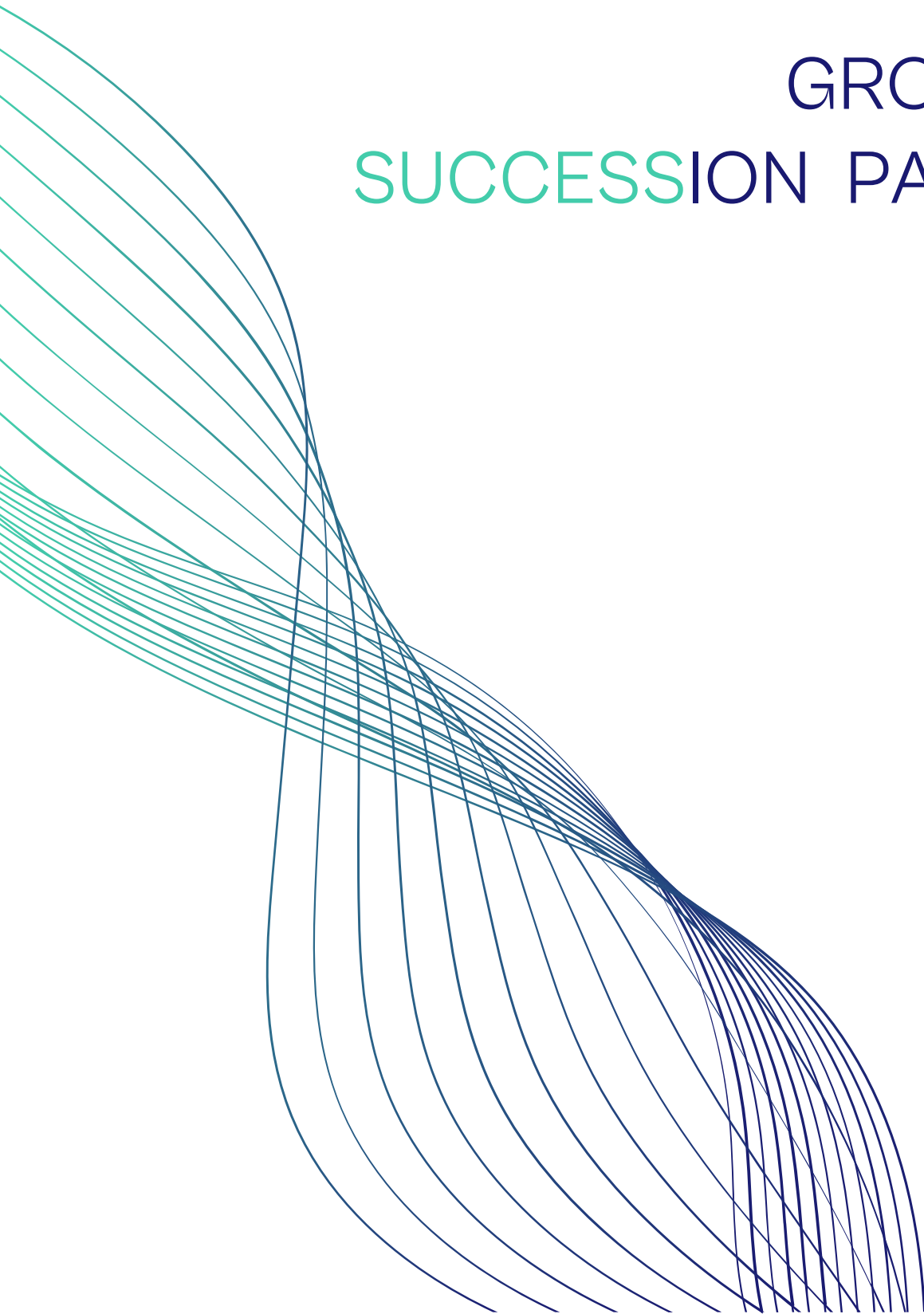


Etico

GROWTH +
SUCCESSION PARTNER





The foundation of Etico was formed in 2018 to meet the needs of RIA's, Broker-Dealers and Financial Advisors using cutting edge wealth management advisory solutions who do not want to simply be a "cog in the wheel" for large-scale RIA roll-up providers.

