SC&H FINANCIAL ADVISORS

Helping Individuals and Families Implement Impactful Financial Solutions

COMPREHENSIVE FINANCIAL PLANNING | STRATEGIC TAX ADVISORY

A Trusted Partner for Your Financial Needs

The team at SC&H Financial Advisors provides wealth management services to individuals and families. Recognizing there is not a one-size-fits-all approach, we tailor a goal-focused, time-defined financial plan that elevates your financial security. The result is financial independence and peace of mind.

By partnering with us, you'll receive:

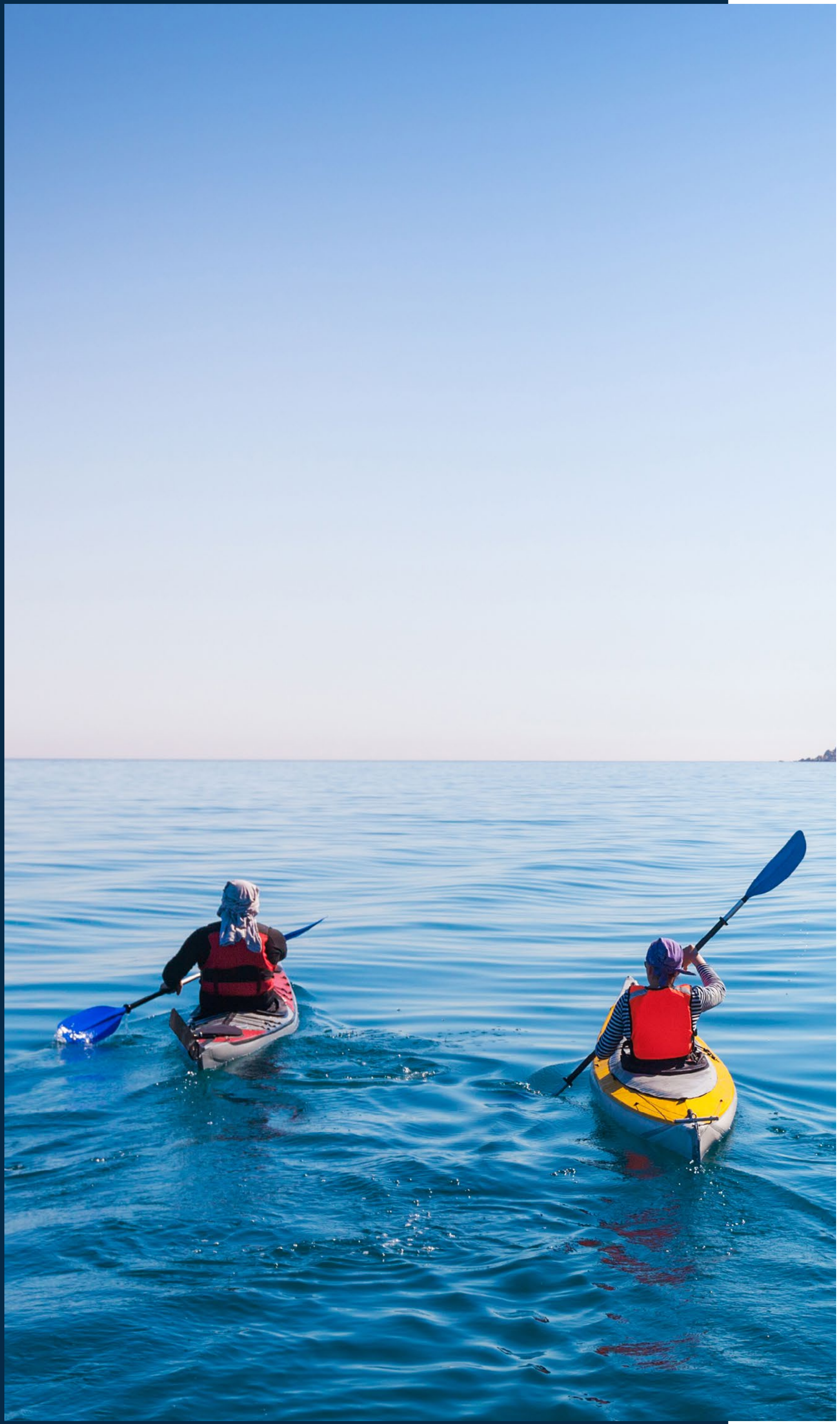
- **Investment management and advisory services**
- **Retirement income solutions**
- **Tax advice including preparation services**
- **Insurance solutions**
- **Estate tax mitigation and charitable giving strategies**

Understanding the Importance of a Well-Executed Financial Plan

A financial plan is a roadmap that helps you determine, organize, and execute your short- and long-term financial goals. However, it's the guidance, insights, and market knowledge from a qualified team of advisors that make those goals achievable. Our financial advisors work directly with you to help you strengthen your financial position, maximize opportunities, and confidently answer the following questions:

?

