

# MY WEALTH PLANNERS<sup>®</sup>



## Employee Guide

2023

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# INTRODUCTION

Welcome to MY Wealth Planners®! We're excited to have you aboard, and we know that there's a lot for you to take in and learn in the next several months. This document serves as your benefits guide and quick reference guide for general policies. You may refer to this document for guidance at any time; actions or requests taken following the guidelines herein will always be considered permissible. When unclear, simply ask your manager for additional guidance.

## MISSION, VISION & VALUES

The mission of MY Wealth Planners® is to provide the highest quality Wealth Planning expertise to the public to ensure that they achieve their life goals and dreams. We aim to achieve this by ensuring that every Wealth Planner is highly engaged and visible in the community of their choosing, providing as much service to the public good as possible while maintaining the highest standards of integrity and service on behalf of our clients. We seek to deliver on this by a simple maxim: Have we done everything in our power to help this person live their best financial life?

### OUR VALUES ARE SIMPLE AND DETAILED HERE:

**INTEGRITY** That our professional conduct and recommendations for clients are beyond question.

**LOYALTY** That we treat every client under the Fiduciary Standard, meaning that we act in their best interest with a duty of loyalty and care.

**SELFLESS SERVICE** That we are nothing without the community we surround ourselves with, and in that light, we must live and work to serve others.

# ATTENDANCE & WORK DAY POLICY

## LEAD WEALTH PLANNERS & WEALTH PLANNERS

Being in Wealth Planning requires that planners often wear many hats, some more familiar than others. Consequently, we do not require a fixed workweek concerning days of the week or times of the day. So long as there is productive activity on your calendar and you follow it to the best of your ability, we consider that sufficient. You're an adult, so we're trusting you to act like one and be responsible for managing your schedule. At times events are scheduled on your calendar, including team meetings, client events, and so on, that may deviate from the flexibility otherwise afforded. You will also find that this policy aligns with our vacation, sick leave, and other policies detailed later.

## ASSOCIATE PLANNERS

As a licensed associate, you are still in the process of developing your expertise in the field of Wealth Planning. You are required to maintain a 40 hour a week balance, with a minimum of 10 hours spent studying towards your CFP® Certification, CFA® Charter, or CPA License in alignment with your education plan. Additionally, a minimum of 10 hours must be engaged in your community of choice, executing on our value of Selfless Service.

## PLANNER ASSISTANTS

As an unlicensed assistant, your schedule is conventional business hours. You will maintain an 8-hour workday Monday through Friday, with a start and end time determined by your manager. Your responsibility is to support licensed planners, so a consistent schedule is essential. If you are on track to sit for your licensing exams, dedicate any time not spent assisting Planners or Clients studying for your licensing examinations.

## DRESS CODE

The dress code for MY Wealth Planners® is business casual or business professional. Consider these guidelines:

- Would your attire be considered acceptable by all clients of the firm?
- Is it appropriate for the activity at hand?
- When in doubt, err towards the conservative.
- When still in doubt, ask.

For virtual meetings held via Zoom or other platforms, professional attire should be worn. The environment for virtual meetings should be clean and professional, or an approved virtual background should be used. Meetings from home or in other remote environments must be held in a home office or other secure and non-public location to maintain client confidentiality and privacy. Unauthorized third parties should not be present during remote meetings.

# MONETARY COMPENSATION

MY Wealth Planners® aims to provide competitive monetary compensation and direct benefits to its team. All team members are paid based on professional tier and years of experience, and all team members are immediately eligible for gainshare. Non-cash benefits eligibility begins on the 90th day of employment.

## BASE SALARY

Salaried positions are assigned based on a pay scale tied to both professional tier and relevant work experience. All salaries are calculated based upon the professional tier, with an automatic adjustment for Consumer Price Index plus 1% per year above the index for every year of experience. Reference the pay table on the next page for compensation in 2023 and beyond.

## GAINSHARE

All employees participate in the financial success of MY Wealth Planners® equally. Quarterly, financial targets are set for the firm, reflecting anticipated growth, in addition to cost and quality controls. Of any net income to the firm that exceeds target EBITDA goals, 30% is paid equally amongst all non-owner employees. Bonuses apply to payroll on the 1st pay period following the end of the quarter (January 15th, April 15th, July 15th, and October 15th). **See the example below:**

*“MY Wealth Planners® sets a 1st Quarter EBITDA target of \$36,655. By the end of the 1st Quarter, MY Wealth Planners® shows EBITDA of \$50,000, which exceeds the target by \$13,345 and provides a total gainshare of \$4,000.3. With a team of one wealth planner, one associate planner, and two planner assistants, all four members of the team receive a bonus of \$1,000.75 on April 15th.”*

## INDIVIDUAL BONUS

Licensed planners who develop new clientele from their community will receive a bonus equal to 50% of the anticipated first-year fees charged to the client. The bonus will be paid out in monthly increments after the client’s first subscription payment is made over the following 24 pay periods. To be eligible for the bonus, the planner must both source, interview, and onboard the client in full. **See the example below:**

*“A Wealth Planner brings on a client who will pay \$500 as their total monthly fees. The Wealth Planner receives a \$250 bonus monthly for the first year of the client relationship.”*

## 401(K) PROFIT-SHARING PLAN

All employees are 100% vested in their contributions and MY Wealth Planners® matching contributions immediately upon eligibility. MY Wealth Planners® offers a 100% match of the first 6% of employee compensation. Employees may defer up to \$22,500 annually (\$30,000 if 50 or older, \$32,500 if aged 60-63) into the 401(k) plan either on a pre-tax or Roth basis. All MY Wealth Planners® matching is on a pre-tax basis. MY Wealth Planners may also make profit-sharing distributions into the 401(k) plan at its discretion. All full-time employees are eligible to enroll in the 401(k) plan after 90 days.

