

CLARITAS

— FINANCIAL PARTNERS —

TABLE OF CONTENTS



CLARITAS: (*Clar-i-TAS*),

Latin: meaning Clarity, Focus, Illumination,
Transparent, and Inclusive.

.....

"Bringing clarity to your financial life"

01

Our Core Team

02

About Us

03

Strategic
Wealth Team

04

Backed by the
Strength of LPL

05

Research Team
by the Numbers

06

How We Do It

07

Our Tools

OUR CORE TEAM

With our expertise and personalized approach, we provide comprehensive financial planning, investment management, and retirement strategies to our valued clients.▶



Nick Bevad
Wealth Advisor

Rob Costello
Operations Manager

Brian M. Lynn, CFP
Managing Partner

Jim Pacheco
Partner

John Fessler
Partner

Pete Berlin, CRPC
Wealth Advisor



ABOUT US

At Claritas Financial Partners, we have the client—and only the client—in mind. Our goal is to bring Clarity to your Financial life. Our clients are at the center of everything we do.

OUR COMMITMENT

We will create a **better experience** for our clients.

We will **communicate** with our clients.

We will **place the interests of our clients ahead of our own.**

We will **bring clarity to your financial life.**

The team approach can be an effective method to help clients who have a wide variety of needs as they maneuver through a complex financial-services world. We invite you to discover and experience the power of our services. We believe it has far-reaching benefits for our clients to get opinions from several sources with diverse backgrounds, education, and experience.



THE STRATEGIC WEALTH TEAM

Meet the LPL Strategic Wealth team members who support us, our wealth management firm, and the service we provide our clients.>



NEEPA VAGADIA
Business Strategist



BRENTON SIMONSON
Chief Financial Officer



RYAN FLYNN
Wealth Consultant



JON SYCAMORE, CFP
Paraplanner



ALANNA TORO
Senior Marketing Consultant



SCOTT WIDENER
AVP, Advisor Tech Consulting



CHELSEA SCOTT
Bookkeeping



LORRAINE DOMHOFF
Virtual Admin





DAN ARNOLD
Chief Executive Officer



MATT AUDETTE
Chief Financial Officer



JEFFREY ROACH, PHD
Chief Economist



JEFFREY BUCHBINDER
Chief Equity Strategist



LAWRENCE GILLUM
Vice President of Research



MARC ZABICKI, CFA
Chief Investment Officer &
Director of Research



QUINCY KROSBY
Chief Global Strategist



GARRETT FISH
Head of Model
Portfolio Management



ADAM TURNQUIST
Chief Technical Strategist



JINA YOON, CFA
Chief Alternative
Investment Strategist



THOMAS SHIPP, CFA
Quantitative Equity Analyst



JASON HOODY, CFA
Head of Investment
Manager Analysis



KRISTIAN KERR
Head of Macro Strategy



CRAIG BROWN
Quantitative Strategist

BACKED BY THE STRENGTH OF LPL

Our business is amplified by LPL Strategic Wealth Services, a fully integrated custody and business support platform providing a dedicated service team and a seasoned suite of professionals, including a CFO consultant, technology professionals, administrative staff, and a dedicated marketing consultant. We are able to leverage LPL Financial's superior technology to enhance the service and reporting standards that we offer our clients.



RESEARCH TEAM BY THE NUMBERS

\$59B+
ASSETS MANAGED

50 MODELS MANAGED
ACROSS LPL'S
ADVISORY PLATFORMS



400+
COMBINED YEARS OF
INDUSTRY EXPERIENCE

The experts of LPL Research sit side by side with **Claritas**, serving as an extension of our team.

11 CHARTERED
FINANCIAL
ANALYSTS

2 CHARTERED
MARKET
TECHNICIANS

8 MASTERS
DEGREES

2 SECOND
MASTERS
DEGREES

2 DOCTORATES

35+
TOTAL TEAM
MEMBERS





STRATEGIC APPROACH

Our fully integrated approach means that we account for every aspect of your financial life.



PURPOSEFUL OUTCOMES

Our deep research-based approach helps your money align with the life and legacy you want.



RISK ALIGNED

Our clients aren't just interested in growing their money. They also want to protect it for future generations and causes. We take great care to help our clients align their risk tolerance and risk capacity to protect their hard-earned dollars.



OUR TOOLS

RightCapital 

 **Nitrogen**
Riskalyze | Nitrogen

YCHARTS

CFRA

We are using third-party best in class tools to assist our clients

RightCapital is a full fledge planning tool used to analyze your unique situation, creating a roadmap to assist you in achieving your wealth accumulation goals. Using interactive retirement scenarios and tax-efficient distribution to insurance evaluation, and estate planning, it simplifies the complexity of financial planning so we can help you plan for your future.

Built on a Nobel Prize-winning framework, Riskalyze quantifies the semantics of the financial advice industry, replacing confusing and subjective terms like “moderately conservative” and “moderately aggressive” with the Risk Number®, a number between 1 and 99 that pinpoints your exact comfort zone for downside risk and potential upside gain with a 95% Probability Range. We'll then build or adjust your investment portfolio to match your Risk Number and chart a clearly defined path to pursuing your goals.

YCharts is a leading financial research platform, YCharts offers comprehensive data, powerful visualization tools, and advanced analytics for equity, mutual fund, and ETF data and analysis. As a modern, user-friendly platform for security research, portfolio construction, idea generation, and market monitoring, YCharts enables vast time savings and serves as an affordable alternative to terminal-based tools.

CFRA is a global leader in financial intelligence solutions and insights. We use CFRA to deliver independent, unbiased, and actionable investment research, data, and analytics to clients with award-winning technology so they can make smarter investment and business decisions.

IMPORTANT: The projections or other information generated by Riskalyze regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results of this tool may vary with each use and over time. No strategy assures success or protects against loss. Investing is subject to risk which may involve loss of principal. Riskalyze is not affiliated with LPL Financial.