- **When can I retire?**
- **Will I have enough money for the lifestyle I want?**
- **How much do I need to save to become financially independent?**
- **Should I invest now or wait?**
- **What approaches can I use to pay down my debt?**
- **How can I more effectively give to charity?**
- **How can I be sure I'm not paying too much in taxes?**

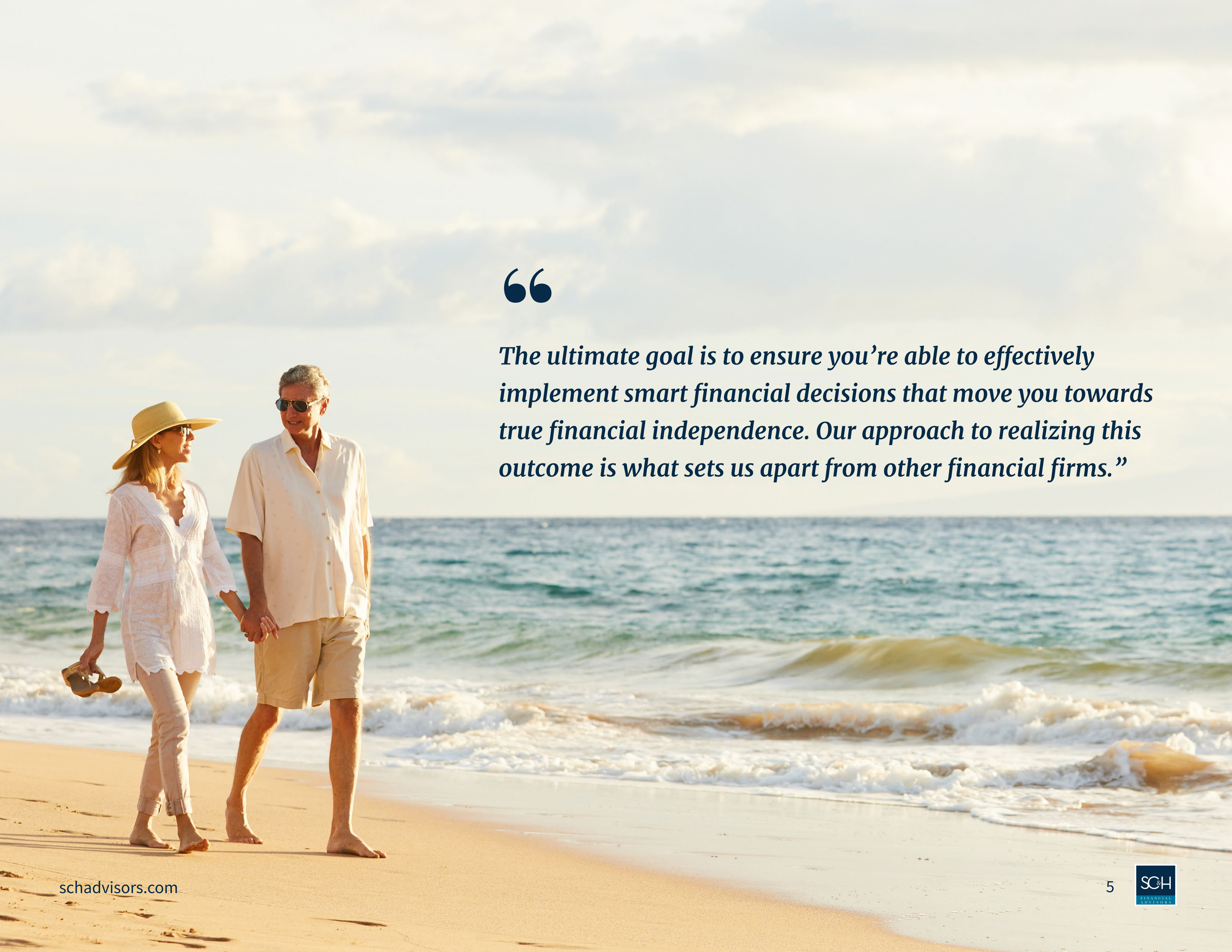


Obtain Comprehensive, Customizable Financial Solutions

At SC&H, we believe it's critical to combine your investment strategy with your tax strategy.

