

April 22, 2023

Annual Delivery of Advisory Disclosure Documents

Dear Client,

We would like to take this opportunity to thank you for your ongoing business.

Investment Advisors are required to file updated disclosure documents and provide clients with a summary of any material changes on an annual basis.

Since our last annual amendment filed in March 2022, the following is a summary of the material changes that have been made:

Item 10. Other Financial Industry Activities and Affiliations. We amended this section to disclose conflicts related to certain educational events as well as the relationships the firm and its personnel have with some third-party presenters.

Item 14. Client Referrals. We identified the potential for conflicts with our incentive compensation arrangement related to internal client referrals from wealth to tax or from tax to wealth.

Please find enclosed a copy of our Privacy Policy. If you would like more information about our services or a full copy of our Form ADV Part 2, please let us know via email or telephone.

Please remember to contact us if there are any changes in your financial situation or investment objectives or if you wish to impose, add, or modify any restrictions to your account, contact us via email or telephone to schedule time to further discuss.

Sincerely,

John McDevitt
Chief Compliance Officer



A place you feel understood

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