## EMPLOYEE PAY SCALES 2023

YEARS OF EXPERIENCE	PLANNER ASSISTANT	ASSOCIATE PLANNER	WEALTH PLANNER	LEAD WEALTH PLANNER
0	\$48,069.37	N/A	N/A	N/A
1	\$48,550.07	\$70,902.33	N/A	N/A
2	\$49,035.57	\$71,611.35	\$96,138.74	N/A
3	\$49,525.92	\$72,327.47	\$97,100.13	N/A
4	\$50,021.18	\$73,050.74	\$98,071.13	N/A
5	\$50,521.39	\$73,781.25	\$99,051.84	N/A
6	\$51,026.61	\$74,519.06	\$100,042.36	\$165,415.09
7	\$51,536.87	\$75,264.25	\$101,042.79	\$167,069.24
8	\$52,052.24	\$76,016.90	\$102,053.21	\$168,739.94
9	\$52,572.76	\$76,777.06	\$103,073.75	\$170,427.34
10	\$53,098.49	\$77,544.84	\$104,104.48	\$172,131.61
11	\$53,629.48	\$78,320.28	\$105,145.53	\$173,852.93
12	\$54,165.77	\$79,103.49	\$106,196.98	\$175,591.45
13	\$54,707.43	\$79,894.52	\$107,258.95	\$177,347.37
14	\$55,254.50	\$80,693.47	\$108,331.54	\$179,120.84
15	\$55,807.05	\$81,500.40	\$109,414.86	\$180,912.05
16	\$56,365.12	\$82,315.41	\$110,509.01	\$182,721.17
17	\$56,928.77	\$83,138.56	\$111,614.10	\$184,548.38
18	\$57,498.06	\$83,969.95	\$112,730.24	\$186,393.87
19	\$58,073.04	\$84,809.64	\$113,857.54	\$188,257.81
20	\$58,653.77	\$85,657.74	\$114,996.12	\$190,140.38
21	\$59,240.31	\$86,514.32	\$116,146.08	\$192,041.79
22	\$59,832.71	\$87,379.46	\$117,307.54	\$193,962.21
23	\$60,431.04	\$88,253.26	\$118,480.61	\$195,901.83
24	\$61,035.35	\$89,135.79	\$119,665.42	\$197,860.85
25	\$61,645.70	\$90,027.15	\$120,862.07	\$199,839.45
26	\$62,262.16	\$90,927.42	\$122,070.69	\$201,837.85
27	\$62,884.78	\$91,836.69	\$123,291.40	\$203,856.23
28	\$63,513.63	\$92,755.06	\$124,524.31	\$205,894.79
29	\$64,148.76	\$93,682.61	\$125,769.56	\$207,953.74
30	\$64,790.25	\$94,619.44	\$127,027.25	\$210,033.28

## **HEALTH INSURANCE**

An ACA Gold-tier plan is provided to employees, with both an HSA-eligible and non-eligible plan available. MY Wealth Planners® will pay the full premium of any available plan for the employee, with plan benefits extending to spouses and family members paid by the employee on a pre-tax basis. All full-time employees are eligible to enroll in the health insurance plan after 90 days.

## **VISION & DENTAL INSURANCE**

99% of premiums for employee's vision and dental insurance are paid by MY Wealth Planners®, with plan benefits extending to spouses and family members paid by the employee on a pre-tax basis. All full-time employees are eligible to enroll in the vision and dental insurance plans after 90 days.

## **LIFE INSURANCE**

All employees receive \$50,000 in life insurance benefits paid by MY Wealth Planners®. Employees may apply for additional life insurance in increments of \$1,000 to a maximum of ten times their annual compensation. The insurance is annually renewing group term life insurance, and as such, premiums adjust annually. Employees pay for additional coverage on a post-tax basis. All full-time employees are eligible to enroll in the life insurance plan after 90 days.

## **DISABILITY INSURANCE**

Disability insurance provided is both short-term and long-term disability coverage. Coverage is equal to 60% of wages on a pre-tax basis. Short-term coverage begins after 7 days and ends at 90 days, and long-term coverage begins at 91 days and extends until age 65. All full-time employees are eligible to enroll in the short-term and long-term insurance plan after 90 days.

## **FLEX SPENDING ACCOUNTS**

All employees not utilizing an HSA are eligible to participate in a Healthcare FSA, and all employees are eligible to participate in a Dependent Care FSA. Contribution limits for the Healthcare FSA are \$3,050, and \$2,500 for single or \$5,000 for married employees utilizing the Dependent Care FSA.

# NON-MONETARY COMPENSATION

MY Wealth Planners® provides many non-monetary benefits for employees, as detailed below. If you do not see a benefit you wish to have, you may make a formal request of management, and management will review it for potential implementation.

## HOLIDAYS, VACATION, AND SICK LEAVE

MY Wealth Planners® provides all employees with unlimited holidays, vacation, and sick leave. In the event you wish to take time off, simply request it from your manager. MY Wealth Planners observes all Federal and New York Stock Exchange holidays, which comprise 21-26 days a year, depending on the annual calendar.

- New Year's Day
- Martin Luther King, Jr. Day
- President's Day
- Good Friday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day / Indigenous People's Day
- Election Day
- Veteran's Day
- Thanksgiving Day and the entire week of
- Christmas, the entire week of, and all days from Christmas through New Year's Day

Employees must submit requests for any consecutive time off over three days in a row two weeks in advance for vacations. The default position of MY Wealth Planners® is that all vacation requests will be approved unless there is a pre-scheduled event or the employee is in a probationary period. Employees may take sick days without notice, including mental health days or those needed for recovery from illness or injury. If sickness is expected to extend beyond 3 days, employees will be asked to submit for approval under the Family Medical Leave policy.