WHO WE ARE, WHAT WE DO

The Foundation

Investment Strategies

In-House investment team with growing stable of bespoke investment strategies, independently ranked by Morningstar, Informa, and Lipper.

Multi-Faceted Advisor Solutions

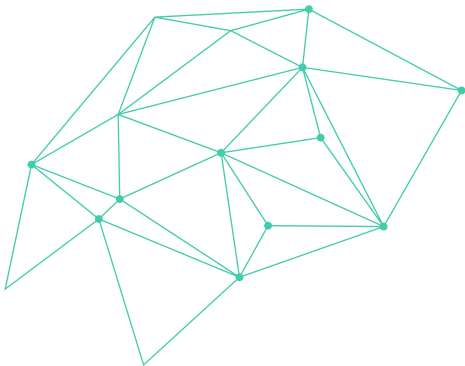
SEC registered investment adviser (retail & institutional), FINRA Broker-Dealer. Growing national footprint supported by relationships with multiple custodians.

White Glove Back-Office Support

Exceptional back-office support with a hyper focus on streamlining workflows and allowing for a more scalable practice.

Technology Stack

Evolving intuitive digital platform empowering advisors to streamline workflows and deliver better client experiences.



Leadership Experience

Institutional Executive team has over 100+ years of collective experience in financial services, investment management, recruiting and M&A.



Scott Weisman
CHAIRMAN



Joseph Leo
CEO



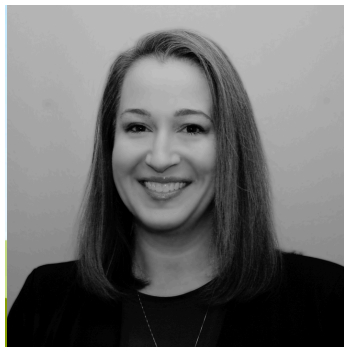
Kyle Webber
COO



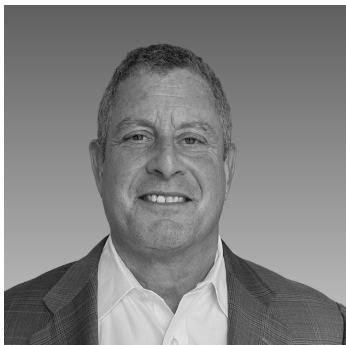
David Dinerman
CFO



David Dinerman
CIO



Katie Godbout
CMO



Adam Frieman
VP, Strategic Partnerships



Beth Holbrook
VP, Institutional Ops

88%

of financial advisors work at a firm with less than 50 employees.

\$16T

forecasted wealth transfer between generations over the next decade, while...

80%

of advisory firms are bought externally, not through a succession plan by internal management and advisors.

37%

of financial advisors will retire over the next decade.

1. Investment Adviser Industry Snapshot 2022. IAA, NRS
2. "The Greatest Wealth Transfer in History Is Here, With Familiar (Rich) Winners." New York Times, May 14, 2023
3. DeVoe & Company Deal Book 3Q23
4. "40% of Advisory Assets Will Transition in 10 Years, According to Cerulli." Cerulli Associates, June 13, 2023

WE HELP UNLOCK VALUE

Growth + Succession Planning Expertise

You wear many hats. You're just as much an entrepreneur as you are a financial professional. When it comes to accelerating growth, operational efficiencies and planning an exit strategy, it is best done proactively rather than on the fly. Our top priority is to identify and execute on areas of growth and operational scalability. Then to build a succession plan, a living document, evolving with your firm, with the ultimate goal of helping to guide your journey. We have the resources and support team to help you through this process from planning to execution.

Expertise To Design The Optimal Path Forward. Maximize Value.



Risk of Staying Completely Independent

Etico was created to build a platform for independent RIAs who are interested in maintaining their hard-earned brand while benefitting from the economies of scale of a larger platform. Etico's senior operating team is comprised of seasoned managers in the sweet spot of their careers so that clients with multi-generational decision makers will find a connection at all levels.

