WEALTHSPAN
INVESTMENT MANAGEMENT

Overview Report

2024

Table Of Contents

Company Overview

Meet Our Team

Vision And Mission

Allocation Options

Fee Schedule

Tech Stack

Other Value Adds

Contact Us

Company Overview

Wealthspan Investment Management exists to help investors live out their most important moments without worrying about how long their money will last. We help clients understand their risks and provide solutions to help mitigate or eliminate them. We arrive at these solutions through education, investment research, and utilizing philosophies that help control risk, reduce taxes, and lower fees.

Wealthspan Investment Management doesn’t use proprietary products. We are entirely independent and take our fiduciary responsibilities very seriously. Many conflicts of interest exist in the financial advisory business. When making recommendations, we aren’t held to any quotas or influenced by financial product firms. Putting clients' interests first is our primary responsibility.

Treating people with respect and integrity....

The Wealthspan Way™

Meet Our Team

JEFFREY STUKEY
PRESIDENT

Jeff has been a proven leader in the registered investment advisory business for over 22 years, serving in executive roles to grow advisor relationships and lead the firm's direction. He was a key growth driver for a start-up RIA that grew to $8 billion quickly, putting that firm on the Inc. 500 list several years in a row.

CORTNIE PANNILL
VP OF OPERATIONS

Cortnie has many years of advisor service experience, leading the service team for an $8 billion dollar RIA before joining the leadership team at Wealthspan. She is committed to providing exceptional service with a high degree of understanding of all aspects of the RIA customer journey.

JADE ROSSBACK
VP OF ADVISOR SUCCESS

Jade has over 22 years in executive roles in the RIA and IMO space, proving to be a great resource to advisors looking for education on products, case design, marketing, or relationship management. Jade was an integral part of the growth of a large RIA that managed $8 billion before joining Wealthspan.

Vision And Mission

Vision

The Wealthspan Way™ isn't just a motto. It is something we live by. Wealthspan is synonymous with integrity, honesty, and making a difference in the lives of investors across the country. Most people in America have low trust regarding the financial advisory business. We are changing that by exemplifying what it truly means to put clients' interests first.

To that end, we strive to build a growing number of advisors who will serve clients without bias, always leave every client interaction having added value, and help clients feel safer and more secure in their financial future.

Mission

Wealthspan Investment Management exists to help people understand how to achieve all the moments they've thought about and saved for their entire lives. Life isn't about money…it's about the moments money allows us to enjoy.

Our mission is to unlock the potential, mitigate the risks, and achieve the goals of our clients. Purpose is how you impact the people you feel called to serve. We strive to help people retire with independence, live with dignity, and have the money they need to leave a legacy.

As we provide advice along the way, if we help enough people get all they want out of life, we will no doubt get everything we want out of life as well.

Allocation Options

Passive Allocations
- Strategic Lite (small accounts)
- Strategic

Passive/Active Allocations
- Strategic Core + Satellites
- Zacks+ (Custom Allocations)

Active Allocations
- Enhanced
- Enhanced Core + Satellites
- Zacks Active ETF Models

Zacks Separately Managed Accounts
- All-Cap Core Strategy
- Dividend Strategy
- Focus Growth Strategy
- Mid-Cap Core Strategy
- Small-Cap Core Strategy

Satellite Options
- Alternatives
- Buffered ETFs
- Covered Calls
- Dividends
- Legacy
- WIM #1

Alternatives
- Structured Notes
- Buffered ETFs
- Hedge Funds
- Fee-Based Annuities (VA & FIA)

ZERO Proprietary Products

Fee Schedule

Allocation Series	Maximum Management Fee
Passive - Strategic & Strategic Lite	25bps
Passive/Active - Strategic Core + Satellites, & Zacks+ (Custom Allocations)	40bps
Active - Enhanced, Enhanced Core + Satellites, & Zacks Active ETF Models	50bps
Active - Zacks Seperately Managed Accounts	60bps
Fee-Based Annuities, Structured Notes, & Buffered ETFs	40bps

*****ZERO Monthly Account Fees*****

Additional fee schedules are available for Advisor-Directed Allocations depending on the positions used and frequency of trading

Tech Stack

Custodians

- **Charles Schwab**
  - Well-Known
  - Digital Account Opening
  - Free ETF & Stock Trades
- **Axos**
  - Old Trust Company of America
  - Asset-Based Pricing - NO transaction expenses EVER
  - All-In-One Platform
  - Fractional Share Purchases
  - Private-Labeled Option Available
  - Digital Account Opening and Onboarding... coming soon
  - Document Vault... coming soon
  - NO Competition from Retail Axos Advisors
- **Fidelity**
  - Well-Known
  - Fidelity Portfolio Quick Check®
  - Free ETF & Stock Trades

Platform

- **Advyzon**
  - Advisor Portal
  - Client Portal - Private Labeled
  - Performance Reporting
  - Transaction History
  - Account Statements
  - Document Vault
- **Proprietary Advisor Service Portal**
  - Easy Ticketing System for...
    - Trading
    - Cashiering
    - Financial Planning
    - All Other Service Requests
  - Expanding to Include Easy Account Opening
  - One Source-of-Truth for Advisors with WIM
  - HubSpot CRM
- **PCS Retirement Solutions**
  - Record Keeping Services for all types of retirement plans [401(k), 403(b), 457, IRA including Payroll Deduction, Cash Balance, Defined Benefit, Non-Qualified], individual retirement accounts, and health savings accounts.

Other Value Adds

Wealthspan Longevity Assessment Platform

- Wealthspan.ai
  - Differentiate Yourself From Other Advisors
  - Identify Longevity Risks for Clients

Financial Planning

- Kwanti
- Morningstar
- InStream Wealth
- Annuity & Life Insurance Illustrations
- Full Financial Planning Support

Marketing

- Connected to two large IMO partners to provide marketing support as well as annuity/life/asset-based LTC contract support
- Connected to a digital marketing agency to help with filling rooms with social media
- Marketing money is available for those who submit fixed business through Wealthspan

Compliance

- Full compliance support for IARs
  - Email/Website/Social Media Archiving
  - Marketing Review
  - Registration & Renewals

Back Office Support

- Dedicated Service Team
- Experienced - Confident Staff
- Account Opening Assistance
- Service Transparency
- Mobile Ready Advisor Portal
- Dedicated to Excellence

Training

- Sales Coaching
- Case Design
- Staff Training & Support
- MyWealthspan Assessment Sales Process

Succession Planning

- Ensure Your Business Value is Secured for Your Heirs
- Create an Exit Plan
- Valuation Support

Contact Us

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Wealthspan Investment Management, LLC is a registered investment adviser.

The adviser may transact business in states where it is appropriately registered, or where it is excluded or exempted from registration. The information presented is for educational purposes only and is not an offer or solicitation for the sale or purchase of any securities or investment advisory services. Investments involve risk and are not guaranteed. Be sure to consult with a qualified financial adviser or a tax professional before implementing any strategy discussed herein.