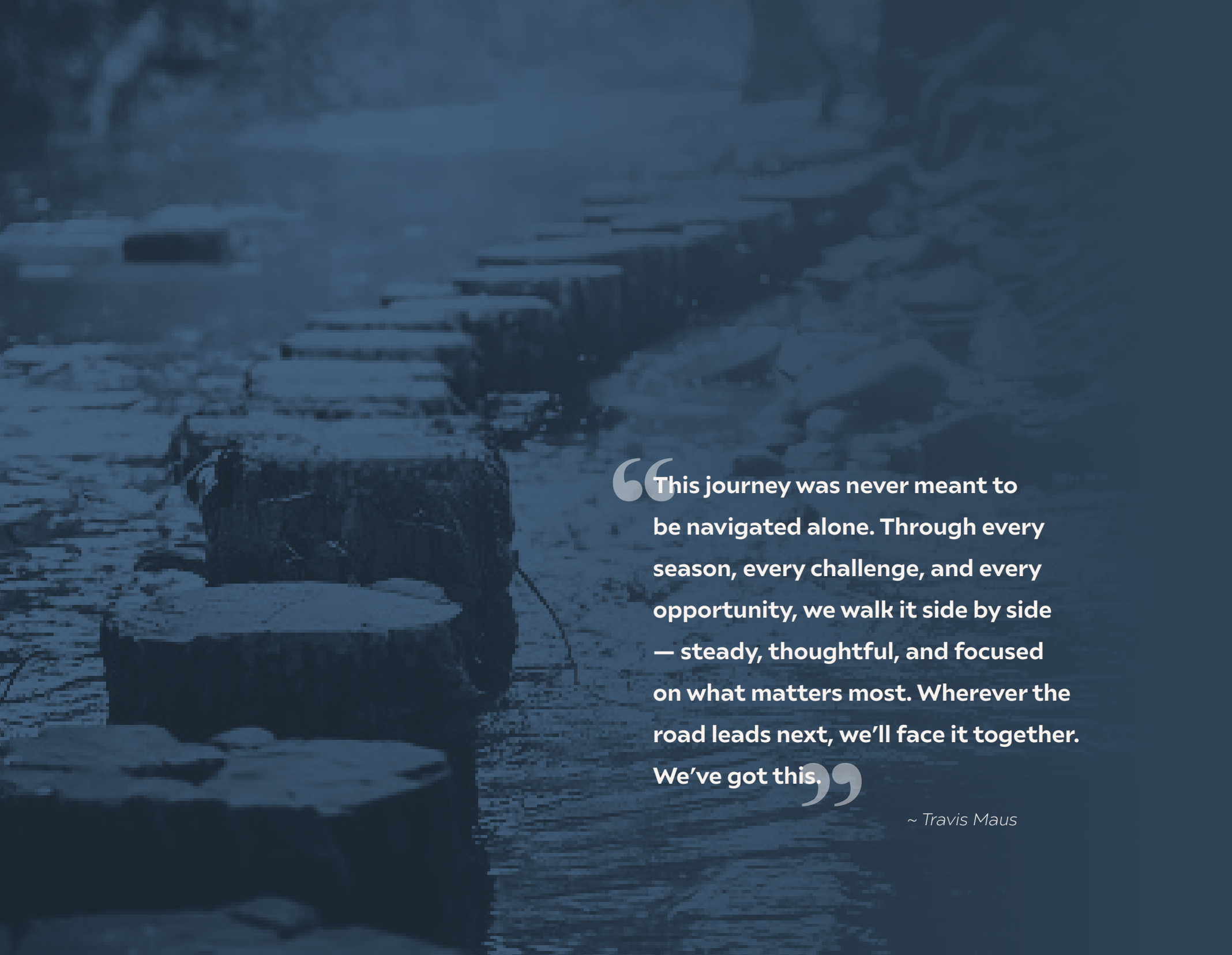
S·E·E·D

ANNUAL REPORT 2026



“This journey was never meant to be navigated alone. Through every season, every challenge, and every opportunity, we walk it side by side — steady, thoughtful, and focused on what matters most. Wherever the road leads next, we’ll face it together. We’ve got this.”

~ Travis Maus



From Travis Maus, AIFA®, CEO of S.E.E.D. Planning Group

When I started SEED, the idea was simple: people deserve better guidance around their financial future. Too often, advice feels complicated, transactional, or driven by someone else's agenda. I believe there is a better way. One rooted in clarity, honesty, and long-term partnership.

Over time, that belief has shaped everything we do at SEED.

What began as a small team focused on doing the right thing for as many people as possible has grown into something much more meaningful. Today, we have the privilege of working alongside individuals and families as they navigate complex decisions, major life transitions, and everything in between. Along the way, we've expanded our capabilities, strengthened our team, and deepened the way we deliver advice, always with the same purpose at the center: helping you overcome the challenges that are keeping you from financial success.

This past year, like many before, has brought its share of uncertainty and change. Markets shifted, policies evolved, and unexpected life events happened. But through it all, our commitment to walking alongside you has remained constant. Not by reacting to headlines, but by staying grounded to thoughtful planning, disciplined decision-making, and what truly helps you improve your life.

As we look to the future, we're focused on continuing to improve how we serve you. That means investing in better tools, expanding our expertise, and finding new ways to simplify complex decisions, so you can spend less time worrying and more time living.

Most importantly, it means staying true to what got us here: a belief that you and your family deserve more from your money and life.

Thank you for the trust you've placed in us. It's not something I've ever taken lightly and I am grateful to be part of your journey, and confident in where we're headed together.

The Intent of this Annual Report

This report is meant to be more than a look back.

It's an opportunity to pause, reflect, and reconnect around what matters most in your financial life and in our partnership together.

Inside these pages, you'll find a mix of perspectives. Some sections highlight the progress we've made as a firm. Others reflect the type of work we do alongside clients every day, helping navigate decisions, manage uncertainty, and stay aligned with long-term goals. And some sections are simply meant to offer clarity and context in a world that often feels complex and overwhelming.

Our intention is not to overwhelm you with information, but to give you something meaningful. A clearer understanding of how we think, how we serve, and how we continue working to improve the way we support you.

For our clients, this report is a reflection of the partnership we share, reinforming them of what we do and how we approach our work.

Wherever you are in your journey, our goal is to help you make thoughtful decisions, stay grounded through life's changes, and move forward with confidence. Financial planning, income taxes, estate planning, and investments don't need to be scary or stressful. That's why you have a team.