We assemble a team of in-house CPAs and financial advisors to implement an effective investment strategy that works to minimize your tax liability and maximize your after-tax returns.

Your dedicated team will be able to develop, monitor, advise, and implement the critical components of your financial success from multiple viewpoints, and under one roof, to ensure an optimal financial future.



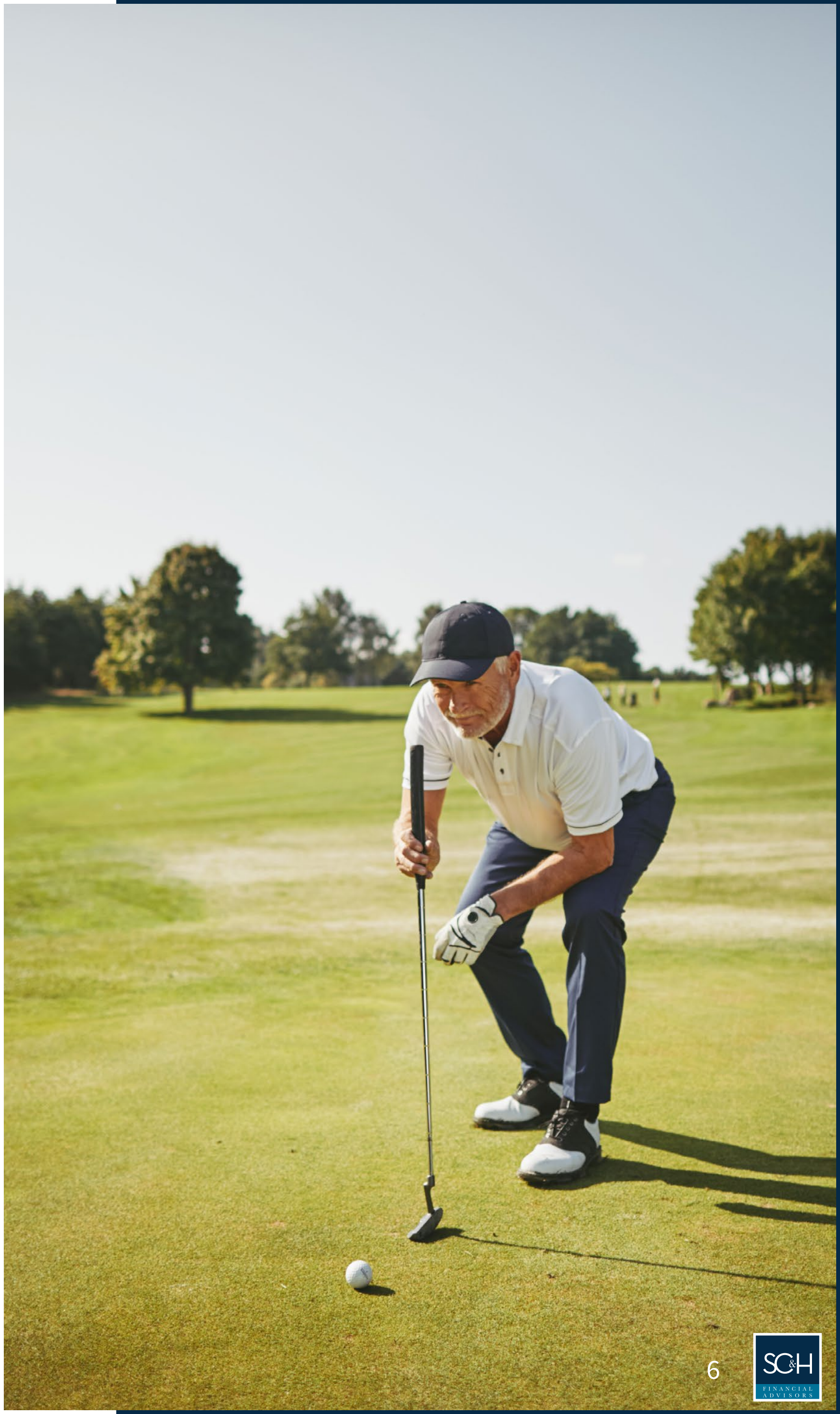
“The ultimate goal is to ensure you’re able to effectively implement smart financial decisions that move you towards true financial independence. Our approach to realizing this outcome is what sets us apart from other financial firms.”

