor. We expect this transition to improve your experience in several meaningful ways.

1. **Lower costs and greater transparency.** Many clients will benefit from a simpler, clearer fee structure — including the elimination of many trading and transaction fees and the reduction of miscellaneous and "nuisance" fees such as paper-statement charges. You'll have a clearer understanding of exactly what you pay for: primarily an advisory fee, plus the internal expenses of the investments you own.
2. **Improved cash management.** You'll have access to more competitive cash options, including money market choices paying market-based rates — an opportunity to earn more on cash balances and put idle cash to better use.
3. **A simpler client experience.** With fewer organizations involved and a streamlined relationship with our custodian, Goldman Sachs Custody Solutions, it will always be clear who is responsible for servicing your accounts, and managing them will be more straightforward.
4. **Enhanced technology and reporting.** You'll gain an improved client portal, better mobile access, more robust performance reporting, and easier access to your documents and account information.
5. **Greater independence, better service.** Independence gives us the flexibility to select best-in-class providers, adapt as your needs evolve, and continually raise the standard of care — building a stronger long-term foundation for you and future generations.

Why We're Making This Move Now

As an independent Registered Investment Advisor, LifeWise Wealth Advisors operates under a fiduciary standard, meaning our responsibility is to place our clients' interests at the center of every recommendation and every decision we make. Independence allows us to make decisions based on what we believe is best for our clients while giving us greater control over the technology, planning resources, and service providers we choose to work with.

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We also made this move with an eye firmly on the future. Many of our client relationships span years and, in some cases, generations. Becoming independent creates a stronger, more durable foundation for our firm—one that allows us to continue investing in our people, technology, education, and client experience for years to come.

Is My Money Safe?

This is one of the most common—and most important—questions we receive, and the answer is a confident yes.

Once you complete the transition paperwork, your assets will be held by Goldman Sachs Custody Solutions, a leading independent custodian. Goldman Sachs Custody Solutions is responsible for safeguarding your assets, holding your accounts, sending statements, and processing transactions. This is the same custody model used throughout the independent advisory industry and provides the institutional strength, security, and stability you should expect.

Your financial security does not depend on our office, building, or any single individual. Your assets remain secure throughout this transition.

A Few Temporary Inconveniences

We believe it's important to be transparent about the fact that every transition involves some short-term administrative changes. Depending on your situation, you may experience:

- Additional account paperwork
- Multiple tax documents during the transition year
- The loss of certain historical reporting data within the new system
- Changes related to a small number of commission-based products that may not be supported going forward

While these temporary inconveniences require some adjustment, we believe the long-term benefits significantly outweigh the short-term friction.

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A Note About Our Evolving Focus

As part of this transition, we are continuing to evolve the way we serve clients. Over the years, the financial services industry has increasingly moved toward comprehensive, relationship-based planning that integrates investments, retirement planning, tax considerations, estate planning, and other important aspects of a client's financial life.

That holistic approach is exactly where we believe we can create the greatest value for the families we serve.

As a result, there may be a small number of situations where we are no longer able to service certain standalone products, insurance contracts, or commission-based accounts in the same way we have in the past. If you are affected, we will discuss your options with you personally and help ensure you understand the next steps.

What Happens Next — And What We'll Need From You

Because LifeWise Wealth Advisors is a new and independent firm, moving your accounts involves establishing a new relationship with both our firm and our custodian, Goldman Sachs Custody Solutions. That requires a set of account-opening and transfer documents.

We've designed this process to be as straightforward as possible.

- **We Do the Heavy Lifting**
  Wherever possible, we'll pre-fill paperwork and prepare everything for your review so that your portion is quick and simple.
- **You'll Sign a Short Set of Documents**
  These documents establish your new accounts and authorize the transfer of your existing accounts. These can be completed electronically for your convenience.
- **We'll Keep You Informed**
  We'll let you know when paperwork is on its way, when we've received it, and when each transfer is complete so you're never left wondering about the status of your accounts.

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You may notice that we ask you to provide some personal and financial information again. Because LifeWise Wealth Advisors is a new firm, certain information cannot be transferred automatically, and we want to ensure your accounts are established accurately and securely from day one. We appreciate your patience with this one-time step.

A few additional notes:

- Your cost basis and tax-lot information are generally preserved through the transfer process.
- Because your accounts are moving to a new platform, certain historical performance reporting will not carry over into the new system.
- Existing recurring deposits and withdrawals can typically continue without interruption.

Our entire team remains available to assist you throughout the transition.

A Note About Cetera

We are grateful for our years working alongside Cetera, which supported our growth and helped us serve clients well.

You may hear from representatives there as part of their normal transition process. We simply ask that if you have questions or concerns, you give us the opportunity to address them directly. Our door is always open, and our only goal is what it has always been: doing what is right for you.

We're Here for You

Please don't hesitate to reach out with any question, large or small. You can reach us at 217-351-8755, email us at info@lifewisewealth.com.

We'd be delighted to talk through anything on your mind, and we're setting aside dedicated time to make sure this transition feels smooth, straightforward, and reassuring.

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We are genuinely excited about this next chapter and feel fortunate to be taking it together with you. We look forward to serving you, your family, and future generations for many years to come.

With sincere gratitude,

John Foley, CFP®
Founding Partner

Caleb Smoes, CExP™
Chief Executive Officer

On behalf of the entire LifeWise Wealth Advisors Team:
John Kennedy, Andrew McDowell, Alexa Waller, Darci David, Josh Nuss, Mary Garrity, Daniel Witherspoon

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