Life Happens — **Finding Confidence Through the Noise**

Life has a way of getting loud.

There are seasons where everything feels uncertain. Markets move in ways we don't expect, headlines create anxiety, and personal challenges show up at the worst possible times. Even in the best of years, life rarely unfolds in a straight, predictable line.

That's the reality we all live in.

And it's also why we do what we do.

Wealth management, at its core, is not about perfection. It's not about predicting every twist and turn or eliminating uncertainty altogether. It's about helping people navigate through the noise, so that when life inevitably happens, there's a sense of clarity, stability, and direction to fall back on. When the world feels chaotic, perspective matters.

We get the honor of helping our clients work through life's biggest ups and downs. Someone reaches a milestone they thought was unreachable. There's an unexpected life change to navigate. A difficult season has come and gone. We're there with you with our collective experience. And often, what stands out most isn't the challenge itself, but how our clients overcome. No matter the challenge, we're able to work together, finding the calm in the storm as we step back, focus on what truly matters, and recognize what's still going right.

That's where confidence lives. In progress, resilience, and the small wins that build over time.

Our role is to help create the environment where that kind of perspective is possible. To bring structure when things feel unstructured. To offer calm when emotions run high. And to remind you that even when the path feels uncertain, you're still moving forward.

We're not here just to build plans. We're here to help you stay connected to them, to avoid anxiety over the numbers, and to support the bigger picture those numbers represent; your life, your goals, your future.

Life will always happen, but with the right perspective, the right plan, and the right partnership, it becomes something you can move through with confidence and peace of mind.

What Value Means — And What We Say No To



Value can be a difficult thing to define, but in our world, it's measured by clarity, confidence, and the ability to make better decisions over time.

At SEED, value starts with responsibility. As a fiduciary, our obligation is simple in theory but demanding in practice: to act in your best interest, always. That means advice grounded in your goals, your circumstances, and your life and not trends, products, or outside incentives.

But defining value isn't just about what we do. It's also about what we choose not to do.

We say no to strategies that create unnecessary complexity. We say no to approaches that serve short-term outcomes at the expense of your long-term progress. We say no to relationships where expectations aren't aligned around planning, accountability, and follow-through.

This matters because real value is built through focus and discipline. It comes from simplifying what's overwhelming, prioritizing what matters most, and staying consistent when life gets noisy. It's not about having all the answers. It's about having a clear process for navigating questions and life's challenges.

Our role is to help you see the bigger picture while staying grounded in the details that move things forward. That includes planning across the areas that matter most — risk, tax, investments, estate considerations — because value doesn't exist in isolation. It exists in how everything works together.

At its best, this relationship is a partnership. One built on trust, transparency, and a shared understanding of what progress looks like for you.

That's what we're focused on. We don't think success comes from just doing more. It comes from working smarter, doing what matters most, and doing it well.

SEED Recognized among USA Today's Top Ranked Financial Advisors for 2026

SEED is proud to be recognized in USA Today's Top Ranked Financial Advisors for 2026, an honor that reflects our unwavering commitment to fiduciary excellence and client-centered wealth management. This national recognition highlights firms that demonstrate not only technical expertise, but also a meaningful impact on the lives of the individuals and families they serve.

Our approach is rooted in clarity, collaboration, and long-term stewardship, helping clients align their financial decisions with what matters most in their lives. From values-based financial planning, smart (tax) planning, coordinated estate planning and integrated investment planning, we focus on simplifying complexity and empowering confident decision-making.

Being included on this list reinforces what we strive for internally: delivering advice that is transparent, personalized, and forward-thinking. As we continue to grow, our focus remains the same — to serve as a trusted partner in our clients' financial journeys, helping them build, protect, and use their wealth with purpose.

This ranking was based on recommendations from clients, industry experts, and financial advisors, as well as short- and long-term assets under management (AUM) growth measured from January 2025 — January 2026 and January 2021 — January 2026. There are around 32,000 Registered Investment Advisers in the US.



Planting Seeds, **Growing Communities**

We often talk about helping families build meaningful futures. Yet some of our most meaningful work extends beyond our clients and into the communities we call home. Through both S.E.E.D. Planning Group and our affiliated nonprofit, SEEDs of Hope, we have embraced a shared mission of creating positive change.

Although the organizations share common virtues, they are positioned to serve distinct purposes. SEED focuses on strengthening communities through education, cultural enrichment, youth development, and strategic partnerships that improve quality of life. SEEDs of Hope focuses on helping people who help others, and financial literacy initiatives that help individuals and families build stronger foundations for the future. Together, these complementary efforts allow us to support both immediate community needs and long-term opportunities.

Over the past year, SEEDs of Hope continued its commitment to improving lives through charitable outreach and financial education. Donations of bedding and household essentials supported Sleep in Heavenly Peace and its mission to ensure every child has a bed of their own. Financial literacy initiatives with WSKG helped place educational resources into the hands of young people, while support was also provided to organizations including the Broome County Humane Society, GiGi's Playhouse Southern Tier, Southern Tier Veterans Support Group, Horse Haven of Tennessee, and No Athlete Left Behind. These efforts reflect our belief that financial wellness, compassion, and opportunity often go hand in hand.

At the same time, SEED dedicated significant energy toward partnerships designed to strengthen the fabric of our communities. Our year-long Adopt a Charity initiative focused on the Roberson Museum, where we leveraged our platform, relationships, communication channels, and community influence to help advance awareness of the museum's capital campaign and long-term vision. We also strengthened partnerships with WSKG, continued supporting the Binghamton Philharmonic Orchestra, sponsored local youth athletics through Southern Tier Surge Athletics, and invested time mentoring future leaders through Junior Achievement and the New Visions Business & Career Academy. These opportunities allowed our team to share knowledge, foster leadership, and encourage the next generation of community builders.

Importantly, these examples represent only a portion of our broader community involvement. Throughout the year, our team members participated in numerous additional charitable, educational, civic, and community-focused initiatives that may not be highlighted here individually. Whether through volunteerism, board service, mentoring, sponsorships, fundraising support, or simply showing up when needed, we remain committed to being active contributors to the communities we serve.

Looking ahead, we are excited about what is possible. As both SEED and SEEDs of Hope continue to grow, so does our ability to support impactful organizations, develop meaningful partnerships, and expand our reach. We see tremendous opportunity to advance financial literacy, create new educational experiences, strengthen cultural institutions, support worthy charitable causes, and inspire future generations of leaders.