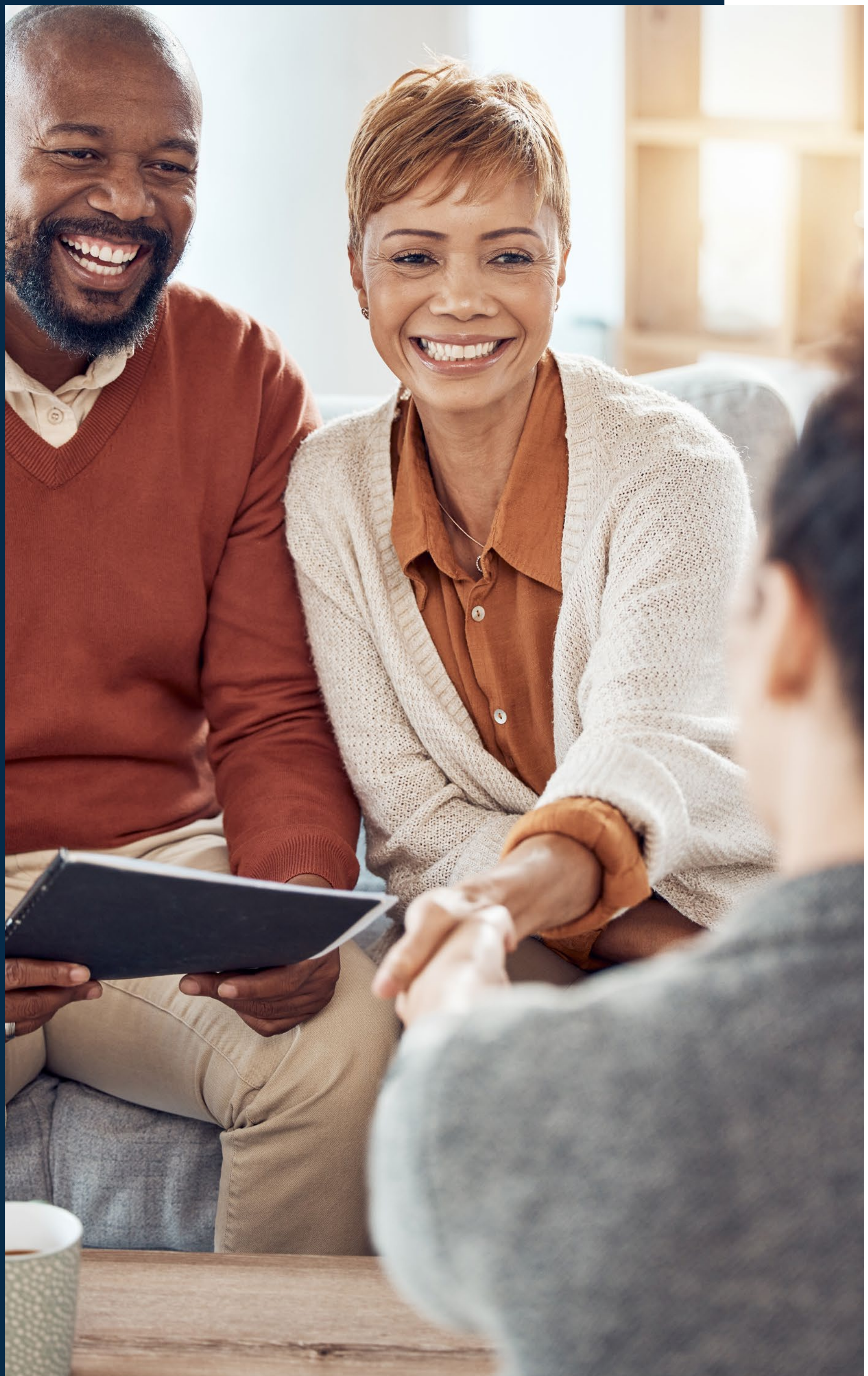
Strategic Tax Planning for a Better Investment Experience

Providing both investment and tax advice positions our team to gain a complete picture of your financial situation.