**Note:** It is considered a violation of company values to abuse the sick leave policy as an alternative to requesting vacation. Employees found to have violated the policy will be terminated for cause.



## CONFERENCE QUALIFICATION

Employees can qualify to attend conferences annually on a calendar-year basis based on annual development of recurring revenue. Qualification requirements are stated below.

CONFERENCE TIER	RECURRING REVENUE GENERATION	QUALIFYING CONFERENCES
<b>Bronze</b>	\$30,000	FPA Nexgen Gathering, CFP Diversity Summit, FPA of Colorado Annual Forum, NAPFA Regional Symposium
<b>Silver</b>	\$60,000	FPA Annual Conference, AFCPE Annual Conference, NAPFA Fall or Spring Conferences, Schwab Impact 2020, CFP Board Academic Colloquium, Fi360, XYPN Live
<b>Gold</b>	\$90,000	FPA Retreat, Nazrudin, T3 Advisor Conference

## SABBATICAL

On each fifth employment anniversary, you receive a sabbatical, including a fixed leave of absence and budget, both of which grow proportionately with the team member's time with MY Wealth Planners. The sabbatical can be anywhere and for any purpose but allows employees to break from their career and explore life goals or interests. The sabbatical must take place within one year of the anniversary date or is forfeit. The sabbatical table below explains the benefits.

YEARS WITH MY WEALTH PLANNERS®	SABBATICAL DURATION	SABBATICAL BUDGET
<b>5 Years</b>	30 Days	\$5,000
<b>10 Years</b>	60 Days	\$10,000
<b>15 Years</b>	90 Days	\$15,000
<b>20 Years</b>	120 Days	\$20,000
<b>25 Years</b>	150 Days	\$25,000
<b>30 Years</b>	180 Days	\$30,000

## WOMEN'S CHOICE REIMBURSEMENT

MY Wealth Planners® is unequivocally committed women's freedom of choice regarding their reproductive rights and decisions. Colorado passed the [Reproductive Health Equity Act \(RHEA\)](#) in 2022, which guarantees women access to contraception and abortion procedures under the law. For those employees who make the extremely personal choice to discontinue a pregnancy, MY Wealth Planners® will reimburse the cost of travel, medical procedure if not covered by insurance, and lodging, in addition to granting necessary medical leave. This applies to employees both living in Colorado or employees who live in states that do not have legal protections for reproductive rights. Employees wishing to utilize this benefit should provide their manager with a request to use the benefit as early as they are comfortable, and may submit documentation for expenses to their manager for reimbursement. Employees who are not comfortable with submitting the request to their specific manager may direct the request to the President of MY Wealth Planners®, who will approve the request. This policy applies to employees of all identities.

## PATERNITY & MATERNITY LEAVE

As a family supportive company, MY Wealth Planners® provides six months of paid Paternity & Maternity leave for employees who expect or have welcomed a new life into their family. This policy is honored both for biological and adopted children. Requests for Paternity & Maternity leave should be made one month before the expected start so that arrangements can be made to support the employee's clients & team. Shorter notice will be accepted, assuming reasonable medical circumstances. Employees become fully eligible for this benefit after one year of service. This benefit coordinates with the Colorado Family and Medical Leave Insurance Program.

## MILITARY & JURY LEAVE

MY Wealth Planners® values include Selfless Service. As a result, employees deployed on military duty will have their full compensation and benefits maintained during the period of active duty, above and beyond the requirements of USERRA. Employees called to serve on Jury Duty will be paid full compensation and benefits during the period of Jury Duty, including beyond the mandatory period of coverage.

## BEREAVEMENT LEAVE

Employees who experience a family member's loss are entitled to two weeks of full compensation and benefits without advance notice required. Employees desiring additional time may request it.

## FAMILY MEDICAL LEAVE

Employees may take up to 12 weeks paid family and medical leave for personal healthcare needs or to caretake for an ill family member. Employees should request leave as soon as possible in order to facilitate transition to paid benefits. Notice when possible is appreciated but not required. This benefit coordinates with the Colorado Family and Medical Leave Insurance Program.

## INCLEMENT WEATHER

Employees should not put themselves at risk to commute to work. If you believe you cannot commute to the office or offsite work, you may inform your manager you will be working from home on any given day of inclement weather. If conditions do not warrant such a request, it counts as a sick day.

MY Wealth Planners® supports the educational and career progression of all team members. Those team members wishing to pursue licensure and subsequent professional designations may apply to do so with management approval and at MY Wealth Planners® expense. MY Wealth Planners® will reimburse the cost of educational material and the first attempt for a certifying examination after successful completion, and ongoing registration and licensure for all team members, including securities licenses and insurance licenses, CERTIFIED FINANCIAL PLANNER™ Certification, Chartered Financial Analyst Certification, Certified Public Accountant, and two additional professional designations specific to the specialization of the team member. Qualifications for each team member position are listed below.

## **PLANNER ASSISTANT**

The entry-level position to the firm, a Planner Assistant, primarily supports the planners in administrative and client support tasks. This includes report generation, plan data entry, client appointment scheduling, and other general administrative tasks. Planner Assistants will attend meetings with Planners to observe how client interactions occur, take notes, and engage in follow up tasks such as recap letters to clients, scheduling their next appointment, and updating the client relationship management with notes from the meeting.

