APELLA

Advice for Life

ApellaCapital.com

We start with your life and build your plan around it.

At Apella, our focus is *You*.

We're an employee-owned firm of financial advisors who deliver innovative planning and investment solutions built on independent, Evidence-Based thinking.

Instead of speculation and guesswork, we use insights drawn from academic research and decades of data to build portfolios and plans that put science on your side. We are passionate about working with our clients and helping them achieve their most important goals.

A dedicated team of Advisors & specialists, all working for You

Whether you're just beginning your personal financial journey, or you're seeking help with more intricate planning and investment needs, we're committed to putting our collective knowledge and experience to work for you.

You are how we measure success.

Apella at a Glance

- Founded in 2014
- Headquartered in Glastonbury CT
- 10 Offices Nationally
- $1.5 billion in assets (as of 10/20)
- 100% Fee-Based
- Financial Planning, Investment Solutions & Retirement Plan Solutions

Dedicated to Your Long-Term Goals

We are passionate about working with our clients and helping them achieve their most important goals. Our dedicated community of financial advisors provide caring, comprehensive, and objective advice to successful individuals and families, businesses and institutions, and retirement plans from coast to coast. Whatever phase of your life you are enjoying, we can help you gain confidence in your financial future and plan for what comes next.

Individuals & Families

We work with thousands of successful individuals and families across the United States. Wherever you are in your life, whatever your situation, we can help create a custom strategic plan—and portfolio—to get you from where you are today to where you want to be in the future.

Starting Out

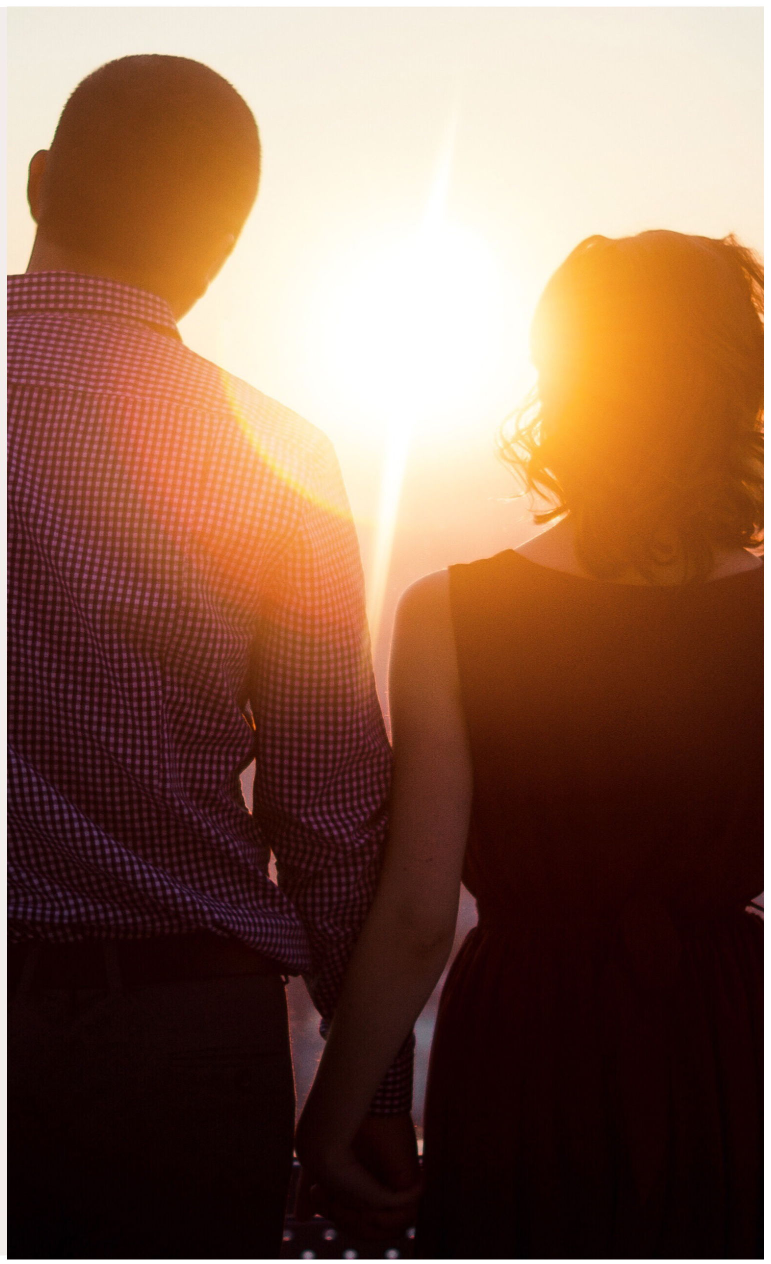
First job, marriage, college loans, buying a house, starting a family, protecting against the unexpected—you have a lot to focus on now—while still trying to plan for the long-term. We can help.

