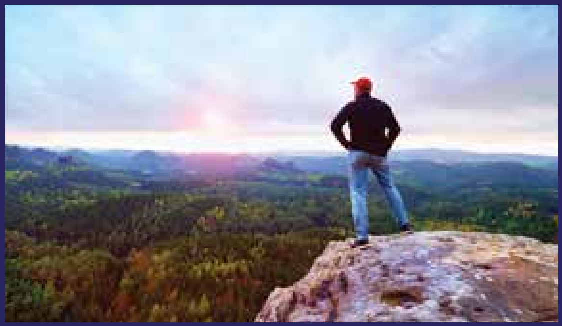

Clarity.
Coaching.
Control.
Confidence.

Unique Strategies for You

DIAMOND
WEALTH ADVISORS

396 Alexander Spring Road, Suite #3
Carlisle, PA 17015
Phone: 717.462.6422

jdegaetano@diamondwealthadvisors.com
www.diamondwealthadvisors.com

Our Philosophy

DIAMOND WEALTH ADVISORS GIVES YOU

CLARITY: We address your biggest financial concerns when forming a strategy.

COACHING: We provide guidance where your life meets your finances.

CONTROL: We empower our clients with access to their complete financial picture at any time.

CONFIDENCE: Life is about more than money. We focus on your finances so you can focus on your life's purpose.

What we do

1. Provide objective and comprehensive analysis of what is necessary to pursue your goals.
2. Free up your time, allowing you to focus on your life's priorities.
3. Partner with you to make competent, confident decisions.

What we don't do

1. Overdiversify your portfolio.
2. Underdiversify your portfolio.
3. Panic during temporary declines.
4. Speculate with your hard earned assets.

The biggest determinant in financial success is behavior.

Why are we different?

It Starts with You

We begin by discovering what is important to you. Then we build a custom financial strategy tailored to your needs and goals.

We focus on components necessary to pursue your plan's success.

The Diamond Approach: *The Fruitful Retirement™**

F	**Financial Freedom** – How do you define it?
R	**Relationship** – We agree on the benefits of cooperating.
U	**Understanding** your life goals and priorities is key for us to provide appropriate guidance.
I	**Identify** insurance and investments to objectively analyze and develop our recommendations.
T	**Transparent** costs and Trusted Advisor's recommendations are presented to you.
F	**Financial Planning** recommendations are implemented.
U	**Unification** of goals and plan are mutually aligned allowing continuous monitoring of overall plan.
L	**Live** your purpose. We focus on your money so you can focus on what's important to you.

** The Fruitful Retirement™ is our trademarked process of discovering the importance of legacy, wants and needs to you as you manage your wealth. Analysis through The Fruitful Retirement™ produces concrete strategies to meet your unique priorities and is only available to Diamond Wealth Advisor Clients.*

Just as each diamond is unique, so is each client we serve. Our individual understanding of each client allows for greater competency and confidence when making choices in life.

How do we learn about your unique financial picture?

We focus on your Goals

We map out your unique financial picture.

Then we listen to you and discover your needs and goals.

All of our efforts are focused on you.

Your Financial Diamond

Cash Management

- Emergency Savings
- Family Planning
- Future Purchases
- Liquidity
- Tax Planning
- Educational Planning

Insurance

- **Life**
  Temporary, Permanent
- **Disability**
- **Long Term Care**
- **Property Casualty**
  Personal Property, Liability, Home, Auto
- **Health**
  Health Savings Accounts, Flexible Spending Accounts, Medicare/Medicaid

Retirement & Estate Plan

- Income Planning
- Tax Efficient Distributions
- Business Succession
- Charitable Giving
- Survivor Needs
- *Power of Attorney
- *Living Wills
- *Trusts
- *Wills

Investments

- **Employer Sponsored**
  401K, TSP, 403B, Executive, Non-qualified
- **Individual Retirement Accounts**
  SEP, Simple, Roth, Traditional
- **Managed Accounts**
- **Pension Plans**
- **Stock Options**
- **529 Plans**
- **Brokerage**
- **Trusts***

*Diamond Wealth Advisors and LPL Financial do not provide legal advice or services. Please consult your legal advisor regarding your specific situation.

We understand that without our clients, our business will not exist.

What is our speciality?

The Value of an advisor

Behavioral coaching is the biggest value your advisor can provide.

Coaching is most important during market fluctuations, when you may feel tempted to move to cash from asset allocation.

Your advisor adds value throughout the course of your relationship through counsel, listening and guidance.

An advisor is your partner in adhering to a well structured financial plan.

Quantifying your advisor's value

	Potential value relative to "average" client experience (in percentage of net return)
Portfolio construction	
Suitable asset allocation using broadly diversified mutual funds/ETFs	>0%
Use of low-cost index-based products	0.45%
Asset location between taxable and tax-advantaged accounts	0–0.75%
Total-return versus income investing	>0%
Wealth management	
Regular rebalancing	0.35%
Spending strategy for drawdowns	0–0.70%
Behavioral coaching	
Advisor guidance to help adhere to financial plan	1.5%
Potential value added	**"About 3%"**

Wealth advisors add a potential value of about 3%

Advisors add value through portfolio construction, wealth management and behavioral coaching.
A financial advisor helps keep your investments balanced and diversified.

Source: Francis M. Kinniry Jr., Colleen M. Jaconetti, Michael A. DiJoseph, and Yan Zilbering, 2014. *Putting a value on your value: Quantifying Vanguard Advisor's Alpha.* Valley Forge, Pa.: The Vanguard Group.

We understand that it is a blessing, a privilege and an opportunity to be able to do what we do every day for our clients, and we will approach every day with an attitude of gratitude.

Why use an advisor?

The Right Fit

Wealth advisors are not one-size-fits-all. Do the lists below describe you? If not, we suggest seeking other sources for successful financial guidance.

If so, the foundation is ready for us to work towards your goals together.

DIAMOND CLIENTS ARE:

- Goal driven.
- Optimistic.
- Collaborative.
- Disciplined.
- Forward thinking.
- Patient.
- Fun.
- Successful.

We Serve:

- ☐ People planning to retire within 5 years
- ☐ Business owners
- ☐ Retired military
- ☐ Families with over $500,000 investable assets

We will stay committed to pursuing the absolute best service available in the financial industry.

Are we a good match?

Investing involves risk including loss of principal. No strategy assures success or protects against loss.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, Certified Financial Planner™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through Diamond Wealth Advisors, a registered investment advisor and separate entity from LPL Financial.

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