None of this happens alone. We are grateful to our clients, community partners, non-profit leaders, educators, volunteers, and supporters who share our vision. Together, we are helping cultivate stronger communities, greater opportunities, and a brighter future for all. The seeds planted today will continue creating positive change for years to come.

In Our Clients' Words...

We were attracted to SEED because, as a fiduciary, their first responsibility was to our finances. It was nice to have our finances managed by ethical professionals, so we could focus on other things in life.

~Gary W. and Alice B.

SEED helped us define our own version of 'wealth' and provided the pathway to achieving it. We have far less stress over money and feel complete confidence in our partnership!

~Roxy and Arnie C.

From the very first meeting there was zero pressure. Instead, the advisors wanted to learn about my husband and me, not just our account balances. How we like to spend our time. What we value, beyond dollars. What our best life would look like. We learned that their mission is not to make commissions. As fiduciaries, their mission is to help us manage and utilize our finances to live our best lives.

~Hope G.

These testimonials reflect the experiences of specific clients and are not representative of all client outcomes. They are not a guarantee of future performance or success. No compensation was provided for these testimonials.

Decisions We Help Clients Navigate

When people think about wealth management, they often think about investments or returns. But in reality, the most meaningful work we do revolves around decisions. Sometimes straightforward, often complex, and almost always deeply personal.

Over the past year, we've had the privilege of helping clients navigate a wide range of these decisions.

Some were tied to major life transitions like families working through retirement timing, balancing the desire for freedom with the need for long-term sustainability, or conversations about when to claim Social Security, how to structure income, and what it really means to "be ready."

Others centered on planning for the unknown. We've worked through estate decisions and elder care considerations, helping clients prepare not just financially, but emotionally for situations involving aging parents, long-term care, and legacy planning.

There were also everyday decisions that carry more weight than they appear to on the surface. Questions about cash flow, upcoming expenses, or whether to move forward with a large purchase. Decisions about paying off debt, funding opportunities for family members, or adjusting plans when life doesn't unfold as expected.

And of course, there were moments driven by uncertainty. Market volatility, changing economic conditions, and the constant stream of information that can lead to doubt or second-guessing. In these moments, the decision is often less about what to do, and more about whether to act at all.

Across all these situations, a common theme emerges — *decisions rarely exist in isolation.*

Each one connects to a broader picture such as your goals, your values, your family, and the life you're building. That's why our role isn't simply to provide answers. It's to help you think clearly, weigh trade-offs, and stay grounded in what matters most when the pressure to react is high.

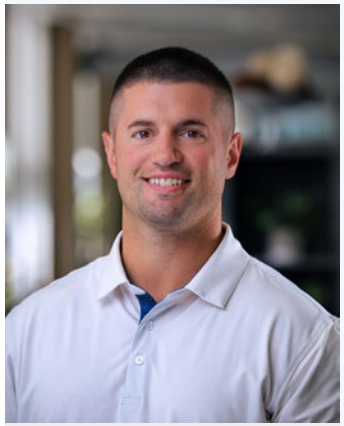
In many cases, the best decision is not the most complex or the most aggressive. It's the one that is aligned, intentional, and sustainable over time.

We don't expect life to follow a perfect plan. In fact, it never does. But with a thoughtful process and a steady partnership, decisions that once felt overwhelming become manageable, and often even empowering.

That's the work we're proud to be part of.

Wealth management is not just about investments. It's about helping you navigate the decisions that shape *your life* and *your future*.





The Voice of Client Experience

By David Nirchi, COO

At SEED, the voice of client experience is more than a guiding principle — it is a promise. We want every client to know that their success and fulfillment are at the heart of everything we do. From the first interaction to ongoing engagement, our goal is to create experiences that are seamless, responsive, and genuinely supportive. We strive to listen actively, act thoughtfully, and deliver consistently so that every client feels heard, valued, and confident in their partnership with us.

Today, the state of client experience at SEED reflects meaningful progress and a strong commitment to continuous improvement. Over the past year, we have focused on enhancing communication, streamlining processes, and investing in technology that makes it easier for clients to work with us. We have also placed greater emphasis on aligning our internal teams around shared goals and support, ensuring that every touchpoint reinforces our commitment to excellence.

Looking ahead, we are building on this momentum by deepening our understanding of client needs through intentional feedback and stronger data insights.

By leveraging this data, we can anticipate challenges and proactively deliver greater value. We are also refining the client journey with meaningful actions and communications, from new client onboarding through every key client milestone. Finally, we are enhancing the office experience, both in person and virtually, recognizing that every experience shapes our relationships. Our goal is to create a thoughtful, uplifting environment with every interaction, reinforcing a genuine sense of community.

Lastly, we are expanding opportunities for clients to share their perspectives, because client feedback is vital in shaping the future of our business. It helps us identify what we are doing well and where we can improve. By listening and responding, we turn insights into action and intention into impact. Together with you, we are creating an experience that is not only effective, but truly exceptional.

Being Human: From Your Client Experience Team

From our side of the relationship, being human is where everything truly begins. We are the ones who clients often reach out to first. Whether it's a quick question, a big life change, or a moment of uncertainty, over time those conversations remind us that what we do is never just about accounts or transactions; it is about people, stories, and trust.

We get to see the full picture in small moments. The excitement of a new opportunity, the stress that can come with major decisions, or the quiet need for reassurance when things feel uncertain. In those times, our role is to listen, to put things in context, and to make sure you feel supported and understood.

Internally, our pace can be demanding, and the work can be intense. We feel a heavy responsibility to our clients. Not just with administering wealth management, but also our desire to get things right and to always improve. That is why we are intentional about the type and amount of work we accept from prospective clients, and each of our team members' workload and individual health. We plan to be here long-term and to see your plan through to the next generation, with patience, focus, and a steady presence.

To us, being human means bringing warmth into a space that can sometimes feel technical or complex. It is in the way we remember your preferences, follow up when it matters, and take an extra moment to make things clear. At the end of the day, it is not just about service. It is about connection, and that is something we genuinely value.