### **Common tasks involve:**

- Supports senior team members by creating financial plans and helping prepare materials needed for client meetings and follow-ups
- Attends client meetings and takes extensive notes
- Maintains office and meeting spaces
- Enters information into financial planning software and prepares draft plans, with help from a Wealth Planner or Lead Wealth Planner
- Answers basic questions for clients or forwards client calls to appropriate colleagues
- Fills out necessary forms for opening or maintaining accounts
- Interfaces with Charles Schwab to obtain information or account data, and conveys service requests
- Maintains information in the Advyzon CRM system
- Sets up and retrieves reports in the portfolio management system (Advyzon, TDAI, Schwab, & Fi360)
- Assists in generating performance reports

### **Minimum qualifications include:**

- High School Diploma OR 1 Year of Relevant Work History

## **ASSOCIATE PLANNER**

The first registered and licensed position in the firm, an Associate Planner is licensed to conduct securities business. An Associate Planner primarily serves as a second chair to a Wealth Planner or Lead Wealth Planner, assisting with client engagements, investment research, and client business processing. An Associate Planner will study for the CFP®, CFA®, or CPA exam to progress to the level of Wealth Planner, in addition to beginning their selfless service relationships in their community.

### **Common tasks include:**

- Supports a Wealth Planner or Lead Wealth Planner with analysis, client service, and technical assistance
- Learns technical skills to prepare to service clients independently as a Wealth Planner
- Attends client meetings and takes extensive notes
- Analyzes client information and prepares reports and presentations
- Enters information into financial planning software and prepares draft financial plans
- Analyzes asset allocation and client portfolios
- Research products and product pricing and contacts carriers for information
- Researches investment managers and investment services and their pricing
- Creates custom spreadsheets for analyzing purchase decisions or planning scenarios
- Answers basic questions for clients
- Shows clients how to access their accounts and read statements
- Presents product information or options to clients
- Handles requests for transfers of funds in and out of accounts
- Enters or updates cost basis information
- Fills out necessary forms for opening or maintaining accounts
- Interfaces with the custodian to obtain information or account data and convey service requests
- Maintains information in the Advyzon CRM System
- Sets up and retrieves reports in the portfolio management system (Advyzon, TDAI, Schwab, & Fi360)
- Assists in generating performance reports
- Begins developing weekly check-in reports for their team
- Begins developing client relationships within their community

### **Minimum qualifications include:**

- Associates Degree
- Series 65 License
- 1 year of experience

## WEALTH PLANNER (TAX PLANNER / INVESTMENT PLANNER)

A Wealth Planner is a CERTIFIED FINANCIAL PLANNER™ Professional, Chartered Financial Analyst® Charterholder, or Certified Public Accountant, who is considered competent to manage financial plans and client needs on a direct basis. Wealth Planners will develop domain expertise in a particular community and type of financial planning and represent MY Wealth Planners® within the community as the subject matter expert in financial planning for their community.

### Common tasks include:

- Carries out planning, analysis, investment, and other decisions that affect client relationships, consulting with the Lead Wealth Planner or President on complex decisions as needed
- Grows existing client relationships by adding more assets under management, identifying opportunities for additional services, and seeking referrals
- Leverages the time and expertise of Lead Wealth Planner or President by assisting them and at times replacing them in the execution of steps in the client service process
- Prepares and updates financial plans, working with clients to obtain the necessary information documenting it in the firm's financial planning systems
- Works with Lead Wealth Planner or President to discuss, review, and finalize financial planning assumptions and design decisions
- Works with clients, under the supervision of Lead Wealth Planner or President, to obtain information and prepare risk profiles and investment policy statements
- Coordinates the transfer of client assets to the firm during new client onboarding
- Develops asset allocation strategies and works independently to implement
- Rebalances portfolios as necessary
- Participates in all client meetings and adds value to meetings by delivering presentations, facilitating discussions, and preparing the information
- Creates custom worksheets and analyses when needed to answer client questions or research investment opportunities
- Researches new investment products and vendors
- Facilitates the adoption of new technology by clients and trains others where necessary
- Frequently supervises and trains entry-level positions and the Operations Group
- Advises clients on appropriate financial products in the context of their plans
- Manages weekly check-in reports

**Minimum qualifications include:**

- Bachelor's Degree
- CFP® Certification, CFA® Charterholder, or CPA Licensed
- Series 65 Licensed
- 2 Years of Experience
- Responsible for a minimum of 40 client households or businesses



## LEAD WEALTH PLANNER

In the final career tier with MY Wealth Planners®, a Lead Wealth Planner is an expert in their selected community, has developed the professional expertise to support the claim. A Lead Wealth Planner has the autonomy to develop financial plans and models specific to their specialized community's needs and is responsible for firm deliverables for that community. Lead Wealth Planners embody the values of MY Wealth Planners® and as such, are treated as managers by default, though they may have no direct reports.

