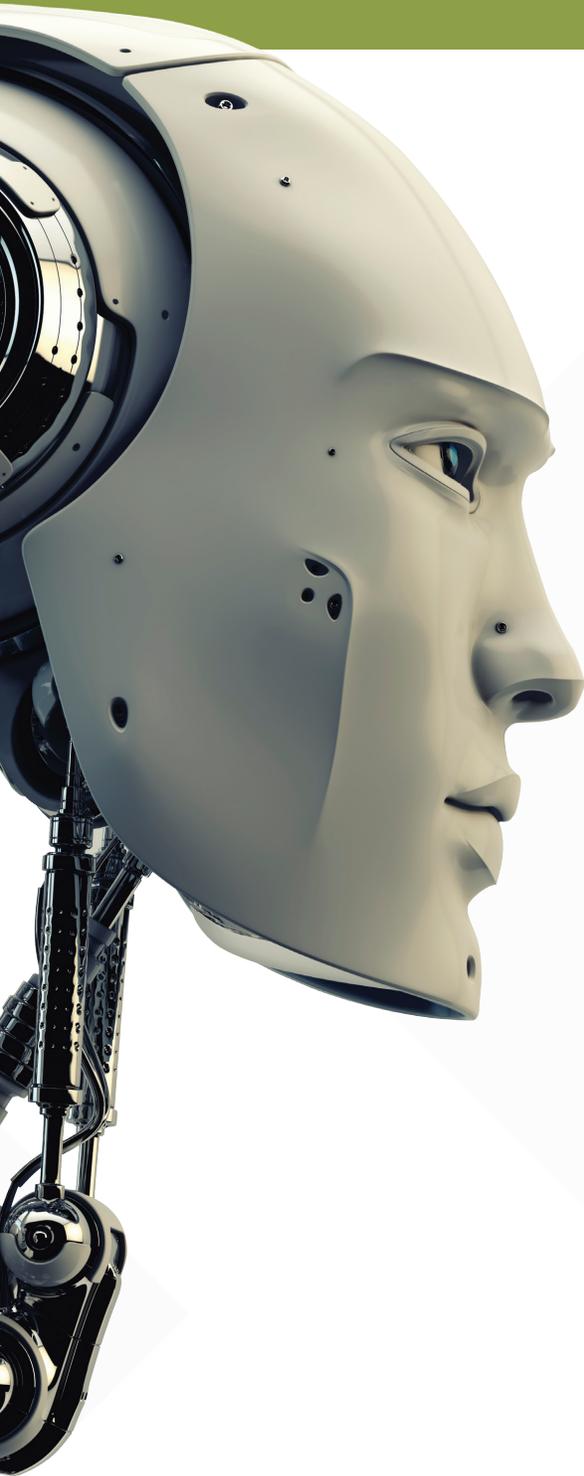


# SIX REASONS YOU NEED MORE THAN A ROBO-ADVISOR



At CTS, we provide our clients with a personal, hands-on approach to developing a strategy for long-term financial independence. We also keep a close eye on industry trends and analyze the evolving technology offerings made available to consumers today.

One of these trends is the rise of “robo-advisors,” online investing platforms that use computer-generated algorithms to create strategies and manage your money.

These platforms were designed to offer simple and affordable portfolio management with very little human interaction. With the increasing availability of these platforms, you might be asking yourself: **Do I even need a financial advisor?**

**We think you do.** Here are 6 reasons why:

## REASON 1 | WE TREAT YOU LIKE A PERSON, NOT AN ACCOUNT NUMBER

We put you at the center of everything we do. Our meticulous discovery process thoroughly drills down into your unique personality, goals, and needs. We think clients have better financial outcomes with custom-built strategies based on a human analysis of your personality, goals, and needs. Robo-advisors use algorithms to fit you into pre-existing strategies based on your age, risk tolerance, and investment horizon. They can't fully understand your unique needs because they've never met you personally.

## REASON 2 | WE KEEP YOU INVOLVED IN INVESTMENT DECISIONS

We emphasize ongoing, personalized communication because we believe informed clients make more intelligent financial decisions. We customize our level of communication to your desires and can present you with as little or as much technical detail as you like. Robo-advisors are targeted towards clients who prefer a hands-off approach to investing and generally do not keep clients informed, which has the potential for unexpected outcomes and unprepared responses. At CTS, we embrace technology but firmly believe that when it comes to your finances, interpersonal, face-to-face communications are critical in helping you achieve your objectives.

### REASON 3 | WE COACH, GUIDE, AND HOLD YOU ACCOUNTABLE

Everyone has different purposes for their money; we help you define it and hold you accountable to the strategies we create together. Think of us as financial coaches or guides who understand exactly what you want to achieve today and tomorrow. Robo-advisor algorithms are designed around simplistic variables like age, target retirement date, risk tolerance, and income level. A computer doesn't care if you reach your goals. We do.

### REASON 4 | WE MAKE SURE YOUR FINANCIAL STRATEGIES KEEP UP WITH YOUR LIFE

We proactively monitor your strategies and update them as your needs change. While robo-advisors can make changes to your portfolio based on life changes, our long-standing personal relationships with our clients enable us to anticipate those changes and ask the right questions in advance that lead to informed, thoughtful financial decisions.

### REASON 5 | WE PROVIDE KNOWLEDGABLE ANSWERS FROM SOMEONE YOU KNOW

We offer you easy access to an experienced local professional who knows you and understands your situation. Whatever your issue, we can get you the answer you need, quickly and confidently. Most robo-advisors send you to a help forum or customer service center when you have questions. Even if there is a person assigned to your account, you could be just one of hundreds they speak with every day.

### REASON 6 | YOUR LIFE IS ABOUT MORE THAN INVESTING

We help our clients prepare for all of life's important financial milestones: a house, paying off debt, funding a college education, a bucket list, vacation, as well as retirement. Robo-advisors are designed to focus mostly on investing. For our clients, comprehensive wealth strategies are about much more than just their investment portfolio.

## THE BOTTOM LINE

The good news is that you don't have to forego the benefits of working with an online investing platform when you work with us. Through our robust technology platform, we offer many of the same features and benefits that our online competitors do, in addition to the things we've just shared.

#### Disclosures

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