Team Member Highlight

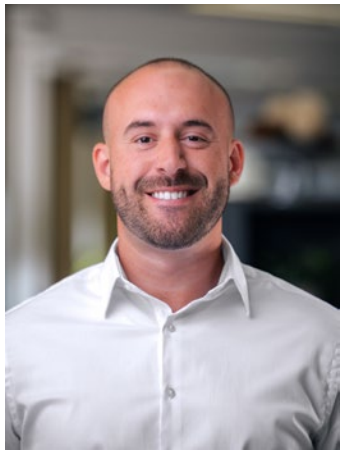


Lori Zawiski,
Client Services Specialist

What stands out most about Lori Zawiski is the way she cares for our clients. Every interaction she has is grounded in genuine compassion, patience, and a desire to truly help. Clients who interact with Lori feel heard, respected, and valued. She brings a level of integrity and warmth that builds trust naturally, and her strong work ethic ensures that nothing falls through the cracks. She doesn't just do the job; she makes a meaningful difference in people's lives.

Lori's journey, from working in a medical office to stepping into the financial world, is incredibly inspiring. She embraced learning new systems and technology with determination and humility, proving that growth is always possible with the right mindset. Because of her dedication, our client experience team is stronger, more connected, and more aligned with our mission of helping people overcome the challenges that are holding them back from achieving financial success.

Lori truly embodies what SEED stands for. Her support, consistency, and positive spirit make a lasting impact. She leads by example, shows up with purpose, and makes those around her better. We appreciate Lori for who she is and the difference she makes every single day.



A Word from Jeff Chase, *Senior VP of Wealth Management*

As we reflect on the past year, what stands out most is the meaningful impact we've had on the lives of our clients. At the heart of everything we do is a simple mission: "To help you overcome the financial challenges that keep you from financial success."

Too often, we meet individuals and families who assume certain goals are out of reach. Whether it's purchasing a dream home, retiring earlier than expected, or supporting children and grandchildren in meaningful ways, there can be a gap between what feels possible and what is actually achievable. One of the most rewarding parts of our work is helping close that gap by providing clarity, increasing confidence, and helping clients make steady progress toward their most important goals.

Our approach is built on four core pillars: Values-Based Financial Planning, Smart (Tax) Planning, Coordinated Estate Planning, and Integrated Investment Planning. Rather than as isolated components, each of these pillars are designed to work together, helping to ensure that each financial decision supports a broader, cohesive strategy.

What this means in practice is powerful. It's identifying tax strategies that reduce a client's lifetime tax burden to create more flexibility in retirement. It's coordinating estate plans that minimize complexity and better protect loved ones. It's aligning investment strategies with long-term goals, rather than destructive reactions to short-term market noise. Ultimately, it helps people live life by design.

Equally important is the understanding that financial planning is not a one-time event. It is a living, evolving process. Life changes, priorities shift, opportunities emerge, and new challenges arise. Our role is to stay alongside you through those changes, providing proactive guidance and refinement, so your plan remains on track.

Ultimately, our commitment goes beyond providing advice. We are here to help you see what's possible, remove unnecessary barriers, and ensure your finances are working in service of the life you want to live. This continues to be the driving force behind our work and the true measure of our success.

With sincere gratitude, thank you for your trust and for the opportunity to serve you and your family. It is a responsibility we do not take lightly, and we remain committed to delivering our very best to each and every client, every day.

Wealth Management:
A Year in Review and Looking Ahead

Over the past 12 months, our wealth management division has been focused on elevating both the quality and consistency of the advice and service we deliver to each client.

A key part of that effort has been strengthening how our team operates behind the scenes. We've enhanced our scheduling standards, formalized workflows, and improved service processes, all with the goal of creating a more consistent, responsive, and dependable experience. We also introduced a more structured internal system to improve communication, collaboration, and execution. This ensures our entire team stays closely aligned and informed on the evolving needs of our clients.

Additionally, we made a significant investment in expanding our internal capabilities by creating a dedicated operations team within the wealth management division, led by Matt Goliber. This team has helped streamline processes and improved execution, allowing our client-facing team members to spend more time planning and building meaningful client relationships. Another important contributor, Tiffany Dodd, overhauled our billing process and enhanced several key workflows, improving the efficiency of many of our processes.

We also redesigned our client onboarding process to ensure we are partnering with the right clients from the start. This included introducing a prospective client questionnaire, enhancing our proposal experience, and training our team to deliver a more personalized introduction to our services. These changes allow us to be more intentional about who we serve and ensure we have the capacity to maintain the highest level of service for every client.

Investing in our people has remained a top priority as we welcomed Alex Ierardi, Quin Ingraham, and Nick Ippolito as new Financial Planners to the team, and introduced individualized development tracking for all team members to support continuous growth.

During a complex and demanding tax season, Jessica Blake and Hannah Burchell played critical roles, helping reinforce best practices and ensure we delivered consistent, high-quality results during one of the busiest times of the year.

From a planning perspective, we expanded our capabilities in several important areas. In an initiative led by Dan Kain, we began working with Move Health to provide dedicated healthcare planning guidance, which is an often overlooked but critical component of a well-rounded financial plan. We also made improvements to our financial planning projection methodologies, improving client delivery and clarity, an area where Jamie Shelton played a key role.

Beyond our direct client work, we remain committed to giving back to the communities we serve. Over the past year, our team has hosted educational sessions for students at New Visions Business Academy in Binghamton and delivered group presentations throughout the community, with team members like Adeeb Chowdhury playing an active role in these efforts.

Looking ahead, we will continue refining our services, investing in the people our clients rely on, and exploring new ways to leverage technology to enhance client experience. Our Wealth Managers are also continuing to build specialized knowledge in specific planning areas, allowing us to bring more depth and insight into every client relationship.

On the investment front, we are working closely with Sift (our investment management division) to enhance how we communicate our investment strategy and market insights to clients. By developing a more structured approach to investment conversations, we aim to provide a clearer context around market events, and our forward-looking perspective.

Great financial advice is not just about expertise. It is about delivering that expertise consistently, clearly, and in a way that adapts to your life as it happens. Everything we are working on is designed to ensure that when you sit down with our team, you benefit not just from one planner, but from the collective knowledge, experience, and collaboration of a team fully aligned around your success.

The Power of **Smart (Tax) Planning**

When most people think about taxes, they think about filing a return, also known as looking backward at what has already happened. But true tax planning is something very different. It is proactive, forward-looking, and when done well can have a meaningful impact on your long-term financial outcomes.

Tax planning is not a once-a-year exercise. It's an ongoing process. Every financial decision you make carries tax implications. Things like how you receive income, where you invest, how you withdraw funds in retirement, or when you choose to realize gains really matter. Over time, small decisions can compound into significant differences in what you ultimately keep versus what you pay.