### **Common tasks include:**

- Manages client relationships assigned by the firm and helps clients achieve their goals
- Makes critical client decisions such as creating, preparing, reviewing, and presenting financial plans
- Leads the implementation of planning decisions and assigns client service steps to the rest of the team
- Follows the client service process defined by the firm and coordinates the consistent delivery of services to clients
- Takes ultimate responsibility for the quality control of client deliverables such as plans, analyses, or presentations
- Communicates proactively and consistently with clients to identify changes in their financial lives and needs
- Builds strong relationships with clients through consistent and caring communication
- Maintains high professional expertise and continues to learn new processes, theories, and best practices of client service
- Coordinates and manages their team, including Wealth Planners, Associate Planners, and Planner Assistants
- Provides consistent and constructive feedback to other professionals on their team
- Participates in the training of professional staff by supporting existing training programs and working one-on-one with professionals
- Develops specialized knowledge and personal presence in a defined community that fits the strategy of the firm
- Develops and executes personal business plans in unison with firm-level marketing and growth plan to create new business opportunities and attract new clients to the firm
- Contributes to the building of the firm brand through active participation in marketing initiatives organized by the firm
- Proactively develops a network of contacts in the professional community that can create opportunities for new relationships
- Seeks opportunities to grow existing client relationships through increased wallet share
- Engages with clients to create referral opportunities from existing clients

- May participate in projects and initiatives that improve the firm and its culture
- May lead or “captain” projects that improve management processes in the firm
- Manages weekly check-in reports and reviews team member weekly check-in reports

**Minimum qualifications include:**

- Master’s Degree
- CFP® Certification, CFA® Charterholder, or CPA Licensed
- Series 65 License
- Two Approved Professional Designations in support of community specialization
- 6 years of experience
- Responsible for a minimum of 80 client households or businesses



## MANAGEMENT

At this time, “manager” is not considered a specific job role but an additional job task that creates additional responsibilities and compensation requirements. Anyone deemed a manager moves to the next higher job role for compensation. For example, a Planner Assistant with three years’ experience responsible for supervising a new Planner Assistant receives an Associate Planner’s three years’ experience base salary. Lead Wealth Planners are already classified as management and do not move to a higher tier.

## APPROVED DEGREES & DESIGNATIONS

Employees on the Lead Wealth Planner career track must obtain particular degrees, designations, and certifications to be eligible for promotions.

### Eligible Degrees:

- Associate’s Degree in any field of study
- Bachelors of Arts in any field of study
- Bachelors of Science in any field of study
- Masters of Business Administration (MBA)
- Masters of Accountancy (M.Acc., M.Acy., MAccy, M.S.A., M.S.Acy., M.P.Acy, M.P.Ac.)
- Juris Doctorate (JD)
- Masters of Financial Planning (MSFP)
- Masters of Financial Services (MSFS)
- Masters of Taxation (MTAX)
- Master of Laws (LLM)
- Masters in Finance (MS)

### Core Professional Designations:

- CERTIFIED FINANCIAL PLANNER™ (CFP®)
- Certified Public Accountant (CPA)
- Chartered Financial Analyst (CFA)

### Professional Designations:

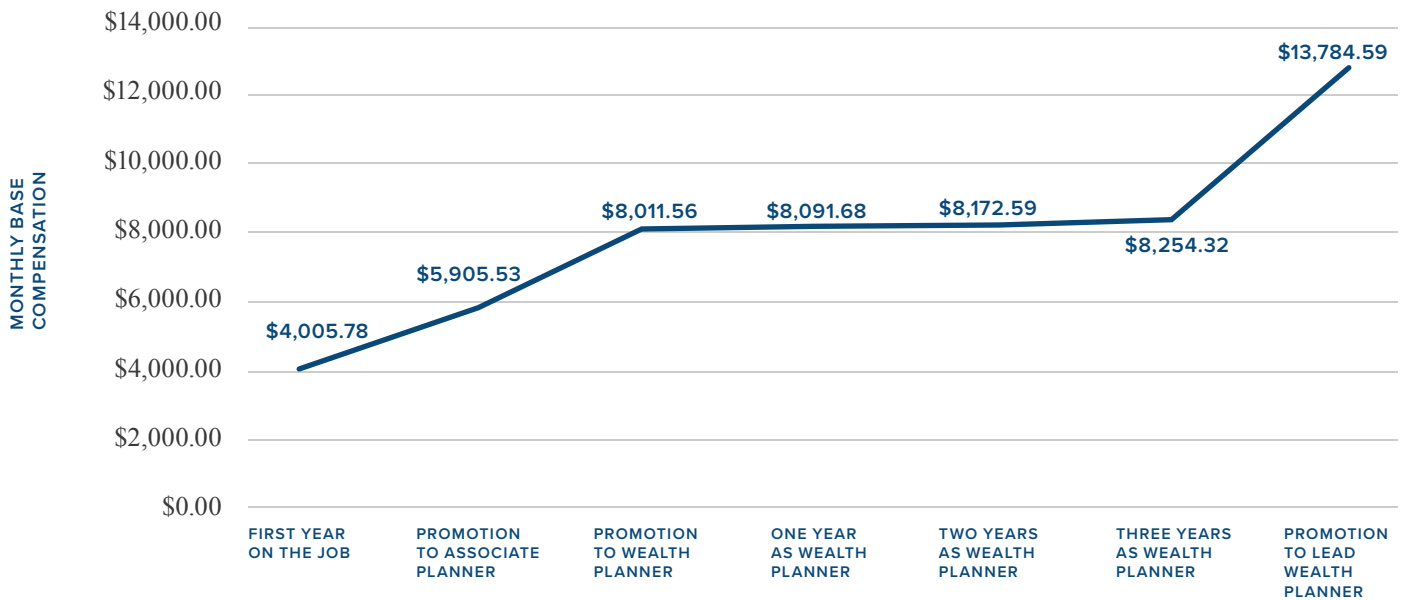
- Accredited Domestic Partnership Advisor (ADPA)
- Accredited Estate Planner (AEP)
- Accredited Financial Counselor (AFC)