Clients are inundated with solicitations from competitors offering more products, depth of services and specialized resources. Firms are at risk of losing clients to competitors with broader platforms.

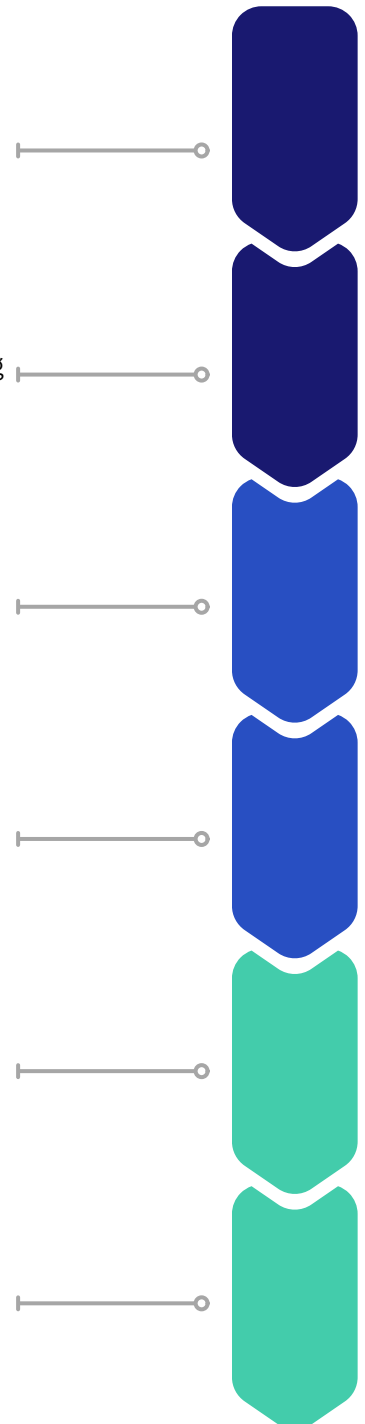
Operational margin is the lowest among the practices with AUM under \$250 million. By partnering with a larger platform, you can benefit from lower operating costs and increased scalability.

As the client demographic ages, advisors need a younger team to retain assets with heirs attract the next generation of clientele.

Most independent advisory practices lack a defined succession plan.

The regulatory burden will continue to increase and become more complex. Partnering with a firm with a complete regulatory and back-office support team alleviates this added operational burden.

As new products and services proliferate, advisors need to a) be aware of what clients are asking for/need, and b) stay current to ensure their clients are offered best-in-class products and services.






SMALL FISH. BIG POND.

Risks of Joining a Large Corporate RIA

Etico is an open-architecture platform, designed to allow our advisor partners to maintain critical relationships and systems that differentiate their product and service offerings while offering advisors a deeper inventory of products and services. Etico believes that for independent RIAs to maximize their franchise, they must be able to keep their business model while benefiting from a broader advisory solutions platform.



The large RIA aggregators (both independent and private equity backed) are only interested in adding AUM to their platform and herding acquisition targets to their way of doing business.

