JOHNSON LYMAN
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Checklist for Selecting Your Wealth Management Firm

KEY CONSIDERATION	JOHNSON LYMAN WEALTH ADVISORS	OTHER WEALTH MANAGEMENT FIRMS YOU ARE CONSIDERING
Comprehensive Services What services will be provided?	Our Wealth Management Service covers a wide range of short and long-term financial issues and addresses your personal goals, objectives, and significant life cycle events. Through our process, we work with you to clarify your values and goals and we provide advice on Retirement Planning, Cash Management & Budgeting, Education Funding, Estate Planning, Risk Management and Insurance, Tax Planning, Charitable Planning, and Investments.	
Implementation Will the firm assist me in implementing the various areas of my newly created financial plan?	We work closely with a set of financial professional partners (carefully selected by us) to assist you in implementing all of the important aspects of your created plan. We collaborate with these professionals to implement all of the important elements of your financial plan, including, but not limited to: • Term and permanent Life Insurance • Disability income protection • Long-term care insurance • Property, casualty, and umbrella liability insurance • Tax and accounting services • Estate planning services.	

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<u>Credentials & Professional Affiliations</u> What are your financial planning credentials/designations and affiliations?	We are a fee-only, Registered Investment Advisor and member firm of the National Association of Personal Financial Advisors (NAPFA). NAPFA's charter is to provide consumers and institutions with comprehensive and objective financial advice on a "fee-only" basis, keeping only the best interests of the client in mind. We never accept compensation contingent on the purchase or sale of a financial product. All of our planning professionals are Certified Financial Planner ™ practitioners and also members of the Financial Planning Association® (FPA®) whose Primary Aim is to foster the value of financial planning and advance the financial planning profession.	
<u>Fiduciary Responsibility</u> Will the firm act as a fiduciary on my account?	Accountability is important in financial planning. While many people in the financial services industry profess to have the client's best interest at heart, they still make recommendations that present a conflict of interest. As a member firm in the National Association of Personal Financial Advisors (NAPFA), we are committed to acting as a fiduciary for you – ensuring that your best interests are always the top priority.	
<u>Client Relationship</u> Who will manage my needs or work on my account? How will I know that my needs will be met?	When you join, you will be assigned to work with one of the Firm's partners as Lead Advisor and another professional acting as Service Advisor. This advisory team will work with you consistently through the entire process, being present in each of the face-to-face meetings you have with us. In addition, your advisory team will consult with and debrief other members of the firm's advisory team so that we may benefit the multiple talents available. We seek constructive feedback from clients on a regular basis. We are proactively mindful of opportunities for client service.	

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<u>Competence & Experience</u> Does the firm have the expertise to deal with the complex issues and fact patterns that your situation will present? Can this firm provide access to all the services, products, and ideas that you need?	We serve clients who are busy executives and professionals, who are often still accumulating wealth. We have assembled an outstanding team of planning professionals and a network of professional partners to service our clients' varying needs. Our firm manages approximately $120 million in client assets. As a result, we have access to a marketplace of institutionally priced investment options.	
<u>Durability</u> Will this firm be able to continue to deliver the services I and my family will need for the indefinite future?	Johnson Lyman Wealth Advisors have over 25 years combined experience providing individualized, comprehensive wealth management. Our commitment is to continue as a best-in-class, *independent* wealth management firm for the indefinite future. Our two key employee owners have a succession plan in place to ensure our ability to continue to serve our clients.	
<u>Deliverables</u> Does the firm actually deliver what they promise?	Our clients will receive a written plan executive summary of all the aspects of their financial life and the required implementation steps specific to the achievement of each client's specific goals. In addition, we maintain an up-to-date financial model for every client.	

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<u>Fees</u> What do I actually pay for? What do I get?	As a fee-only Registered Investment Advisor; we do not generate commissions from any product or service we recommend to our clients. Our clients pay us an ongoing fee for our Wealth Management Service which includes comprehensive financial planning and the first $1 million of investable assets to be managed in your portfolio. A higher ongoing fee is charged for larger portfolios. We do not accept referral fees from professional partners we might use.	