- Accredited Investment Fiduciary (AIF) or Accredited Investment Fiduciary Analyst (AIFA)
- Certified 401(k) Professional (C(k)P)
- Certified Business Exit Consultant (CBEC)
- Certified Divorce Financial Analyst (CDFA)
- Certified Employee Benefit Specialist (CEBS)
- Certified Investment Management Analyst (CIMA)
- Certified Long-Term Care (CLTC)
- Chartered Advisor for Senior Living (CASL)
- Chartered Advisor in Philanthropy (CAP)
- Chartered Life Underwriter (CLU)
- Certified Private Wealth Advisor (CPWA)
- Chartered Retirement Plans Specialist (CRPS)
- Chartered SRI Counselor (CSRIC)
- Enrolled Agent (EA)
- Retirement Income Certified Professional (RICP)
- Retirement Management Advisor (RMA)

## SAMPLE CAREER TRACK

Sarah joins MY Wealth Planners from a collegiate Personal Financial Planning program with a Bachelor's Degree. As a new unlicensed member of the firm, she's offered a position as a Planner Assistant with a contingent promotion to Associate Planner upon attaining one year of experience and passing the Series 65. She develops her administrative and paraplanning skills and passes the Series 65 upon her first anniversary of joining MY Wealth Planners and is immediately promoted to Associate Planner. She begins studying for the CFP® Exam which she plans to take a few weeks later in July. Fortunately, she studies hard and passes the exam! Now, for the next year, she works on building her core financial planning skills as an associate on a Wealth Planning team, along with starting to develop relationships in her community of choice. Upon her second anniversary, having reached her prerequisite 4,000 hours of experience and developed responsibility for forty client households, she is promoted to Wealth Planner. At the same time, she begins her Masters in Financial Planning degree, which she completes two years later. After her Masters studies, she also studies for the Enrolled Agent (EA) Exam and passes it, the next year completes her Accredited Investment Fiduciary (AIF) designation. With a Masters, CFP® Certification, two professional designations, and eighty clients she's responsible for, she qualifies for a promotion to Lead Wealth Planner, and is now in charge of developing and managing a team that can support her community.

## SARAH'S COMPENSATION AND CAREER PROGRESSION



All employees of MY Wealth Planners® will act within the firm's values and conduct themselves professionally both inside and outside of the firm. As a Securities & Exchange Commission (SEC) regulated firm, we are subject to all compliance and supervision requirements mandated by the agency. In addition, we have specific guidelines regarding particular forms of conduct.

## EQUAL EMPLOYMENT OPPORTUNITY

MY Wealth Planners® shall follow the spirit and intent of all federal, state, and local employment law and is committed to equal employment opportunity. To that end, the owners and management of MY Wealth Planners® will not discriminate against any employee or applicant in a manner that violates the letter or spirit of the law. MY Wealth Planners® is committed to providing equal opportunity for all employees and applicants without regard to race, color, religion, national origin, sex, age, marital status, sexual orientation, sexual and gender identity, disability, political affiliation, personal appearance, family responsibilities, matriculation, or any other characteristic protected under federal, state, or local law. We evaluate each person based on personal skill and merit.

MY Wealth Planners® policy regarding equal employment opportunity applies to all employment aspects, including recruitment, hiring, job assignments, promotions, working conditions, scheduling, benefits, wage and salary administration, disciplinary action, termination, and social educational and recreational programs. MY Wealth Planners® will not tolerate any form of unlawful discrimination. All employees will cooperate fully in implementing this policy. In particular, any employee who believes that any other employee of MY Wealth Planners® may have violated the Equal Employment Opportunity Policy should report the possible violation to the President of MY Wealth Planners® directly.

Suppose MY Wealth Planners® determined that a violation of this policy has occurred. In that case, it will take appropriate disciplinary action against the offending party, which can include counseling, warnings, suspensions, probation, and termination. MY Wealth Planners will report criminal conduct to the relevant law and regulatory enforcement agencies. Employees who report, in good faith, violations of this policy, and employees who cooperate with investigations into alleged violations of this policy will not be subject to retaliation. Upon completion of the investigation, MY Wealth Planners® will inform the employee who made the complaint of the investigation results.

MY Wealth Planners® is also committed to complying fully with applicable disability discrimination laws and ensuring that equal employment opportunity exists at MY Wealth Planners® for qualified persons with disabilities. Reasonable accommodations will be available to all qualified disabled employees, upon request, so long as the potential accommodation does not create an undue hardship on MY Wealth Planners®. Employees who believe that they may require accommodation should discuss these needs with the President of MY Wealth Planners®.

If you have any questions regarding this policy, please contact your manager.

## DATING POLICY

Employees of MY Wealth Planners® may request a date from a co-worker one time. The request should be explicit, and the request's response must be unconditionally positive to be considered acceptable. Any response other than "yes" is treated as a "no," and determines that the request should never be made a second time. Violation of this policy constitutes a willful violation of the policy against workplace harassment.

## POLICY AGAINST WORKPLACE HARASSMENT

MY Wealth Planners® is committed to providing a work environment for all employees free from sexual harassment and other types of discriminatory harassment. Employees will conduct themselves professionally and show respect for their co-workers.

MY Wealth Planners® commitment begins with the recognition and acknowledgment that sexual harassment and other types of discriminatory harassment are, of course, unlawful. To reinforce this commitment, MY Wealth Planners® has developed a policy against harassment and a reporting procedure for employees who have been subjected to or witnessed harassment. This policy applies to all work-related settings and activities, whether inside or outside the workplace and includes business trips and business-related social events. MY Wealth Planners® policy against harassment covers employees and other individuals who have a relationship with MY Wealth Planners®, which enables MY Wealth Planners® to exercise some control over the individual's conduct in places and activities that relate to MY Wealth Planners® work (e.g., managers, contractors, vendors, volunteers, etc.)