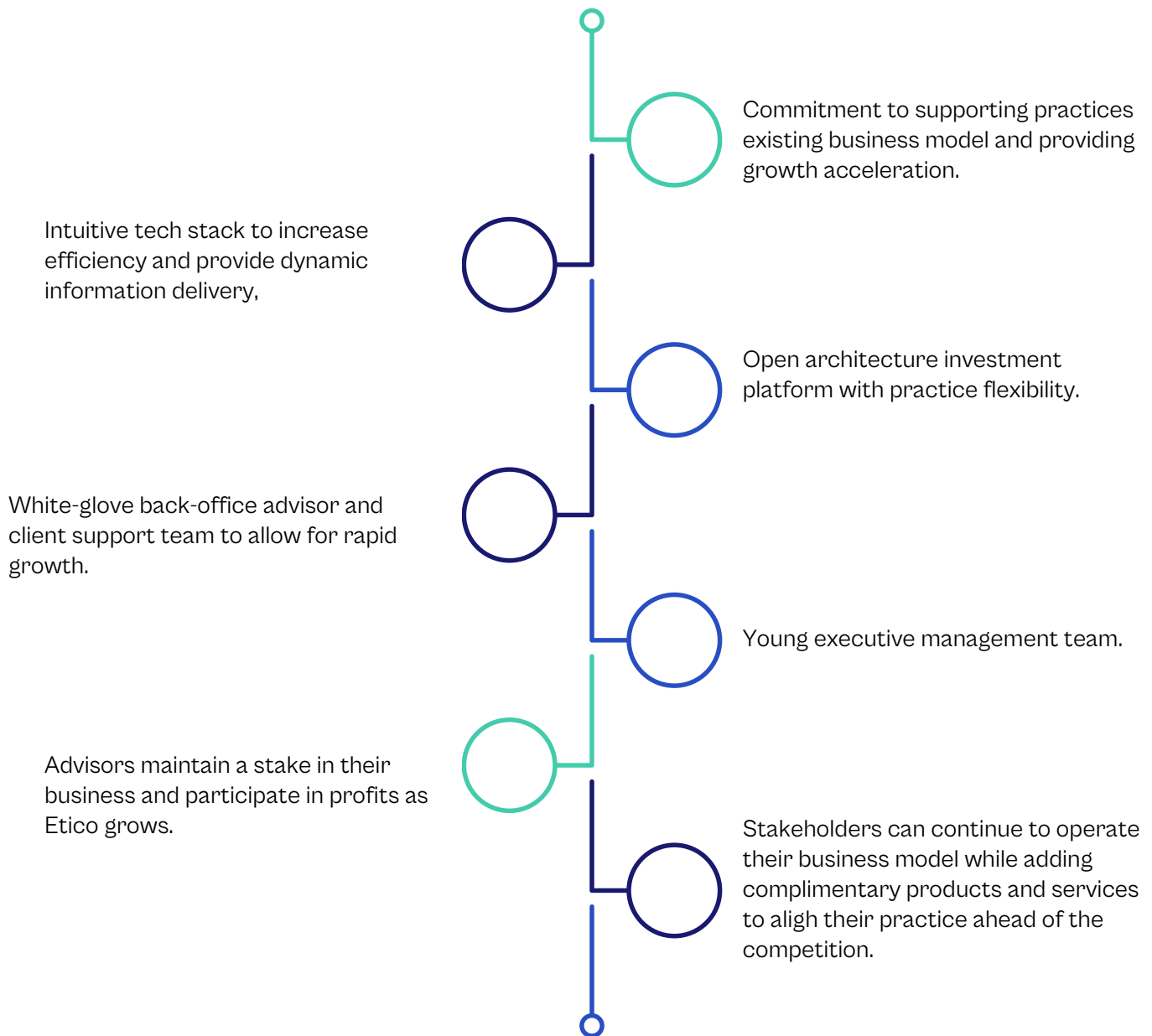
The very need to build an independent advisory firm to both differentiate the firm with clients and be in control of your own destiny will disappear with a large aggregator who only prioritizes AUM growth and profit margins.

Large advisory firm aggregators are generally looking for one thing - a homogenous firm across all acquisition targets. Independent decision making and value-add to clients eventually evaporates from merged entities where the client is commoditized. This is not a sustainable model, and many large RIA aggregators have been captive to high client attrition rates.

THE RIGHT SIZE PARTNER.

The Etico Advantage Through Growth

With our industry-leading white-glove service and support team, we help simplify the way you deliver on your clients' goals. We provide flexibility and scale to efficiently grow your business. Our partners put the operational burden on Etico, allowing them to spend more time on what they do best, building client relationships and growing their business.





SET YOUR PRACTICE APART.

Operating An Exceptional Practice

Every advisor's practice should be unique to capitalize on their skill set. The exceptional practices Etico has encountered share these core tenants:

Attitude is Contagious. Values Matter Most.

The key to real success is holding onto your core values unfailingly while being prudent in evolving and embracing change for everything else.

You Cannot Be Successful Alone

Surround yourself with great people that you enjoy working with. Advisors hit the glass ceiling when they fail to build teams to take them to the next level.

