# Financial Planning Services

Scope, process, fees, and limitations for planning engagements.

Effective July 8, 2026 - v1.1

This disclosure describes the financial planning services Protocol Wealth, LLC may provide. It supplements Form ADV Part 2A, the Client Advisory Agreement, and any financial-planning exhibit. Financial planning is non-discretionary unless a separate investment-management authority applies: we provide advice, and you decide whether and how to implement it.

## Planning Topics

Depending on the scope you elect, planning may address:

- Goals, cash flow, budgeting, and balance-sheet organization
- Retirement accumulation, retirement income, and withdrawal sequencing
- Investment strategy, asset allocation, and concentrated-position planning
- Equity compensation, including RSUs, ISOs, NSOs, ESPP, and private-company interests
- Education funding and 529 planning
- Insurance and risk-management needs analysis
- Estate and legacy coordination with your attorney
- Tax-aware projections and tax-sensitive investment planning
- Digital-asset custody, succession, liquidity, and tax-coordination considerations
- Entity, trust, family-office, or institutional treasury considerations, where applicable

## Process

1. Discovery. We gather your goals, financial information, documents, restrictions, and planning priorities.
2. Analysis. We analyze the agreed scope and model relevant alternatives.
3. Recommendations. We deliver recommendations, written planning output, or documented consultation notes.
4. Implementation. You decide whether and how to act. For managed accounts, implementation may occur under the investment-management authority you granted. For held-away assets and planning-only matters, implementation is your responsibility.
5. Review. Planning is based on information available at a point in time unless you engage us for ongoing review.

## Fees

Planning may be included at no separate charge for investment-management clients. Stand-alone or specialized planning may be billed as a fixed project fee, hourly fee, annual planning retainer, or other written fee arrangement. Planning fees are separate from investment-management fees and third-party costs unless your signed agreement states otherwise.

## Important Limitations

Protocol Wealth does not prepare tax returns, draft legal documents, provide legal advice, provide tax advice, or replace your attorney, CPA, insurance professional, or other specialist. Tax-aware projections are illustrative and should be reviewed with your tax adviser. Estate-planning observations are coordination items for your attorney, not legal instructions.

Planning relies on information you provide and on third-party data sources you authorize. We do not independently verify every item. Projections use assumptions and may differ materially from actual future results. No recommendation guarantees an outcome.

Conflicts

Planning recommendations may involve products, accounts, custodians, or services for which Protocol Wealth charges advisory fees. Certain associated persons are also registered representatives of Finalis Securities LLC, member FINRA/SIPC, and may receive commission-based compensation when acting in that separate capacity. You are never required to implement a planning recommendation through Finalis, Protocol Wealth, or any particular provider.

Protocol Wealth, LLC is a registered investment adviser (CRD #335298). Registration does not imply a certain level of skill or training. Investing involves risk, including possible loss of principal; past performance does not guarantee future results. This document is provided for informational purposes and is incorporated by reference into your Client Advisory Agreement.