Cardinal Wealth Management LLC

The Cardinal Path™

A Signature Wealth Building Process for Individuals, Families & Entrepreneurs

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WHY A PROCESS MATTERS

Most people don't fail financially because they lack intelligence or income. They fail because nobody ever gave them a clear path forward.

At Cardinal Wealth Management, every client relationship follows The Cardinal Path™ — a structured, personal, and ongoing process designed to take you from where you are today to where you want to be, with someone genuinely in your corner every step of the way.

This isn't a product. It's a relationship built on trust, clarity, and consistent action over time.

THE CARDINAL PATH™ — 5 PHASES

PHASE 1: DISCOVER

"Understanding Your World"

Tools: Initial consultation, Right Capital onboarding, risk questionnaire

The foundation of everything we do together is understanding you, not just your numbers, but your story, your goals, your fears, and what financial success actually means for your life.

What happens in this phase:

- **Free 30-minute introductory call:** No pressure, no pitch. Just a conversation to see if we're a good fit for each other.
- **Full discovery meeting (60-90 minutes):** We go deep. Where are you today? Where do you want to be? What's keeping you up at night? What does your ideal financial future look like in 5, 10, 20 years?
- **Financial snapshot:** We gather the basics: income, expenses, assets, debts, insurance, existing accounts, employer benefits
- **Right Capital setup:** You'll receive an invitation to your personal financial planning portal where we begin building your complete financial picture. The more you add, the more accurate and powerful your plan becomes.
- **Risk assessment:** We determine your true risk tolerance. Not just what you think you can handle on paper, but what you can realistically live with when markets get uncomfortable.

What you walk away with: A clear picture of where you stand today and confidence that someone finally understands your full financial situation.

Chris's commitment in this phase: *"I will listen more than I talk. My job in this phase is to understand your world completely before I ever make a single suggestion."*

PHASE 2: CLARIFY

"Building Your Blueprint"

Tools: Right Capital financial plan, Investment Policy Statement, Altruist

With a complete picture of your situation, we build your personalized financial blueprint, a clear, actionable plan that connects where you are today to where you want to go.

What happens in this phase:

- Financial plan development in Right Capital. Depending on your service tier, this includes some or all of the following:

    Retirement projections: Are you on track? What does it take to get there?

    Cash flow and budgeting analysis: Where is your money going and where should it go?

    Net worth tracking: Building the complete picture of your financial life

    Goal planning: Education funding, home purchase, business goals, early retirement

Insurance gap analysis: Are you adequately protected?

Basic estate planning review: Do you have the foundational documents in place?

- **Investment Policy Statement (IPS):** We formalize your investment philosophy in writing. Your goals, time horizon, risk tolerance, and investment guidelines, documented and agreed upon by both of us. This is your investment constitution.
- **Altruist account setup:** For investment management clients, your custodial account is established and funded. You receive an invitation, fund your account, and we implement your investment strategy.
- **Portfolio construction:** Your investment allocation is built around your IPS, your timeline, and your goals. Every position has a purpose.

What you walk away with: A written financial plan that is specifically yours, not a generic template, but a blueprint built around your actual life and goals.

Chris's commitment in this phase: *"I will explain every recommendation in plain English. You will understand exactly what we're doing and why before we do anything."*

PHASE 3: IMPLEMENT

"Putting the Plan to Work"

Tools: Altruist, Right Capital, Wealthbox CRM

A plan that isn't implemented is just a document. This phase is where we take action, together.

What happens in this phase:

- **Investment implementation:** Your portfolio is built according to your IPS and investment plan. Every trade is made with your specific goals in mind.
- **Action item completion:** Your financial plan likely identified specific actions beyond investing: adjusting your 401k contributions, reviewing your insurance, updating beneficiaries, establishing an emergency fund, opening an HSA. We track these together until they're done.
- **Account consolidation:** If you have old 401ks, IRAs, or scattered accounts, we discuss whether consolidation makes sense for your situation.
- **Right Capital activation:** Your planning portal is now live and connected to your real accounts. You can log in at any time to see your complete financial picture updated in real time.
- **Welcome package:** You receive a summary of everything we've built together: your plan, your IPS, your account information, and a clear outline of what to expect going forward.

What you walk away with: A fully implemented financial plan and investment portfolio — and the knowledge that your money is finally working with purpose.

Chris's commitment in this phase: *"Implementation is where most plans die. I will follow up until every action item is complete. Done means done."*

PHASE 4: MONITOR

"Staying on Track Together"

Tools: Altruist, Right Capital, Wealthbox, email, scheduled meetings

Your financial plan is not a set-it-and-forget-it document. Life changes. Markets change. Your goals evolve. This phase is ongoing for as long as we work together.