For example, understanding how different types of income are taxed can create opportunities. Ordinary income, capital gains, dividends, and tax-exempt income are all treated differently under the tax code. Thoughtful planning allows us to coordinate these sources in a way that can reduce a client's overall tax liability and increase after-tax returns.

Similarly, strategic use of strategies like Roth conversions, tax-efficient withdrawals, and income timing can help manage marginal tax brackets and avoid unintended consequences, such as higher Medicare premiums or lost tax credits tied to income thresholds.

Despite its importance, tax planning is often overlooked or simply ignored within the financial services industry. Many advisors focus heavily on investment performance or product solutions, while taxes are addressed only at the point of filing, and oftentimes never at all.

This reactive approach misses a key opportunity.



A tax return is not just a record of the past; it is a roadmap for the future. Reviewing it proactively can uncover planning opportunities that are "hidden in plain sight," from optimizing deductions and credits to identifying more efficient income and investment strategies.

At its core, tax planning is about intention. It's about making decisions today with a clear understanding of their long-term impact. When integrated into a comprehensive wealth plan, it has the potential to enhance outcomes, increase flexibility, and provide greater confidence in the path forward.

At the end of the day, it's not just about how much you earn; it's about how much you keep, and how effectively your planning is working for you over time.

Team Member Highlight

Jamie Shelton & Hannah Burchell, *Sr. Wealth Managers*



Jamie Shelton, Sr. Wealth Manager



Hannah Burchell, Sr. Wealth Manager

The strength of our client experience and team culture comes down to people who consistently deliver, day in and day out, through their work and their commitment to doing what's right for clients.

Hannah Burchell and Jamie Shelton are outstanding examples of this.

Over the past year, both Hannah and Jamie have taken meaningful strides forward in their evolution as Wealth Managers. They play an essential role in elevating the quality of our planning work and ensuring that clients receive thoughtful, well-coordinated guidance across every aspect of their financial lives. Hannah and Jamie bring a level of care, attention, and professionalism that directly impacts both client outcomes and the overall effectiveness of our team.

Hannah's contributions are especially impactful in complex tax planning situations. Her strong tax background allows her to identify opportunities that might otherwise be overlooked, helping clients think more holistically about their financial decisions. During tax season, she was a key resource for the broader team — providing support, insight, and clarity on nuanced scenarios. She brings a forward-looking perspective to every conversation, helping clients understand not just what to do today, but how those decisions will carry forward over time. Just as importantly, she communicates with a calm, thoughtful approach that builds trust and confidence with clients.

Jamie's impact is felt through her consistency, attention to detail, and the way she supports clients throughout the planning process. She has a strong ability to ask the right questions, organize complex information, and translate it into clear, actionable recommendations. Clients benefit from her steady presence and the care she brings to every interaction — ensuring they feel supported, informed, and confident in the decisions they are making. Behind the scenes, her organization and follow-through help ensure that nothing falls through the cracks.

Equally important is the role both Hannah and Jamie play within the team. They are collaborative, dependable, and always willing to step in to support others — whether that's sharing knowledge, helping work through a challenging case, or contributing to team discussions. Their approach helps create a culture where information is shared, standards are upheld, and everyone continues to improve together.

Their presence is also meaningful in an industry where female financial advisors remain underrepresented. We are proud to support and celebrate our female team members, recognizing the value that diverse perspectives bring to both our team and the clients we serve.

Hannah and Jamie exemplify what it means to deliver high-quality wealth management while contributing to a strong, collaborative team environment. Their impact is felt every day — in the work they produce, the support they provide, and the experience they help create for our clients.

We are incredibly proud to recognize both of them and grateful for the role they play in shaping the bright future of our wealth management division.

More From Our Clients...

The best part of the process was meeting the SEED employee first. Just within the timeframe we met — their personality, the topics we discussed, the questions we asked and the guidance we were given — blew us away. We talked, we laughed, and everything explained to us was in such simple terms that we understood.

~James and Joanne F.

I was honestly blown away at how many things I didn't know about financial planning/management. I instantly started feeling more organized and confident that I was on the right track.

~Ted C.

I felt like SEED's communication style, transparency, values, and goals lined up exactly with me and what I was looking for. There is a comfort level knowing there is always an open line of communication and complete transparency when needed. I know they are always looking out for my best interests.

~Peter D.

I came to SEED when I needed help understanding my financial picture after separating from my husband. The projection tools they used, along with their endless patience and willingness to repeat "you're going to be okay" over and over again, helped fortify me through a really tough time. Plus they always had chocolate and tissues.

~Anonymous

These testimonials reflect the experiences of specific clients and are not representative of all client outcomes. They are not a guarantee of future performance or success. No compensation was provided for these testimonials.

SEED listed by Newsweek among America's Top Financial Advisory Firms 2026

S.E.E.D. Planning Group is honored to be named to Newsweek's 2026 list of America's Top Financial Advisory Firms, further reinforcing the standards of excellence reflected in our recent recognition by USA Today. While each list applies its own methodology, both honors point to the same core truth: thoughtful, client-first advice still stands out in an industry often driven by complexity and noise.

This recognition from Newsweek highlights firms that combine operational strength, industry reputation, and a demonstrated ability to serve clients with consistency and integrity. It reflects the intentional systems, disciplined processes, and collaborative planning approach we've built to support families through every stage of life.

Where the USA Today ranking underscores our impact and trust among clients, Newsweek's distinction complements it by recognizing the structure and sustainability behind that experience. Together, these acknowledgments affirm that our focus on fiduciary responsibility, long-term relationships, and purpose-driven planning is resonating at a national level.

Most importantly, these honors are not endpoints. They are checkpoints. They remind us that great planning isn't about recognition but about continuing to show up for clients with clarity, care, and a commitment to doing what's right.

Ranking developed by Newsweek in partnership with Plant-4 Insights based on data from September 2025. No compensation was paid for inclusion.