Focused on the Future

No matter how comfortable you are financially, you still wonder what's next. What will retirement look like? Is your portfolio optimal? Could it be more tax efficient? Are you missing anything? We can help.

Retired

With many people spending 20 or 30 years in retirement, making sure your retirement is secure and comfortable is top of mind. As is leaving a legacy for those you love most. We can help.



Retirement Plans

These days, the long-term success of most Americans' retirements depends largely on their retirement plans. But many plans can be expensive...and while they offer a vast array of products, they often provide minimal education and little advice.

As a plan sponsor, how do you sort through all your options, and find the right retirement plan option for your company?

Apella can provide the right options, guidance, and structure for your company or institution.

Businesses & Institutions

We work with businesses and institutions across the United States, providing a range of services from investing and cash management to benefits consulting to retirement plans.

Businesses

Whatever the size or maturity of your business, we have the expertise and experience to provide extensive services and support.

Institutions

From pension funds to non-profits, we work with a variety of institutions, helping them with investing and retirement plan services.

We offer a wide range of wealth management services

- Comprehensive ***financial planning*** to make sure you can achieve what is most important to you
- Making sure your portfolio supports your long-term goals through ***investment management***
- Protecting your family, yourself, your assets and your business through ***insurance***
- Helping families plan and prepare for ***educating children and grandchildren***
- Helping ***business owners*** protect their business, provide benefits to employees, or buy or sell a business
- Making sure you have money to pay for the unexpected as well as a regular income in retirement through ***cash and income planning***
- Helping you leave a legacy for your loved ones and your preferred charities through ***estate planning***
- Working closely with your other financial professionals, including your CPA and Estate Attorney, to ensure an ***efficient and coordinated approach***

Our approach

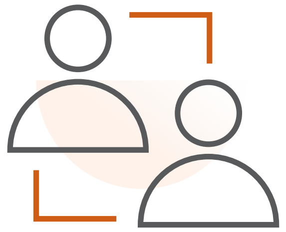
Expertise with Integrity

You deserve experienced, caring advisors who act in your best interests. Always. That means full transparency, no hidden fees, and an unwavering commitment to your long-term success.

Evidence-Based Investing & Planning

Instead of speculation and guesswork, everything we do is rooted in a rigorous, methodical approach that utilizes data, best practices, and academic research to make your goals a reality.

Advice for Life



We believe long-term partnership is the foundation of good advice. Through all the inevitable ups and downs, we'll be there to support you, making sure your plan keeps pace with your life.

> **"We believe the needs of investors should always come first."**
>
> — David E. Connelly, Jr. and Patrick A. Sweeny
> Founders of Apella Capital

Helping You Get From Today to Some Day

Our advisory process starts with where you are today—both personally and financially—and where you want to go. Then we build a **comprehensive, long-term plan** to get you there. And help you stay on track to make your "some day" a reality.

Advice - Planning

Our Evidence-Based approach to planning is grounded in decades of research, data, and best practices, covering everything from behavioral finance to the latest research on sustainable rates of withdrawal in retirement.

This means that the financial plans we build together are designed to help you achieve your most important goals with confidence. We start with your life—then plan your money around it, using a flexible, four-step process.

01 Understand Your Goals

To build your plan, we first need to understand what is most important to you— your values, priorities, concerns, and hopes. We want to understand where you are today and where you want to be in the future.

02 Create Your Plan

Once we understand what matters most to you personally and financially, we work together to put together the best possible long-term plan to get you there. Your plan will focus on a wide variety of areas and draw on Apella's extensive expertise.

03 Develop Your Portfolio

A key part of most plans is your portfolio, which will help fund many of your goals. We use an Evidence-Based approach, grounded in data and academic research, designed to give you confidence in achieving your goals with a suitable amount of risk.

04 Ongoing Advice & Monitoring

We regularly evaluate your plan to make sure you stay on track toward achieving your goals. We will also update it as needed to reflect changes in your life or needs or circumstances. And we will provide you with ongoing advice and education so you always know where you stand.

