NEWSPRING
WEALTH PARTNERS

Welcome to NewSpring Wealth Partners

NewSpring Wealth Partners is an independent advisory firm created to deliver complete financial planning and investment management services to help you protect your wealth, achieve peace of mind, and enjoy life to the fullest. To help get started, we have outlined a few key questions and answers to clarify NewSpring's mission and commitment to you.

Kristin Larson, CFP®, CPWA®, Founder and Wealth Advisor

Q.

Why did you choose to create your own independent firm?

As the wealth management industry continues to evolve, the independent channel has emerged as a preferred choice for many reasons. Here are three to start:

1. **We are your fiduciary.** As an Investment Advisory Representative of Sanctuary's SEC-registered investment advisory firm, we are bound as a fiduciary to protect your best interest – the highest standard in the industry.

   Our fiduciary duty is to you, not shareholders. This stands in sharp contrast to advisors at larger institutions who may encounter pressure or conflicts of interest due to management sales targets, emphasis on promoting proprietary investment products, or commission-based investment solutions.

2. **Expanded advice, services, and technology.** As a client, you are no longer limited to the offerings of one financial institution. As an independent firm, we are free to guide you in navigating the broader competitive marketplace to find the best investment, banking, and technology solutions for your individual situation, regardless of who provides it. In addition, we can now provide expanded, conflict-free advice regardless of where your investments are held, including the ability to make recommendations on your 401(k).

3. **More personalized client service and support.** We will now have the freedom to make business decisions in the best interests of clients – and have chosen to invest heavily in the right types of people and support to make your financial life better and easier. That is a big difference when compared to many big traditional firms who continue to put the needs of shareholders or executives before the best interests of clients.

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Q.

What will stay the same?

Despite numerous positive changes we anticipate for clients, we want to assure you there are a few things that will not change:

1. **Our commitment to you and your family.** We have always, and will continue to prioritize our relationship with you, put your needs first, and provide the best advice and resources to help you achieve your goals.

2. **Our investment philosophy and approach.** We remain dedicated to crafting and maintaining investment portfolios that reflect your unique needs in a cost-efficient, yet customized way. Clients of independent firms enjoy access to a broader array of investment choices, market research and banking solutions.

3. **The safety and security of your assets.** We put the safety of your assets first – and have selected Charles Schwab & Co., Inc. ("Schwab") to serve as the primary custodian for client accounts at NewSpring.

Q.

Why did you select Charles Schwab & Co., Inc. as custodian?

Having Schwab act as custodian for client assets provides NewSpring access to a wide range of services to help serve clients. Since 1987, Schwab has provided independent advisors with the platform, products, programs and resources they need to serve their clients and grow their businesses efficiently and effectively.

Q.

Why did you choose to be part of Sanctuary Wealth's advisor network?

By partnering with Sanctuary Wealth, NewSpring Wealth Partners is able to leverage technology, tools, and standardized processes that can help maximize efficiency and manage risk – allowing us to reinvest our time where it matters most—on the needs of clients.

Sanctuary helps us deliver operational excellence, maintain a strong culture of compliance, and offer robust cybersecurity, which safeguards the information clients entrust to NewSpring. In addition, we will have access to Sanctuary's community of independent financial advisors to share intellectual capital and deliver more specialized expertise – and investment opportunities – to clients.

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Did you personally receive significant financial payments to change firms?

No – I turned away from potential significant short-term dollars to pursue long-term success with my clients as an independent firm. While big institutions offer advisors like me generous contracts, my move to the independent channel was motivated first and foremost by my desire to operate as a fiduciary and serve and communicate with clients in ways that were not possible at a large institution.

I am not alone in that desire. The independent channel is the fastest growing in the industry – with advisors like me turning down large deals from Wall Street firms for the opportunity to create a client-first business model with objective advice, clear and open communication with clients, and expanded services.

That is why I partnered with Sanctuary Wealth – an industry leader who provided a relatively small amount of start-up capital to launch NewSpring Wealth Partners (e.g., office space, technology, etc.).

Q.

Why didn't you tell me sooner?

As excited as we have been to unveil NewSpring Wealth Partners, legal counsel advised that consistent with industry standards we were not allowed to discuss anything before it was official. We look forward to telling you more and getting started on our journey forward together.

Q.

How do I get started and will I have access to my accounts online?

Thank you for your decision to partner with NewSpring Wealth Partners.

The account setup and transfer process will be simple and streamlined for you – and we will work closely with you to ensure a smooth and easy transition.

Once you get started, you will be able to access your account from our website: **www.newspringwealthpartners.com.**