**Prohibition of Sexual Harassment:** MY Wealth Planners® policy against sexual harassment prohibits sexual advances or requests for sexual favors or other physical or verbal conduct of sexual nature when (1) submission to such conduct makes an express or implicit condition of employment; (2) submission to or rejection of such conduct as a basis for employment decisions affecting the individual who submits to or rejects such conduct; or (3) such conduct has the purpose or effect of unreasonably interfering with an employee's work performance or creating an intimidating, hostile, humiliating, or offensive working environment. While it is not possible to list all of the circumstances which would constitute sexual harassment, the following are some examples: (1) unwelcome sexual advances – whether they involve physical touching or not; (2) requests for sexual favors in exchange for actual or promised job benefits such as favorable reviews, salary increases, promotions, increased benefits, or continued employment; or (3) coerced sexual acts. Depending on the circumstances, the following conduct may also constitute sexual harassment: (1) use of sexual epithets, jokes, written or oral references to sexual conduct, gossip regarding one's sex life; (2) sexually oriented comment on an individual's body, comment about an individual's sexual activity, deficiencies, or prowess; (3) displaying sexually suggestive objects, pictures, cartoons; (4) unwelcome leering, whistling, deliberate brushing against the body in a suggestive manner; (5) sexual gestures or sexually suggestive comments; (6) inquires into one's sexual experiences; or (7) discussion of one's sexual activities. While such behavior depending on the circumstances, may not be severe or pervasive enough to create a sexually hostile work environment, it can nonetheless make co-workers uncomfortable. Accordingly, such behavior is inappropriate and may result in disciplinary action regardless of whether it is unlawful. It is also unlawful and expressly against MY Wealth Planners® policy to retaliate against an employee for filing a complaint of sexual harassment or cooperating with an investigation of a complaint of sexual harassment.

**Prohibition of Other Types of Discriminatory Harassment:** It is also against MY Wealth Planners® policy to engage in verbal or physical conduct that denigrates or shows hostility or aversion toward an individual because of his or her race, color, gender, religion, sexual orientation, sexual or gender identity, age, national origin, disability, or other protected category (or that of the individual's relatives, friends, or associates) that: (1) has the purpose or effect of creating an intimidating, hostile, humiliating, or offensive work environment; (2) has the purpose or effect of unreasonably interfering with an individual's work performance; or (3) otherwise adversely affects an individual's employment opportunities. Depending on the circumstances, the following conduct may constitute discriminatory harassment: (1) epithets, slurs, negative stereotyping, jokes, or threatening, intimidating, or hostile acts that relate to race, color, gender, religion, sexual orientation, sexual or gender identity, age, national origin, or disability; and (2) written or graphic material that denigrates or shows hostility toward an individual or group because of race, color, gender, religion, sexual orientation, sexual or gender identity, age, national origin, or disability and that is circulated in the workplace or placed anywhere in MY Wealth Planners® premises such as on an employee's desk or workplace or on MY Wealth Planners® equipment or bulletin boards. Other conduct may also constitute discriminatory harassment if it falls within the definition of discriminatory harassment set forth above. It is also against MY Wealth Planners® policy to retaliate against an employee for filing a complaint of discriminatory harassment or cooperating in an investigation of a complaint of discriminatory harassment.

**Reporting of Harassment:** If you believe that you have experienced or witnessed sexual or other discriminatory harassment by any employee of MY Wealth Planners®, you should report the incident immediately to the President of MY Wealth Planners®. Possible harassment by others with whom MY Wealth Planners® has a business relationship, including customers and vendors, should also be reported as soon as possible. MY Wealth Planners® will promptly and thoroughly investigate all harassment reports as discreetly and confidentially as practicable. The investigation would generally include a private interview with the person making a report of harassment. It would also generally be necessary to discuss allegations of harassment with the accused individual and others who may have information relevant to the investigation. MY Wealth Planners® goal is to conduct a thorough investigation, determine whether harassment occurred, and determine what course of action to take if it is determined that improper behavior occurred. Suppose MY Wealth Planners® determines that a violation of this policy has occurred. In that case, it will take appropriate disciplinary action against the offending party, which can include counseling, warnings, suspension, probation, and termination. Employees who report violations of this policy, and employees who cooperate with investigations into alleged violations of this policy will not be subject to retaliation. Upon completion of the investigation, MY Wealth Planners® will inform the employee of who made the complaint of the investigation results. Compliance with this policy is a condition of each employee's employment. Employees are encouraged to raise any questions or concerns about this policy or possible discriminatory harassment with the President of MY Wealth Planners®.

## **SOLICITATION**

Employees of MY Wealth Planners® are prohibited from soliciting (personally or via e-mail) for membership, pledges, subscriptions, or collecting money or for any other unauthorized purpose anywhere on MY Wealth Planners® property during work time, especially those of a partisan or political nature. "Work time" includes time spent on job duties' actual performance but does not include lunch periods or breaks. Non-working employees may not solicit or distribute to working employees. Persons who are not employed by MY Wealth Planners® may not solicit or distribute literature on MY Wealth Planners® premises at any time for any reason. Employees are prohibited from distributing, circulating, or posting (on bulletin boards, refrigerators, walls, etc.) literature, petitions, or other materials at any time for any purpose without prior approval of the President.