Advice - Investing

Instead of the speculation and guesswork that characterizes far too much of investing today, our **Evidence-Based investment philosophy** is grounded in decades of data and extensive academic research, including the insights of 12 Nobel laureates. We put science on your side.

Evidence-Based

We begin with decades of data and analysis--including insights from some of the best minds in academia--on factors that can help decrease risk and increase potential returns.

Best of Breed

Using a rigorous screening process, we identify and implement an exclusive, optimized blend of institutional managers for each portfolio.

Disciplined & Independent

We believe a consistent, long-term approach is essential, but aren't afraid to embrace new research when it can make a real difference for investors. We also go to exceptional lengths to try and minimize every fraction of returns lost to income taxes, transaction costs, and other inefficiencies.

The portfolios we build for our clients (also available in tax-managed and values-based options) employ an exclusive blend of top institutional money managers and offer a world of smart- diversification with up to:

- **5000+ stocks**
- **17000+ bonds**
- **Across 50+ countries**
- **And 30+ currencies**

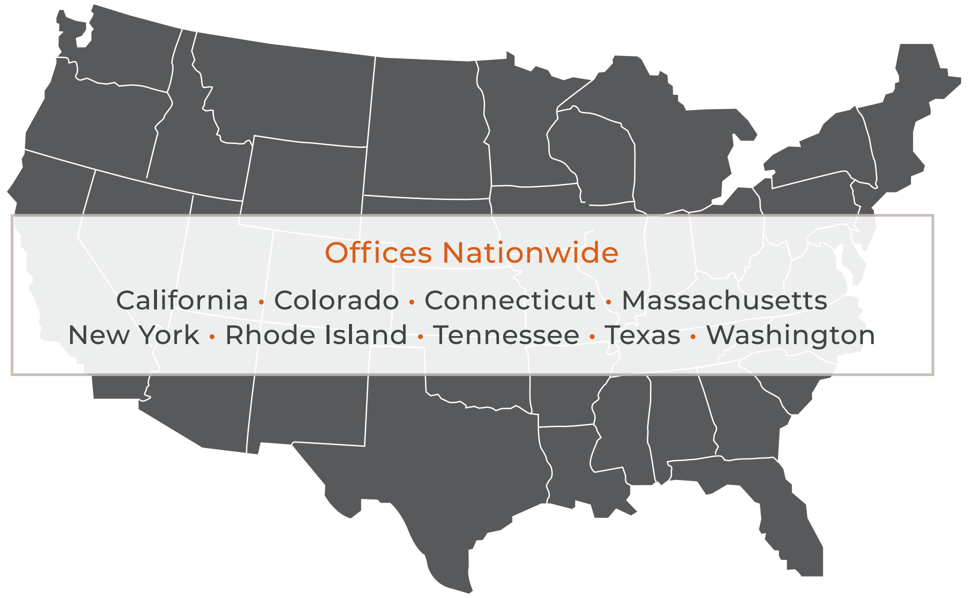
All our solutions bring together extensive research, decades of academic insights, and noted money managers—all focused on trying to provide a better investment experience. Based on your plan, we will help you select and implement the right portfolio to help you achieve your most important long-term goals.

Apella's National Headquarters
Glastonbury, CT

Nationwide scale, local focus

With Apella Capital, your day-to-day needs are met by a dedicated team located in your region. But that's only the beginning.

With over $1.5 billion in client assets under management and advisement, we have the scale to serve, backed by personalized, hands-on service and support, including paraplanners, operations staff, a full suite of the latest tools and technology, and knowledge in key areas such as college planning, social security, tax management, retirement plans, and more.



Discover the Apella Difference

We never forget that our profession is helping people, and that thousands of clients and their families count on us for advice and guidance. We are committed to serving our clients with the utmost care, integrity, and flexibility.

We are inspired by the power we have to make a positive difference in the lives of our clients and their families, and consider it an honor when someone chooses to work with us.

> "If you want to go fast, go alone.
> If you want to go far, go together."
>
> - African Proverb

More Information

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Important Disclosure

Apella Capital, LLC is an investment advisory firm registered with the Securities and Exchange Commission. The firm only transacts business in states where it is properly registered, or exempted or excluded from registration requirements. Past performance does not guarantee future results. As with any investment strategy, there is the possibility of profitability as well as loss. Neither Symmetry nor its affiliates provide tax advice and nothing either stated or implied here should be inferred as providing such advice. Any chart that is presented in this brochure is for informational purposes only and should not be considered an all-inclusive formula for security selection.