Why is this important? Tax laws are complex and dynamic, which can create challenges when managing your personal finances. Those challenges can be further exacerbated if your advising partners aren't in lockstep with your unique financial circumstances and objectives. Your tax and financial advisors at SC&H work together to turn challenges into opportunities for a better investment experience. Our all-in-one solution includes:

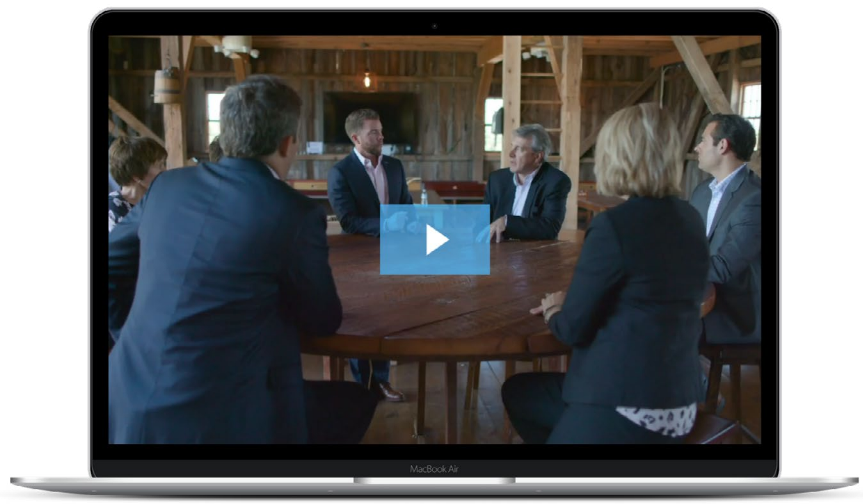
- **Tax planning and compliance for individuals, estates, and trusts**
- **Gifting strategies**
- **Charitable planning with donor-advised funds and charitable foundations**
- **Consultation on tax-optimized portfolios**
- **Expatriate taxation review and tax-equalization strategies**





Unparalleled Service to Meet Your Needs

In their roles as fiduciaries, our experienced financial advisors and CPAs put your best interests ahead of their own. Our goal is to help you stay informed, assured, and in control so that you can maximize your financial potential.



WATCH THE VIDEO

A Collaborative and Proven Process

SC&H Financial Advisors helps you implement impactful financial solutions with a proven process that has been fine-tuned over the years to meet the needs of our clients:

Discovery Meeting

Discuss your goals, challenges, and opportunities.

Draft Your Financial Plan

Demonstrate that we understand your objectives.

Review Your Financial Plan

Ensure we're aligned on the path forward.

