IMPACT
CAPITAL PARTNERS

Impact Capital Partners: FREQUENTLY ASKED QUESTIONS

Why are you launching an independent firm?

Having worked together as a team for many years, we genuinely enjoy drawing on each other's expertise and skills to serve you. We realized that, to take full advantage of all the ideas we have about planning and investing and make them reality, there are many more resources available to us as Impact Capital Partners. Our decision was made after carefully considering how we could best serve the interests of our clients. As an independent firm, we now have greater control over the services we can offer and greater access to a wider range of investment solutions. In fact, advances in technology combined with open architecture platforms now enable us to seize a virtually unlimited universe of opportunities and services in a way not possible even just a few years ago.

What are the benefits of your new business model?

As an independent firm we are free from corporate agendas and able to operate solely in the best interests of our clients. As Impact Capital Partners, we are more optimally positioned to help you achieve your goals with complete objectivity and transparency, as well as with expanded capabilities. Being independent gives us added agility and the ability to focus on what we do best—advocate for you with the deepest care, highest level of service, and strongest commitment to helping you fulfill your aspirations for your life, family and business.

Where will my assets be held?

We have chosen Schwab Advisor Services as the primary custodian for all of our clients. **Schwab Advisor Services** is an affiliate of Charles Schwab & Co. Inc. and, with more than 20 years of experience working with independent investment advisors and more than $8 trillion in client assets, is the market leader in custodianship for professional wealth management firms like Impact. Schwab also has exceptionally low debt levels, does no proprietary trading of its own firm capital and does not leverage its own corporate balance sheet. Schwab has the resources, expertise, and tools to maintain and stay current with all aspects of recordkeeping and reporting, in direct alignment with the latest compliance requirements—all of which combine to enable us to focus on serving you. Comprehensively and completely.

How does an independent firm provide comprehensive services?

As an independent firm, we are free to work with any of the financial industry's leading companies in order to provide a fully integrated plan designed to meet your sophisticated objectives and expectations. Unlike traditional wirehouse firms, we are not tied to a single provider so we are able to scour the full financial environment to access the broadest scope of resources available on your behalf, from institutional asset manager research to state-of-the-art consolidated technology and reporting. We then leverage and customize those strategies and solutions to assure you a focused, boutique-level client experience. Simply put, we are independent but not alone.

Will your approach to portfolio and/or relationship management change?

Not at all. At Impact Capital Partners, our process of managing your portfolio remains comprehensive and tailored to your specific needs. We will continue to meet face-to-face regularly (semi-annually for most of you), ensuring we are always acutely attuned to what is happening in your life—good, bad or otherwise. This allows us to feel mutually comfortable that any adjustments and refinements to your investments and to your overall financial plan are justified and in direct accordance with any changes that may occur in your life.

Will there be regulatory oversight of my assets?

Absolutely. As an SEC-registered investment advisor, we are subject to strict SEC rules mandating comprehensive recordkeeping and business conduct requirements, such as conflict-of-interest disclosures. We are also subject to the SEC's oversight and inspection program. As a fiduciary, we are held to an even higher standard of trust, confidence, and responsibility, with the legal obligation to follow prudent investor practices and operate in the best interest of all our clients.

Where are your offices going to be?

We're committed to maintaining our local presence and to serving all of our clients nationwide. Our new headquarters are located at 8101 East Prentice Avenue, Suite 1080, in Greenwood Village, Colorado, 80111.

Next Steps

We will be in touch with you shortly with more information, including how we will complete the seamless transition of your assets. We are thrilled to introduce you to Impact Capital Partners and look forward to continuing our productive relationship building towards a prosperous future for you and your family.