Diversification seeks to reduce volatility by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market.

Apella Capitals' investment approach seeks enhanced returns by overweighting assets that exhibit characteristics that tend to be in accordance with one or more "factors" identified in academic research as historically associated with higher returns. Please be advised that adding these factors may not ensure increased return over a market-weighted investment and may lead to underperformance relative to the benchmark over the investor's time horizon. The factors Symmetry seeks to capture may change over time at its discretion. Currently, the major equity factors used by Symmetry and some associated research are: the market risk premium ("Capital Asset Prices: A Theory of Market Equilibrium under Conditions of Risk," 1964), value ("Common risk factors in the returns on stocks and bonds," 1993, small "The Relationship Between Return and Market Value of Common Stocks," 1981), profitability ("The Other Side of Value: The Gross Profitability Premium," 2013, quality ("Quality Minus Junk," 2013), momentum ("Returns to Buying Winners and Selling Losers: Implications for Stock Market Efficiency," 1993, and minimum volatility ("The Cross-Section of Volatility and Expected Returns," 2006. On the bond side, Symmetry primarily seeks to capture maturity and credit risk premiums ("Expected Returns: An Investor's Guide to Harvesting Market Rewards," 2011). All data is from sources believed to be reliable but cannot be guaranteed or warranted.

Risk Disclosure

Higher potential return generally involves greater risk, short-term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards, which risks are generally intensified for investments in emerging markets due to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency risk, as well as, fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Investing in real estate entails certain risks, including changes in: the economy, supply and demand, laws, tenant turnover, interest rates (including periods of high interest rates), availability of mortgage funds, operation expenses and cost of insurance.

Investment Companies and Exchange-Traded Funds Risk. When the Fund invests in other investment companies, including ETFs, it will bear additional expenses based on its pro rata share of the other investment company's or ETF's operating expenses, including the management fees of the Underlying Fund in addition to those paid by the Fund. The risk of owning an Underlying Fund generally reflects the risks of owning the underlying investments the Underlying Fund holds. The Fund also will incur brokerage costs when it purchases and sells ETFs.

Exchange-traded funds tend to distribute fewer capital gains than traditional open-end mutual funds due to the in-kind redemption process, which allows the ETF to swap out low cost-basis securities. Be advised that this process defers taxes, but does not eliminate them. Investors will owe capital gains taxes on gains made in their own ETF shares. ETFs do not sell individual shares directly to investors and only issue their shares in large blocks. Exchange traded funds are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETF shares are bought and sold at market price (not NAV) and are not individually redeemed from the fund.

Market Events Risk. Financial markets are subject to periods of high volatility, depressed valuations, decreased liquidity and heightened uncertainty, such as what was experienced during the financial crisis that occurred in and around 2008 and more recently in connection with the coronavirus disease 2019 (COVID-19) pandemic. Market conditions such as this are an inevitable part of investing in capital markets and may continue, recur, worsen or spread. Markets may be volatile and values of individual securities and other investments may decline significantly in response to adverse issuer, political, regulatory, market, economic, public health, or other developments that may cause broad changes in market value, public perceptions concerning these developments, and adverse investor sentiment or publicity. Changes in the financial condition of a single issuer may impact a market as a whole. Changes in value may be temporary or may last for extended periods. Geopolitical risks, including terrorism, tensions or open conflict between nations, or political or economic dysfunction within some nations that are major players on the world stage or major producers of oil, may lead to overall instability in world economies and markets generally and have led, and may in the future lead, to increased market volatility and may have adverse long-term effects. Similarly, environmental and public health risks, such as natural disasters or epidemics (such as COVID-19), or widespread fear that such events may occur, may impact markets adversely and cause market volatility in both the short- and long-term. Governments and central banks may take steps to support financial markets, including by keeping interest rates at historically low levels. This and other governmental intervention may not work as intended, particularly if the efforts are perceived by investors as being unlikely to achieve the desired results. Governments and central banks also may reduce market support activities. Such reduction, including interest rate increases, could negatively affect financial markets generally, increase market volatility and reduce the value and liquidity of securities in which the Fund invests. Governmental policy and legislative changes also may contribute to decreased liquidity and increased volatility in the financial markets.

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