Innovation is Critical To Sustain

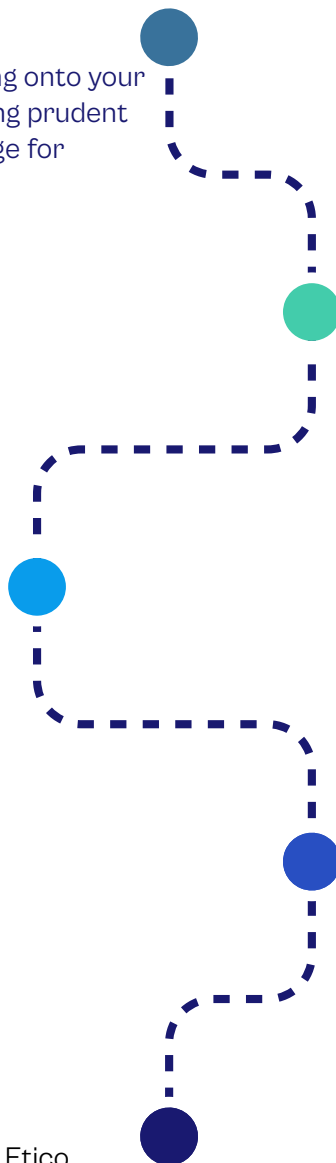
While only the strong will survive, only the innovative and flexible will thrive. Build on the knowledge of others and create an even better system that works for your practice.

It's All About The Clients

Have a relentless focus on the client experience and doing what's in their best interest. Listen to your clients. Many of the best visionary ideas come from them.

You Control The Journey

As a financial solutions firm, Etico works for you and your practice. Joining a team with similar values can help you reach your business goals.



EXPERIENCED STAFF. WHITE GLOVE APPROACH.

White Glove Back Office Support

With several decades of collective experience, our seasoned advisor support team can serve as your back-office support. Reducing administrative burdens and eliminating the time and resources required to hire, train and maintain proper staffing levels as your business scales. You'll have a personal relationship with our support team as if you hired them yourself.

- Integrated CRM
- Intuitive Financial Planning
- Client Event Notifications
- Performance Reporting
- Paperless Client Onboarding & Servicing
- Intuitive Advisor Dashboard
- Held Away Account Aggregation
- Insurance Analysis, Quote & Application In Minute

BUSINESS FRIENDLY COMPLIANCE

Common Sense Approach to Compliance

Our culture of true independence and boutique advisory solutions means you control the journey. Compliance should keep financial professionals moving their client centric business forward, not stifle marketing and client service. We pride ourselves in doing the heavy lifting on creating a compliance friendly culture while providing "common sense compliance" support to our financial professionals for their independent business. How do we do it? We understand compliance is not a 'one-size-fits-all' with the various business models and outside business activities we support. We are here to keep your practice compliant while you satisfy the unique financial needs of your clients, as well as your need for efficiency and effectiveness in managing your business.





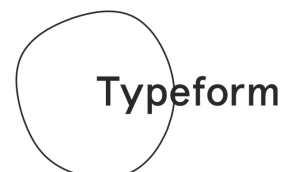
MORE INTUITIVE. MORE EFFICIENT. MORE SCALABLE.

Integrated Technology

Aging proprietary technology stacks often bog down financial professionals. Work smarter. Not harder. Our technology and back-office solutions work hard for you so you can focus on increasing revenue and managing client relationships. Success comes in different shapes and sizes for every advisor. We can implement a technology solution for a unique set of different needs and business models to make your practice more efficient and profitable.

- Integrated CRM
- Intuitive Financial Planning
- Client Event Notifications
- Performance Reporting
- Paperless Client Onboarding & Servicing
- Intuitive Advisor Dashboard
- Held Away Account Aggregation
- Insurance Analysis, Quote & Application In Minutes