Ditch The Suits

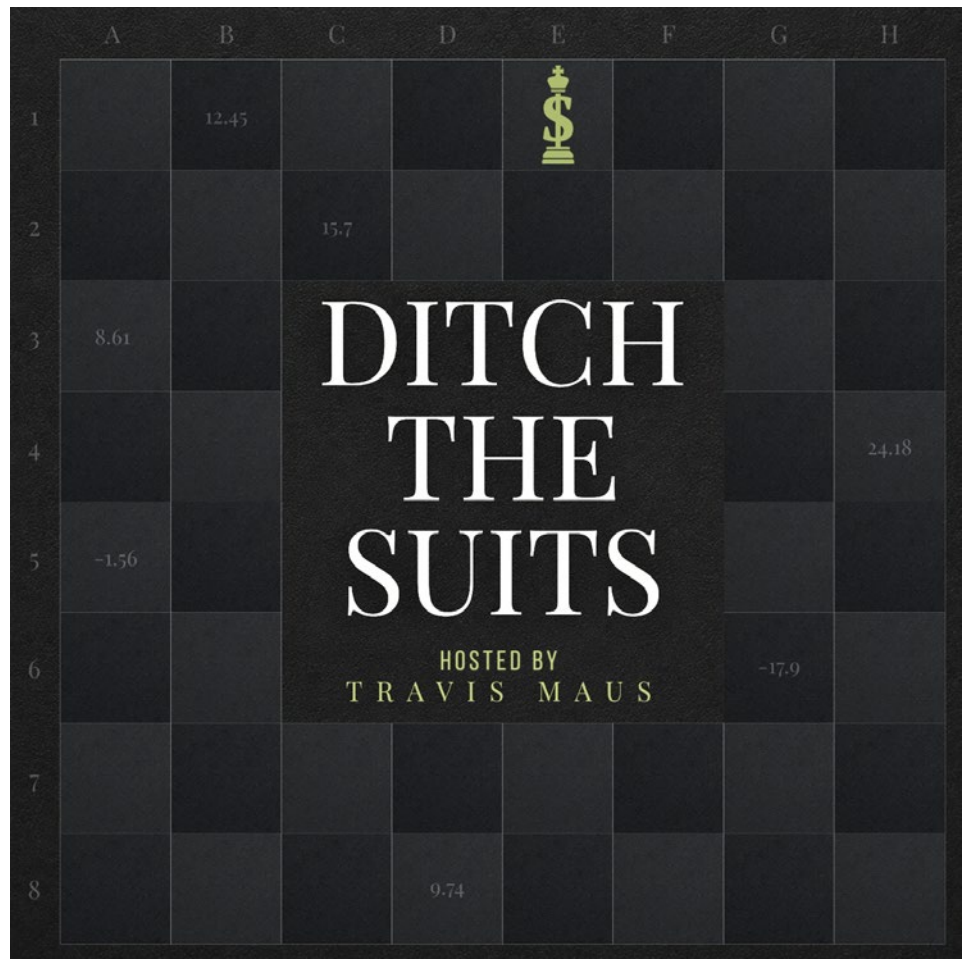
A jargon-free podcast hosted by Travis Maus

Ditch The Suits is straight from the mind of SEED's founder and CEO, Travis Maus, as he strives to help people take control and get more out of their money and lives. Join Travis for 30 minutes every two weeks to learn how he breaks down financial topics in a way that's honest, easy to understand, and free from the jargon and sales pressure that people often associate with the financial industry. Learn not only the reasons for, but also the solutions to issues like why financial decisions feel so overwhelming, how to make smarter choices without needing to be an expert, and what's really going on behind the scenes in the financial industry.

With its genesis dating back to the COVID lockdowns, the podcast is designed to reinforce the value received from fee-only fiduciary wealth management, provide a resource for diving deeper into financial topics at your own pace, and provide real-life stories and perspective from someone who has "been there and done that," to make wealth management more relatable.

Subscribe for free to listen on all podcast platforms and watch along on YouTube.

Visit ditchthesuits.com for more information.



Stay Informed: **Special Resources**

Monthly Newsletter

Our monthly SEED newsletter is one of the simplest ways to stay informed and proactive with your finances. Each edition highlights timely topics, planning opportunities, and key reminders that can impact your decisions throughout the year. Even a quick read can help you stay aligned with your goals and avoid missing important moments, making it a valuable complement to the work we do together.

Go to seedplanninggroup.beehiiv.com to subscribe and see past newsletters.

Introducing Sift Stack

Hosted by CJ Gettelfinger, AIF® and Tyler Sherven, AIFA®

The Sift Stack is a weekly podcast where CJ and Tyler take a closer look at the ideas, trends, and decisions that shape your portfolio. Instead of surface-level commentary, they focus on helping people "sift" through the noise, offering thoughtful perspectives, real conversations, and practical insights on all things investments. It's an educational and entertaining way to stay engaged, informed, and connected to what's happening in the investment world.

Subscribe for free to listen on all podcast platforms and watch along on YouTube.

Do you know they have their own newsletter?! **Subscribe at siftstack.beehiiv.com so you never miss an update.**

Introducing Money Milestones (also known as M2)

Brand new in July 2026, Money Milestones was created by SEED to assist people who are not yet financially ready for the full breadth of wealth management, but who need an affordable, do-it-at-your-own-pace solution to help them take control of their money, make informed decisions, and build lasting financial habits. Whether working on budgeting, understanding investments, dreaming about retirement, or planning for long-term goals, M2 breaks complex topics into clear, manageable pieces.

Visit mym2plan.com for more information.



A Word from Brad Eaton, *Senior VP of Sift Investment Management*

We understand that financial challenges are rarely just about balance sheets or market returns. They're about the real-life goals and dreams that matter most to each client. For many, uncertainty around money can create stress, limit opportunities, and stand in the way of personal fulfillment. Our purpose is to help remove those barriers so our clients can focus more fully on what matters most.

We begin by listening. Every client comes to us with a unique story, shaped by their goals, values, and life experiences. Whether they are preparing for retirement, funding education, managing concentrated wealth, or navigating unexpected events, we take the time to understand what matters most to them. That insight allows us to build investment strategies that are financially sound and closely aligned with each client's broader vision for their future.

With that foundation in place, we bring disciplined investment management and thoughtful planning together. Through rigorous research, diversified portfolio construction, and proactive risk management, we help clients stay grounded during periods of uncertainty while staying focused on long-term objectives. Just as importantly, we provide ongoing guidance so clients can make informed decisions in both moments of opportunity and periods of stress.

Clear communication is essential to each client relationship. Because financial complexity can feel overwhelming, we emphasize transparency and practical guidance at every stage. When clients understand their plan and the reasoning behind it, they are better positioned to stay committed and avoid reactive decisions that can interrupt long-term progress.