Onboard

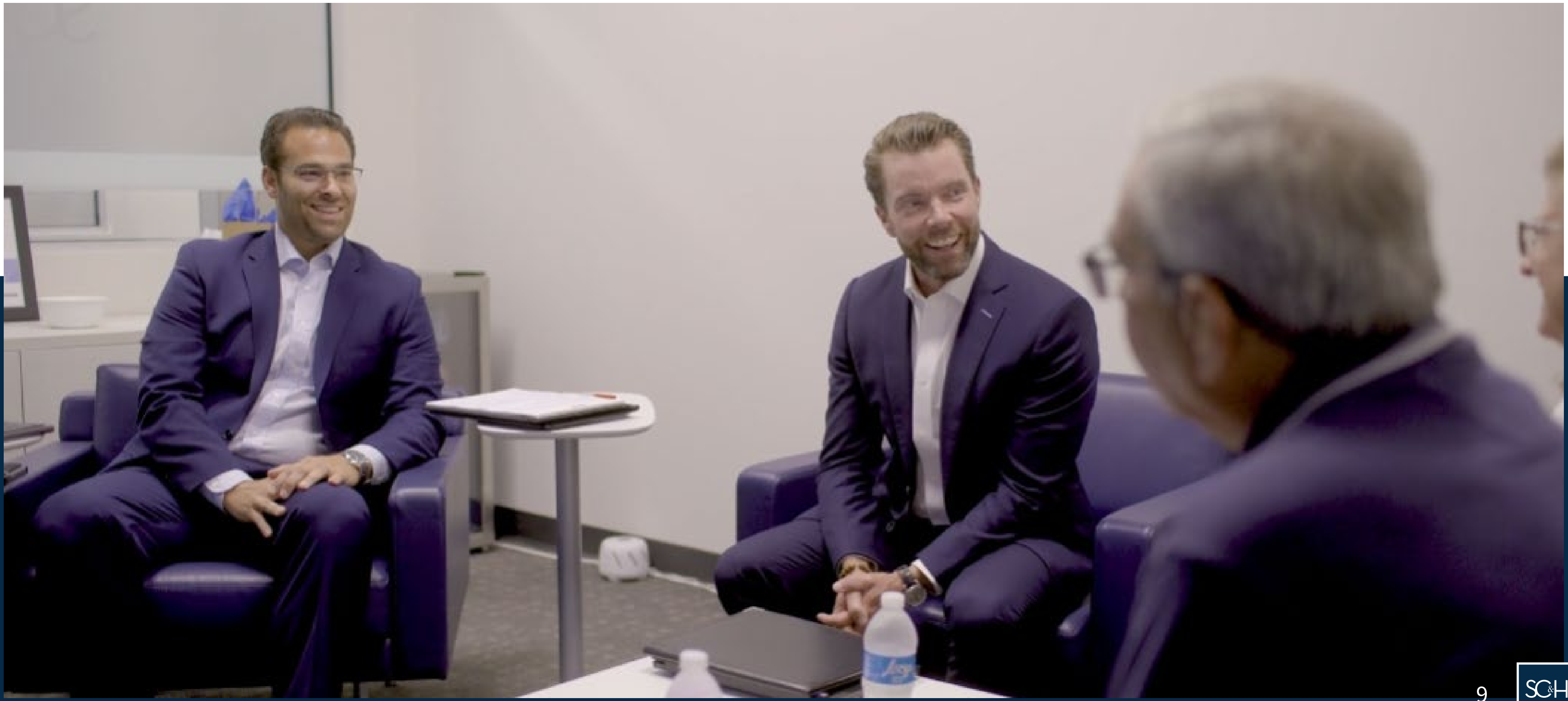
Open your new accounts and enroll you in our client portal where you'll have full access to your investment portfolio and financial plan.

Plan Implementation

The strategies outlined in your financial plan are set in motion.

Your Money Is in Good Hands

Your advice comes from SC&H Group, and your investment accounts are with Fidelity Investments. As a reputable establishment that prioritizes protecting your information and assets, Fidelity is our preferred partner. It gives us peace of mind to know that your financial portfolio and personal information are in good hands.



Our Fee Structure*

The fees we earn are based upon a percentage of the assets we manage on your behalf.

**Tax compliance, planning, and preparation services may be discounted dependent on your assets under management tier. Please contact one of our advisors to discuss if this discount may be applicable to you.*

ACCOUNT VALUE	CLIENT'S FEE
First $500,000	1.20%
Next $1,500,000 or portion thereof	1.00%
Next $3,000,000 or portion thereof	0.85%
Next $5,000,000 or portion thereof	0.70%
Next $15,000,000 or portion thereof	0.60%
Next $25,000,000 or portion thereof	0.50%
Next $50,000,000 or portion thereof	0.25%

In addition to the management fees payable to SC&H Financial Advisors, Inc., clients will also pay fees to other organizations related to the maintenance of their account and investment of their assets. A complete description of these can be found in our Form ADV Part 2A (or "Brochure"). For a copy of the Brochure, you may call our Client Service Team at 410-775-8970 or search the SEC Investment Advisory Public Disclosure website at www.adviserinfo.sec.gov.

