PROSPERITY PATH ADVISERS, LLC

Are We the Right Fit for You?

Our priority is to build a financial plan that has purpose and will serve the people and causes that matter to you. You've worked hard to build wealth, but you might be wondering if there's a way to better manage and protect it in the future. We can help.

OUR SERVICES COVER ALL ASPECTS OF YOUR LIFE AND FINANCES

- **IMPACT** – Community, Legacy, Family
- **LIFE** – Balance, Values & Causes, Transitions, Wellness, Comfort
- **GOALS** – Retirement & Financial, Health, Risk, Estate, Charitable Giving, Education
- **MONEY** – Portfolio Design & Rebalancing, Asset Class Selection, Asset Structure & Location, Income Generation, Cash Flow & Budgeting, Tax Minimization, Debt Optimization

HOW WE WORK TOGETHER

Our promise to deliver a better wealth management experience is driven by our Design | Build | Protect® process. These three simple words serve as a guide for how we keep your values, needs, concerns and hopes at the forefront of everything we do — from the big picture to the smallest of details. What to expect:

Step 1 – Together, we explore, understand and clarify your life and financial goals.

Step 2 – We apply research-driven strategies to put all the wheels of your holistic plan in motion.

Step 3 – We help you stay on track through continual analysis, advice and education.

Since each situation is unique, your advisory team will tailor your experience to address both your short- and long-term priorities. Ultimately, we help you envision a better financial future and inspire confidence in your journey toward achieving that vision.

OUR EVIDENCE-DRIVEN INVESTING™ APPROACH

Our investment philosophy is rooted in more than 70 years of academic study on how markets work. We don't make investment decisions based on trends or headlines. Our decisions are based on objective research held to the stringent standards required for peer review and publication.

Equally as important, your advisory team is committed to ongoing education to empower you to stay true to your investment plan through market cycles, increasing the odds that you will have the money you need to create the life you want to live.

OUR PROMISE TO YOU

We have a fiduciary duty to act in your best interests. We've enthusiastically accepted the highest legal standard in the financial advice industry. That means by law, we must put your interests first in everything we do on your behalf. This pledge permeates every part of your experience with us — from the advice we give, to the plan we create, to the fees we charge.

We focus on giving you advice, not selling products. We'll always put your needs first.

The Facts on Fees & Costs

Fees are a standard part of any advisory relationship. We are fully transparent about our fees from the beginning, so you'll never be surprised. As a valued client, you'll pay three different fees:

1. A fee to our firm for comprehensive advisory services. This is typically based on a percentage of assets under management.

Clients will also pay the following investment-related costs to third parties:

2. The underlying investment fees (often referred to as expense ratios) paid directly to the mutual fund and exchange-traded fund (ETF) companies we use to build your portfolio.
3. A fee charged by the custodian for processing your trades — if any. This fee is typically minimal and only occurs when the investment type traded includes a fee, such as a mutual fund or individual bond.

READY TO MOVE FORWARD?

If you are ready to begin your journey toward a better financial future, reach out to your advisory team:

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