Ultimately, our role goes beyond managing portfolios. It's about helping clients reclaim their time, reduce worry, and align their financial lives with their personal values. When financial obstacles are addressed with care and intention, our clients are free to pursue their passions, support the people they love, and live with a greater sense of purpose and personal fulfillment.

Sift Investment Management: A Year in Review and Looking Ahead

With the branding of our investment division to Sift Investment Management in mid-2025, our focus has been to build a disciplined, scalable platform that enhances both investment outcomes and the client experience. Over the past year, we have made meaningful progress across operations, trading, and research to strengthen our foundation.

One important enhancement was the creation of a dedicated investment operations team to support clients. As we've grown, specialized operational support has become increasingly important. This team now manages core functions such as account onboarding, reporting, client service workflows, and billing. By centralizing these responsibilities, we have improved efficiency, reduced friction, and created a more seamless experience for clients.

Growth has provided us with additional resources, and we've deployed them to improve coordination across the team. We are better positioned to manage rebalancing, cash flows, and market movements in a quick and responsive manner. These enhancements help ensure that investment decisions are implemented more efficiently and timely across all client portfolios.

In addition, we enhanced our research process by incorporating new analytical tools that help us assess potential investments more effectively, compare opportunities with greater insight, and adjust quicker to price volatility. This stronger analytical framework reinforces our commitment to delivering thoughtful, high-quality portfolios for clients.

These efforts have positioned us to thoughtfully evolve our portfolios, responding to an ever-changing financial world. We are excited about the future and looking forward to capitalizing on investment opportunities, while continuing to provide our clients with an investment foundation that they can count on regardless of market conditions.



Sift Investment Management

A Word About **Your Investments**

At its core, investing is not simply about chasing returns or reacting to the latest market headline. It is about building a thoughtful bridge between today's resources and tomorrow's needs. Markets will rise and fall, and economic conditions will inevitably change, but the underlying purpose of investing remains steady: to grow wealth over time in a way that supports long-term financial security, flexibility, and confidence.

One of investing's most important functions is preserving purchasing power as inflation gradually erodes the value of cash, meaning that money sitting idle often buys less over time. Investing allows capital to work, creating the potential for compounded growth that can outpace inflation and expand wealth over time. The compounding effect of earning returns on prior gains as well as original contributions is one of the strongest drivers of long-term investment success.

Beyond driving growth, investing plays a key role in turning financial goals into clear, actionable plans. Whether the objective is retirement, education funding, charitable giving, business succession, or leaving a legacy, investing provides structure and discipline to what might otherwise remain abstract. It helps individuals, families, and organizations define priorities, set realistic timelines, and align resources with what matters most, all the while remaining adaptable as circumstances and goals change.

Through discipline, patience, and perspective, prudent investing can create freedom and opportunity. It provides the ability to make future choices with greater confidence, retire comfortably, support loved ones, pursue passions, and face life's unexpected challenges with more stability. Investing is not a one-time event, but an ongoing process grounded in foresight, consistency, and thoughtful decision-making. By focusing on long-term objectives instead of short-term noise, you can use your resources more effectively and build a future that is not only more secure, but more intentional and meaningful.

All investments involve risk, including possible loss of principal. Past performance is not indicative of future results.



Team Member Highlight



Lucas Nulsen, AIF®,
Investment Planner

Since joining SEED, Lucas Nulsen has quickly established himself as a valuable contributor to Sift Investment Management. A graduate of the University of Tennessee, Lucas brings a strong academic foundation paired with a disciplined, client-first approach that supports our work with high-net-worth individuals, families and institutions.

As an Accredited Investment Fiduciary®, Lucas plays a critical role in supporting our investment processes which ultimately benefits every client. A member of our Investment Committee, Lucas uses his strong analytical mindset to translate complex market data into practical insights that enhance our investment decision-making. This also makes him a key contributor to developing our asset allocation strategies, which help ensure that our portfolios are prudent and aligned with long-term objectives.

As Chair of the Equity Research Sub-Committee, Lucas leads efforts to evaluate new investment opportunities, maintain rigorous standards, and foster a culture of accountability and collaboration.

Beyond his technical strengths, Lucas is a dependable and collaborative team member who brings energy and professionalism to every interaction. His dedication and growing leadership continue to strengthen our ability to deliver thoughtful, high-quality guidance to the clients we serve.



Nonprofits, Endowments and Foundations

By Tyler Sherven, AIFA®, Sr. Investment Planner, Manager of Institutional Services

Supporting non-profit organizations means serving as a hands-on partner who understands each organization's mission while helping simplify complex financial responsibilities. Board members and leadership teams oversee endowments, reserves, donor intent, and regulatory obligations, often while balancing many competing priorities. They need practical guidance, timely answers, and a partner who follows through.

Depending upon the specific needs, we may serve as an investment manager or consulting partner, helping organizations with investment policy, spending decisions, governance practices, manager searches, and other complex financial matters. In either role, the goal is the same: to help organization leaders protect entrusted assets while staying focused on advancing their mission.

Our partnership with our non-profit clients is grounded in responsiveness, expertise, and clear communication. With a dedicated point of contact and regular check-ins, organization leaders can stay informed, organized, and confident in their oversight responsibilities.

This support becomes especially valuable when more complex issues arise, such as setting spending levels, managing endowment and reserve assets, handling restricted gifts, navigating board transitions, or preparing for an audit. Regular reviews, education, and ongoing guidance help make these responsibilities more manageable over time.

Sift's fiduciary focus is also reflected in our credentials, with multiple members of the team holding the Accredited Investment Fiduciary Analyst (AIFA®) designation. This is an advanced credential that reflects expertise in the fiduciary standards of care, their application to the investment process, and the assessment of whether other fiduciaries are conforming to those standards. For nonprofits, that expertise reinforces a disciplined, process-oriented approach to oversight, supporting prudent decision-making.

Just as important, financial strategy should remain aligned with an organization's mission. Through thoughtful planning, board education, and clear communication, our clients can make informed choices that protect resources today while strengthening the organization for the future.

Ultimately, our goal is to be the resource that makes our clients' financial oversight more manageable, proactive, and effective so their leaders can focus on what really matters — advancing their organization's mission.

Small Businesses — **Employee Retirement Plans**

Our work with employer-sponsored retirement plans is grounded in a simple principle: every plan should reflect the unique goals, culture, and needs of the organization it serves. Rather than a one-size-fits-all approach, we deliver highly customized, client-centric solutions that help employers fulfill their fiduciary responsibilities while improving outcomes for their employees.