Take Financial Growth into Your Own Hands

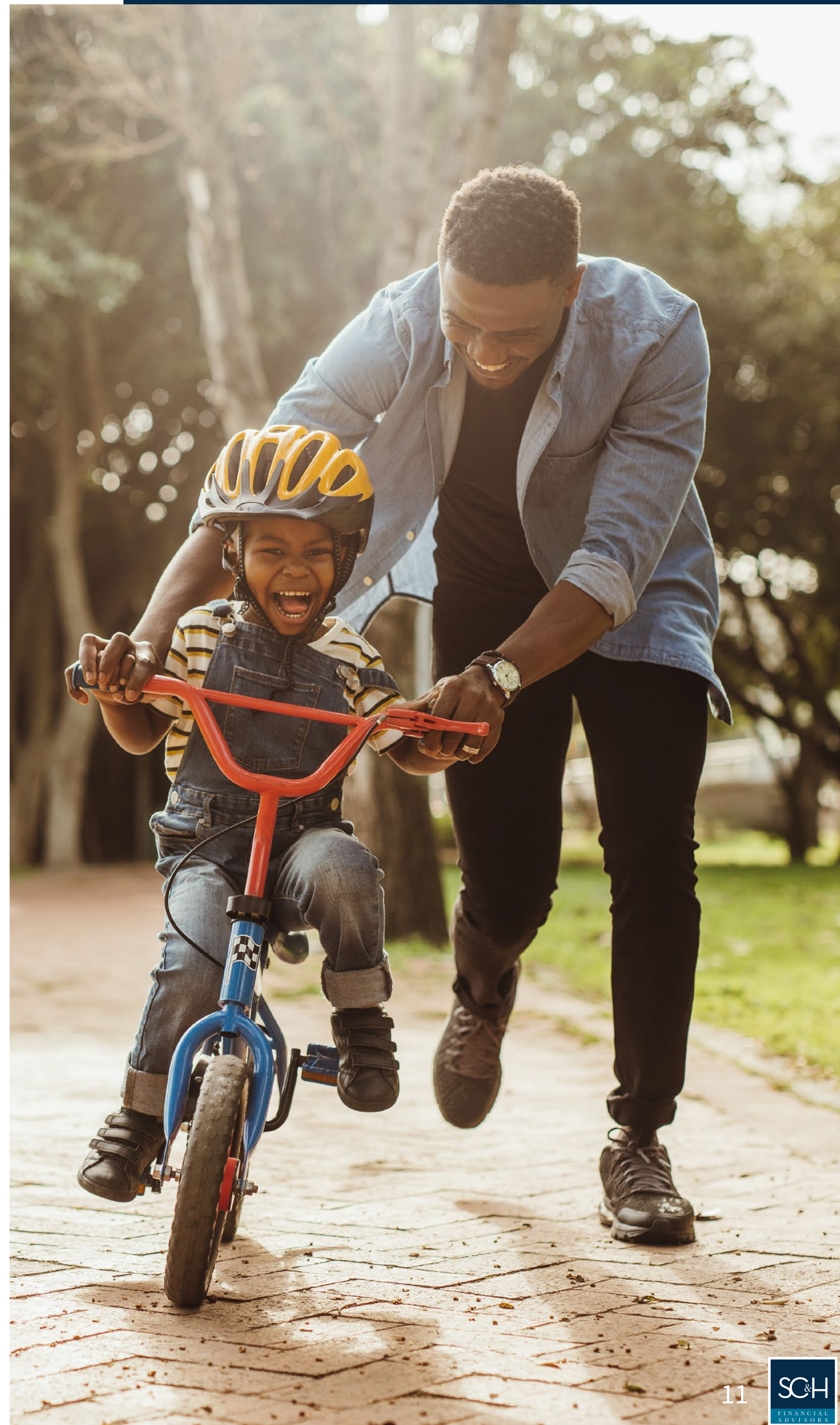
For individuals and families starting out on their financial journeys

SC&H Core provides financial advisory and management services for individuals beginning their journey to financial independence. With **no minimum assets under management (AUM) required,** you can tap into smart investing, wealth management, and tax advice backed by a team of investment advisors. Our services through Core provide the guidance and support needed to strategically:

- **Plan for retirement**
- **Track and manage your portfolio**
- **Collaborate with your financial advisors**
- **Anticipate future milestone costs**
- **Execute a plan to realize your goals**

WATCH THE VIDEO

In addition to the management fees payable to SC&H Financial Advisors, Inc., clients will also pay fees to other organizations related to the maintenance of their account and investment of their assets. A complete description of these can be found in our Form ADV Part 2A (or "Brochure"). For a copy of the Brochure, you may call our Client Service Team at 410-775-8970 or search the SEC Investment Advisory Public Disclosure website at www.adviserinfo.sec.gov.



Helping Individuals and Families Implement Impactful Financial Solutions

Are you ready for a better investment experience?

Talk to an Advisor Today

accountingTODAY
2022 Top Firms by AUM