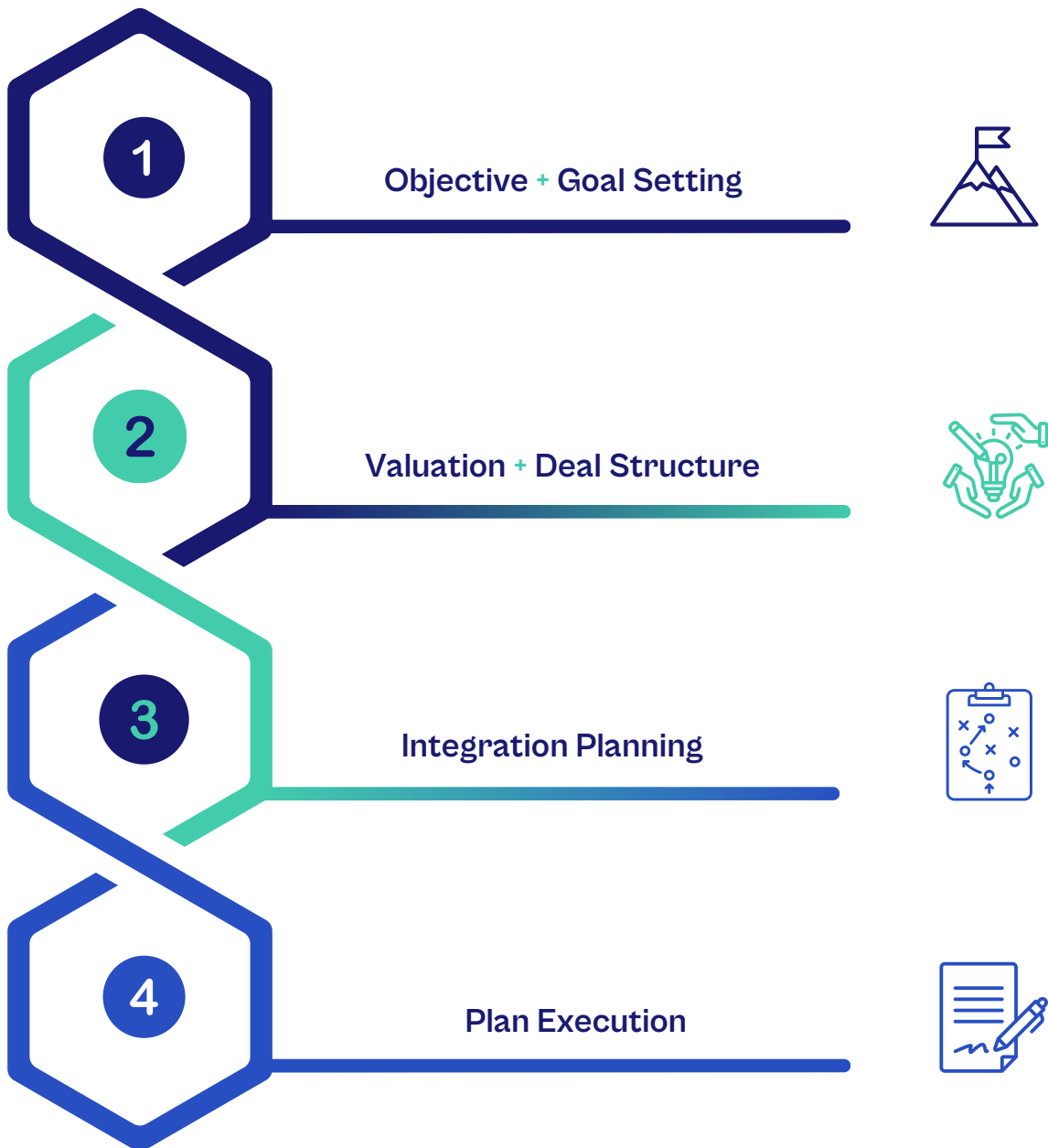
Partners



FOUR STEP PROCESS TO UNLOCK VALUE

AGILE APPROACH TO SUCCESSION PLAN

Change can be scary, we know it feels like a big leap, especially if there is no roadmap. With the right partner and a solid plan in place, change can be the best decision you make to propel your practice forward and provide better service to your clients. We understand this is a big decision, that's why our advisor support team comes up with a unique plan for your practice to mitigate disruption and maximize client retention.





Corporate Offices

Saratoga Springs | White Plains | Utica | Clearwater | Jacksonville

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EticoFinancial.com | QuartzPartners.com

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