## DEFINITION OF PROPRIETARY INFORMATION.

For purposes of these policies, the term “Proprietary Information” means any materials or information related to the business or activities of MY Wealth Planners® that are not generally known to others engaged in similar businesses or activities (whether or not reduced to writing and whether or not patentable or protectable by copyright) which an employee receives, receives access to, conceives, or develops, in whole or in part, as a direct or indirect result of employment with MY Wealth Planners®, in the course of employment with MY Wealth Planners® (in any capacity), or through the use of the MY Wealth Planners® facilities or resources. By way of illustration but not limitation, Proprietary Information includes trade secrets, inventions, discoveries, developments, improvements, know-how, techniques, designs, processes, formulae, data, plans for research, product development and marketing, business plans and budgets, unpublished financial statements, license arrangements, prices and costs of supplies and products, and any information concerning customers and suppliers and all information that is protected by law.

## DEFINITION OF CONFIDENTIAL INFORMATION

For purposes of these policies, the term “Confidential Information” means all information, in any form, owned by MY Wealth Planners® or which is disclosed or made available in any manner by or on behalf of MY Wealth Planners® to any employee, including these policies. All information regarding the MY Wealth Planners® clients is considered Confidential Information.

## NON-DISCLOSURE

At all times during the term of employment and thereafter, employees will hold all Confidential Information and all Proprietary Information of MY Wealth Planners® in the strictest confidence, not use such Confidential Information and Proprietary Information other than for the benefit of MY Wealth Planners®, and, except as may be authorized by MY Wealth Planners® in writing, not disclose by publication or otherwise to any person such Confidential Information and Proprietary Information.

## RETURN OF INFORMATION

At any time upon request of MY Wealth Planners®, employees will return to MY Wealth Planners® all written or descriptive matters that contain any Confidential or Proprietary Information, together with all copies thereof in the employee’s possession.

## OWNERSHIP OF INFORMATION

All employees assign to MY Wealth Planners® all of the employee’s right, title, and interest in any idea or concept (whether or not patentable or protectable by copyright) conceived or developed in whole or in part or in which the employee may have aided in its development during their employment with MY Wealth Planners®, including without limitation any Proprietary Information. Suppose any such idea or concept is deemed in any

way to fall within the definition of “work made for hire,” as that term is defined in 17 USC § 101. In that case, such works will be considered “works made for hire,” the copyright of which will be owned solely, completely, and exclusively by MY Wealth Planners®. Suppose any of such concepts or ideas are considered to be works not included in the categories of works covered by the “work made for hire” definition. In that case, such work will be owned, assigned, or transferred completely and exclusively to MY Wealth Planners®. Employees agree to execute, acknowledge, seal, and deliver any instruments or documents and to do all other things reasonably requested by MY Wealth Planners® (both during and after the employee’s employment with MY Wealth Planners®) to completely vest in MY Wealth Planners® all ownership rights in such ideas and concepts transferred by the employee to MY Wealth Planners® according to this policy. All employees further agree to disclose immediately to MY Wealth Planners® all Proprietary Information conceived or developed in whole or in part by the employee during the term of the employee’s employment with MY Wealth Planners®.

## RECORDS

All notes, data, media, reference materials, sketches, drawings, memoranda, and other documents in any way relating to the Confidential or Proprietary Information of MY Wealth Planners® or MY Wealth Planners® business will belong exclusively to MY Wealth Planners®. All employees agree to deliver to MY Wealth Planners® all copies of such materials in the employee’s possession or under the employee’s control at the request of MY Wealth Planners® or, in the absence of such a request, upon the termination of the employee’s employment.

## CLIENT OWNERSHIP

Employees recognize and acknowledge that MY Wealth Planners® has a substantial interest in retaining the Accounts and clients owning the accounts serviced by MY Wealth Planners®. All employees as part of their contracts agree for ten (10) years from the date of termination of his or her association with MY Wealth Planners® that the employee will not directly or indirectly solicit or aid in the solicitation on behalf of any organization, the clients owning the Accounts, if such other organization does business in securities, insurance, or investment advisory services or other lines of business in which MY Wealth Planners® or any of its affiliates are engaged. A solicitation shall include contact or communication by mail, telephone, electronic communication, by personal meeting, or by any other means, either indirectly or directly, of any person or party to request, encourage, or invite the transfer of an account, investments, or services from MY Wealth Planners® or its affiliates, the opening of a new account with any other organization that does business in securities, insurance, investment advisory services, or other lines of business in which MY Wealth Planners® or any of its affiliates is engaged or to discontinue their relationship with MY Wealth Planners®. Violation of this policy is further triggered by the departure of a client and their accounts or policies within ten years of employee employment termination with MY Wealth Planners®.

Employees recognize that MY Wealth Planners® will suffer immediate and irreparable harm if the employee breaches the foregoing covenant and that money damages will not be adequate to compensate MY Wealth Planners® or preserve the status quo. Therefore in the event of a breach of the foregoing covenant, in addition to any other legal or equitable remedy to which MY Wealth Planners® may be entitled, MY Wealth Planners® shall be entitled as a matter of right to a temporary restraining order, temporary injunction, permanent



injunction, or other injunctive relief issued by a court of competent jurisdiction, without the requirement to post a bond, retraining any further or continued breach of violation of the foregoing covenant. The employee shall pay any and all costs and fees incurred by MY Wealth Planners® to enforce the foregoing covenant, including but not limited to reasonable attorneys' fees of MY Wealth Planners®.

## COMPLIANCE POLICY

Employees of MY Wealth Planners® are employees of a Registered Investment Adviser under the laws and regulations prescribed by the Investment Advisers Act of 1940. As such, all employees, whether licensed or unlicensed, are required to comply with all regulatory and legal compliance measures taken by MY Wealth Planners®, including audit of personal and family finances, review of communications both professional and private, and any other measures necessary to ensure compliance with regulatory guidance. Failure to comply with the Compliance Policy constitutes an integrity violation and is subject to termination for cause, as well as potential report to the appropriate regulatory organization(s).