



An Industry Leader in Financial Planning & Investment Management

★ POINTS OF DISTINCTION	Sunrise Advisors	Other Advisor
1. Responsibility to our Clients: Puts the Client's interests first 100% of the time, as a FIDUCIARY, according to Investment Advisors Act of 1940	(Yes) No	Yes No
2. FEE-ONLY, Fully Disclosed: Is paid only by our clients (receives NO COMMISSIONS, overrides, spreads, fund fees or other charges)	(Yes) No	Yes No
3. Is an INDEPENDENT Firm: Is not owned by or paid by any Broker-Dealer, Insurance Company, Bank or Trust Department	(Yes) No	Yes No
4. Does not offer Proprietary Funds or Products: Strives to avoid any CONFLICTS OF INTEREST	(Yes) No	Yes No
5. Can utilize a wide variety of investment vehicles (individual stocks, individual bonds, mutual funds, ETFs, etc.): Is not bound by or limited to a single investment vehicle to reach your goals	(Yes) No	Yes No
6. Is dedicated to keeping your investment COSTS down: Has investment management & financial planning fees that are less than many mutual funds	(Yes) No	Yes No
7. Offers access to industry-leading, web-based FINANCIAL PLANNING & RETIREMENT PLANNING tools at no additional cost	(Yes) No	Yes No
8. Has employees with QUALIFICATIONS and business EDUCATION with degrees in Finance, Business Administration & Economics, Attorneys, Certified Financial Planners™, Accredited Asset Management Specialist®, Chartered Retirement Planning Counselor®	(Yes) No	Yes No
9. Chief Investment Officer has managed assets SUCCESSFULLY through complete business cycles (Since 1975)	(Yes) No	Yes No
10. Has an investment committee with EXPERIENCE professionally managing money (4 people, 80+ years)	(Yes) No	Yes No
11. Provides FAMILY OFFICE services: Offers comprehensive, holistic financial planning and estate planning services that are coordinated directly with your CPA and attorney	(Yes) No	Yes No
12. Has EXPERIENCE and KNOWLEDGE that may enhance value: Municipal & Government bonds, Core & Satellite stock portfolios, Hedge Fund techniques	(Yes) No	Yes No
13. Protects your PRIVACY by making sure your personal information stays confidential: Does not share your information except as required	(Yes) No	Yes No
14. Company RETIREMENT PLANS (401k, Profit Sharing): Acts as an ERISA 3(38) Fiduciary, offers professionally-managed investment accounts to mitigate Trustees' potential liability	(Yes) No	Yes No
15. Is a FAMILY-OWNED, MULTI-GENERATIONAL firm: With the objective of providing continuity and consistency in your investment management, retirement planning and estate planning strategies	(Yes) No	Yes No

SUNRISE ADVISORS
Registered Investment Advisors
Fee-Only Wealth Management



OUR SERVICES

Investment Management

- As an independent Registered Investment Advisor (RIA), we professionally manage investments as a fiduciary for the benefit of our clients.
- We manage balanced portfolios (consisting of cash, bonds, 'foundation investments', and stocks) and fixed-income portfolios (consisting of short-term and long-term bonds). We make asset allocation decisions based on our proprietary forms of research and our proven investment style.
- We normally manage our clients' assets on an on-going, discretionary basis while staying within agreed upon objectives, strategies, and risk-tolerance guidelines.
- We have an advantage in how we do our business due to our education, professional qualification and experience as investment managers.

Financial Planning

- Our clients' assets are managed to meet their specific objectives, such as retirement or college education. For instance, we may make detailed personal financial projections based on the use of your accumulated assets to provide retirement income. Our web-based financial and retirement planning software allows us to establish, test, and monitor our progress in achieving those objectives.
- We provide estate, legacy and business transition planning for business owners and other individuals. We are pleased to coordinate our services with our client's CPA and attorney.

Estate & Trustee Services

- Our firm's attorneys can assist in the crafting of our clients' estate plan and can work directly with their existing attorney to implement the desired estate planning or business succession strategies.
- We aid in the selection of the appropriate trust vehicle and in determining the appropriate roles and responsibilities for the trustees or beneficiaries, including evaluating the differences of an individual vs. corporate trustee, guiding trustees through their duties and obligations, and coordinating the professional team to service the trust (attorney, advisor and accountant).

Company Retirement Plans

- We craft customized retirement plans with multiple investment options, including professionally-managed, risk-based portfolios.
- Unlike most retirement plan providers, we have the ability to utilize almost any investment vehicle (individual stocks, individual bonds, CDs, mutual funds, exchange-traded funds, etc.).
- We may act as an ERISA 3(38) investment fiduciary, effectively managing retirement investment accounts, helping to mitigate investment liability for the plan trustees in the oversight of plan assets.
- We offer plan participants access to our integrated financial planning and retirement planning tools.

Family Office Services

- Designed to cater to successful business owners and high-net worth families, wealth management is integrated with wealth transfer, business succession, and charitable giving. (As a multi-generational, family-owned, closely-held firm, we lend our perspective to the nuances of family wealth protection and transition.)
- We provide a safe, open environment for family discussions on wealth utilization and transfer.
- Our staff attorneys are available to review the terms of contracts, agreements, and settlements for the benefit of our clients. In addition, our attorneys can serve as a peer-to-peer contact for our client's estate planning and corporate attorney.
- We are able to coordinate wealth and legacy strategies with your attorney for effective planning and efficient implementation, including trustee selection/analysis and successor or corporate trustee services.

David P. Scott – Chairman
Samuel R. Scott, CFP® – President
David T. Walsh, JD, CFP®

Timothy M. Wickey, JD
Sarah S. Walsh, RN
Jenna D. Patterson

(913) 681-0215
(888) 212-5741
www.SunriseAdvisors.com