Our approach is built around two complementary service models:

- Comprehensive retirement plan support
- Targeted fiduciary consulting.

Together, these offerings allow us to meet organizations where they are, whether they require full-service guidance or focused expertise in key fiduciary areas.

Our comprehensive retirement plan support offering is designed for employers seeking an engaging, ongoing partnership. Acting as a dedicated liaison between the plan sponsor and the retirement plan provider, we help simplify complexity and ensure consistency in execution. We work closely with employers to develop and maintain a robust Investment Policy Statement (IPS), monitor the investment lineup, provide recommendations, and support retirement plan committees with structured oversight and decision-making. Equally important, we help align plan design with each company's mission and workforce needs by delivering meaningful participant education. Whether addressing plan-level questions or facilitating one-on-one meeting opportunities for employees, our goal is to foster clarity, efficiency, and confidence for all stakeholders.

Our targeted fiduciary consulting services offer flexibility without sacrificing expertise. With customized scopes of work, we engage with employers for any number of services including comprehensive plan reviews, service provider reviews, investment advisor analysis, fund lineup analysis, fiduciary compliance analysis, emergency/interim plan management, RFP design and process support, and IPS design and implementation.

Across both service models, our priority remains consistent. We strive to help employers meet their fiduciary responsibilities while improving the retirement readiness of their employees. By combining disciplined oversight with tailored guidance, Sift Investment Management continues to grow as a trusted partner in navigating the evolving retirement plan landscape.



Kerstin Driscoll-Witt
Director of Qualified Plans,
Senior Retirement Plan Navigator

State of the Business:
How We've Grown Over the Years

Growth can be measured in many ways. For us, it has never been just about size.

Over the years, we have grown by expanding both the depth of our services and the clarity of our structure. What began as a commitment to do right by each individual client has evolved into a more integrated planning experience, bringing together financial planning, tax strategy, estate coordination, and investment planning in a comprehensive way, rather than treating them as separate conversations.

That growth has been intentional as we've invested in our team, strengthened our processes, and built systems designed to create consistency, clarity, and thoughtful decision-making across every relationship. As our capabilities have expanded, so has our ability to help clients navigate increasingly complex financial lives with confidence.

Our client base has grown alongside these efforts, reflecting the type of relationships we've worked hard to build. From 2020 through 2026 (based on our annual regulatory filings), our client headcount has grown at a compound rate of more than 10% annually, while our high-net-worth client base has grown at over 21% per year. During that same period, the amount of assets we manage for clients has increased by more than 22% annually, with assets managed per client growing over 11% per year.

Those numbers tell a story, but not the whole story.

What matters most is how that growth happened. It came through consistency, real results, and long-term relationships built on trust. As we've grown, we've also become more disciplined with the new clients we engage with, as we're focused on the clients we serve best, allowing us to be more intentional about how we allocate our time and resources.

Growth, for us, is about improving how we serve, strengthening our ability to deliver clarity in complex situations, and ensuring that every step forward reinforces the partnership at the center of everything we do for you.



How You Benefit From Our Growth

Growth only matters if it makes a difference in the experiences and outcomes of the people we serve.

As we've grown, we've been able to build a deeper, more experienced team, bringing a broader range of perspectives and specialties into each client engagement. That means more thoughtful planning, better coordination across complex areas like tax and investments, and a more consistent experience.

We live in a complex world, and some complexities never go away, but we can make them easier to understand and manage. Our growth has allowed us to invest in better tools and systems. For clients, that translates into clearer communication, more organized planning, and a more efficient process when navigating important decisions.

Just as importantly, growth has strengthened the stability of the firm itself. With more relationships, more shared knowledge, and a more resilient structure, we are better positioned to support clients through changing markets, evolving regulations, and the unexpected moments that life brings.

At the same time, our growth has taught us something very important: not every path forward should be driven by speed. By being intentional about how we grow and who we serve, we are more able to preserve the personal, relationship-based experience that clients value most.

The result is a balance that matters. We know that without clients, we cannot grow. We also know that we need to grow to continue to bring resources to our clients that help enhance outcomes.

Ultimately, growth isn't about us.

It's about creating a stronger, more capable partner for you.



A Letter to **Our Clients**

To our clients,

There's no version of this story without you.

Every conversation, every plan, every decision...none of it matters without the trust you place in us to be part of your life. That trust is earned, not given, and it's something we are reminded of every single day.

We've had the privilege of walking with you through life's big and quiet moments. Through uncertainty, through progress, and through everything in between. And while the work we do is important, what matters most to us is that we've helped you move forward in life.

You've allowed us to sit at some of life's most meaningful intersections. You've trusted us with your family, goals, legacy, and purpose. It is an honor to work with you.

So, simply put ... thank you.

Thank you for your trust.
Thank you for your partnership.
Thank you for allowing us to do work that matters.

We're proud to be in this with you.

Always. Moving forward. Together.

A Letter to **Our Community**

To our community partners,

The work we do for clients has the potential to reach far beyond any single decision. It has the power to shape entire communities.

Every thoughtful plan, every confident decision, every family that moves forward with clarity, every dollar that stays local … these are the seeds. And when they take root, they grow into something much larger: stronger families, more resilient organizations, and healthier communities.

That kind of impact doesn't happen alone.

It's made possible through the collaboration of tax firms, law firms, endowments and foundations, charities, small businesses, and fellow professionals who share a commitment to doing meaningful work. Your expertise and perspective help ensure that the seeds we plant are grounded in wisdom, care, and long-term thinking.

Together, we're not just helping individuals, we're influencing the direction of families, businesses, and the communities they belong to.

The invisible hands of time tick on, and collectively, these efforts create a ripple effect.

Better decisions lead to stronger outcomes.
Stronger outcomes lead to lasting change.

We are grateful to be part of a community that believes in that kind of work, and we are committed to continuing to build it, together.

Thank you for the role you play in making that possible.









SEED-supported organizations represented (left top to right bottom): Isaiah 117 House Blount County Tennessee, Sleep in Heavenly Peace Syracuse (NY Chapter), Broome County Humane Society, and No Athlete Left Behind

A Note of Appreciation

This report represents a significant collaborative effort, and we're grateful for the partnership that helped bring it to life.

We'd like to recognize Riger Marketing for their thoughtful guidance, creativity, and attention to detail throughout this process. Their ability to translate ideas into a clear and cohesive experience made this report not only possible, but meaningful.

Visit riger.com to learn more about Riger Marketing.

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