What happens in this phase:

For wealth building clients (long time horizon):

- **Annual review meeting:** A comprehensive look at your progress, your plan, and any life changes that require adjustments
- **Portfolio monitoring:** Continuous oversight of your investments relative to your IPS and goals
- **Rebalancing:** When your allocation drifts from your target, we bring it back in line
- **Life event check-ins:** Job change, new baby, home purchase, inheritance, marriage, divorce, any significant life event triggers a conversation
- **Market commentary:** During significant market events, you'll hear from me directly with context and perspective, so you never feel left in the dark
- **Follow-up emails after every meeting:** A written summary of what we discussed and any action items, so nothing falls through the cracks

For retirees or clients in distribution phase:

- **Quarterly review meetings:** More frequent touchpoints to monitor income, spending, and portfolio sustainability
- **All of the above**, plus withdrawal strategy monitoring

You will always have direct access to me. No gatekeepers. No call centers. When you need to talk, you reach Chris Cardinal directly.

What you experience in this phase: The feeling of having a real financial partner, someone who knows your situation, proactively reaches out, and is always available when life happens.

Chris's commitment in this phase: *"You will never wonder what's happening with your money or feel like you've been forgotten. I will reach out to you, you won't have to chase me."*

PHASE 5: EVOLVE

"Growing Together Over Time"

Tools: Right Capital plan updates, annual reviews, periodic service reviews

The best client relationships aren't transactions, they're decades-long partnerships. As your life evolves, your financial plan evolves with it. This phase represents the ongoing, deepening relationship that Cardinal is built to provide.

What happens in this phase:

- **Annual plan refresh:** Every year we revisit your financial plan in Right Capital. Are your goals the same? Has your timeline changed? Are there new opportunities or risks to address?
- **Life milestone planning:** Marriage, children, college funding, business ownership, career transitions, inheritance, retirement. Each milestone gets the attention it deserves.
- **Increasing complexity, increasing value:** As your wealth grows and your situation becomes more complex, the value of having an adviser who has known you for years becomes exponentially greater.
- **Periodic service reviews:** Periodically we'll review whether your current service tier still fits your needs. As your situation grows, your plan should grow with it.
- **Referral introductions:** When the time is right and you feel genuinely served, we'd be honored to meet the people you care about. There is no greater compliment than a referral from a client we've earned the trust of.

What you experience in this phase: The compounding value of a long-term financial partnership; someone who knows your history, understands your goals, and is invested in your success for the long run.

Chris's commitment in this phase: *"My goal is to still be your adviser in 20 years. Every decision I make is made with that relationship in mind."*

THE CARDINAL EXPERIENCE — WHAT EVERY CLIENT CAN EXPECT

Regardless of service tier, every ongoing Cardinal client experiences:

✅ **Direct access:** You work with Chris Cardinal directly, always

✅ **Follow-up emails** after every meeting with a summary and action items

✅ **Proactive communication:** You'll hear from me during significant market events, not just at scheduled reviews

✅ **Plain English:** No jargon, no confusion, no feeling talked down to

✅ **Weekly market update newsletter** sent directly to your email to keep you informed about what's happening in the market

✅ **Personalized attention:** Your plan is yours, not a template

✅ **Birthday acknowledgment:** because you're a person, not an account number

✅ **Response within 24 hours:** To any call, email, or message

✅ **Annual client satisfaction review**: Your feedback matters and shapes how we serve you

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SERVICE TIERS & THE CARDINAL PATH™

The Cardinal Path™ is built around financial planning as the foundation, with investment management available as an added service.

ONGOING PLANNING SUBSCRIPTION

Best for: Clients who want a continuing planning relationship and someone in their corner over time

All five phases of The Cardinal Path™, delivered on an ongoing basis through Right Capital — with direct access to Chris, regular reviews, and plan updates as your life evolves. Tiered by the complexity of your situation:

- Foundation — for individuals and couples building the basics
- Core — for households with more moving parts and multiple goals
- Complex / Equity Compensation — for equity-comp holders, business owners, and multi-account households

Fee: Monthly subscription — see current fee schedule

INVESTMENT MANAGEMENT (Add-On)

Best for: Clients who want Chris to actively manage their investments

Adds hands-on portfolio management through Altruist to your planning relationship, the implementation and ongoing oversight of Phases 3 and 4. Available to any planning client. If you engage both planning and investment management, you pay the greater of your planning fee or your investment-management fee, never both.

Fee: Graduated, based on assets under management — see current fee schedule

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ONE-TIME FINANCIAL PLAN

Best for: Clients who want a clear roadmap to implement on their own

Phases 1 and 2 in full, with Phase 3 guidance you carry out yourself, a complete written plan and action checklist, delivered once. Ideal if you're largely self-directed but want a professional blueprint built around your actual life. Available in a standard and a complex option.

Fee: Flat project fee — see current fee schedule

Limited hourly advisory is also available by arrangement for clients whose portfolios we don't manage — see current fee schedule.

A NOTE FROM CHRIS

"I didn't come to financial planning from a traditional background. I spent years helping people through some of the hardest moments of their lives, and what I learned is that the people who make real progress aren't always the ones with the most money or the best circumstances.

They're the ones with a clear goal, a real plan, and someone genuinely in their corner.

That's what The Cardinal Path™ is. Not a product. Not a sales pitch. A commitment to be that person for you, for as long as you'll have me.

I'm honored you're considering Cardinal. Let's build something together."

— Chris Cardinal, Founder & Investment Adviser Cardinal Wealth Management LLC

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