CLIENT FIRST

Through our partnership with you, our team delivers coordinated financial planning, holistic investment management and retirement income strategies. We are dedicated to you every step of the way, providing financial clarity and solutions designed around your priorities and goals.

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We are your single point of contact for all of your financial matters.

We seamlessly coordinate the many components of your wealth management plan. We help you build, maintain, and evolve your financial plan, which integrates a coordinated set of financial planning considerations. One of our greatest strengths is the collaborative team of specialists that we have assembled to serve and support each client.

Wealth Adviser	Registered Investment Adviser	Team of Experts	Independent Custodian
jh ADVISERS, INC *Let's grow together*	ROYAL FUND MANAGEMENT, LLC *Client First*		charles SCHWAB TD Ameritrade

Investment Managers			
Nationwide	ZEGA FINANCIAL	CANTOR Fitzgerald	Vanguard

- Our coordinated network results in a unified solution that enables you to focus on what is most important to you.
- By overseeing your entire financial plan, we develop a deep understanding and awareness of your entire financial picture to provide you with clarity.
- Our partner organizations combine the credibility of globally-recognized financial firms with local, independent partners working together for you.
- Each of our partners has clearly defined roles and responsibilities. The synergy creates robust financial planning capabilities.

A STRONG NETWORK

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Registered Investment Adviser

Royal Fund Management, LLC is a SEC Registered Investment Adviser. As fiduciaries, we are obligated to act in the best interest of our clients. As an independent advisory firm, there are not product relationships that may cloud our judgement when choosing appropriate investments. The firm's compensation is directly correlated to the value of our clients' managed account, which aligns our interest. *Client First* is not just a logo. Our mission statement is quality, service, teamwork and the quest for excellence.

Our Coordinated Team

Our established network of professionals provides extensive expertise and seamless coordination across all aspects of your financial life. This includes tax planning, estate planning, Social Security and Medicare strategies, account aggregation, and more.

Independent Custodian

We partner with independent financial institutions to provide asset custody and safekeeping services, which creates a critical barrier between your funds and any outside party. The custodian provides you with periodic statements, executes trades, and collects all interest and dividend income owed to you.

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CREDENTIALS

We are committed to industry best practices, continued education and professional development.

Our diverse team diligently seeks to understand new methods of helping you as the financial services landscape evolves. Through our professional relationships, your portfolio will be constructed, managed, and monitored by financial professionals that are affiliated with some of the industry's most prestigious organizations and that hold some of the industry's most regarded designations like:

CFP BOARD

THE STANDARD OF EXCELLENCE

CERTIFIED FINANCIAL PLANNER™ certification is the standard of excellence in financial planning. CFP® professionals meet rigorous education, training and ethical standards, and are committed to serving their clients' best interests today to prepare them for a more secure tomorrow.

A certified financial planner (CFP) is an individual that has received a formal designation from the Certified Financial Planner Board of Standards, Inc.

CFPs help individuals in a variety of areas in managing their finances, such as retirement, investing, education, insurance, and taxes.

Becoming a CFP is one of the most difficult and stringent processes in terms of financial advisors. It requires years of experience, successful completion of standardized exams, a demonstration of ethics, and a formal education.

The most important aspect of a CFP is that they have a fiduciary duty, meaning they must make decisions with their client's best interests in mind.

JH ADVISERS GROUP

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JO-ANN HOLST, CFP®

President | Co-Founder
Certified Financial Planner

Jo-Ann is an independent CFP. She is a Fiduciary who has been serving in the financial industry for over 20 years. Her past experience includes work in the securities, insurance and commodities industries. Her specialties include investments, comprehensive financial planning, retirement planning, Social Security planning, estate planning, tax planning and retirement income strategizing. In her free time, Jo-Ann enjoys working in her garden, and spending time with her husband Robert, two daughters and two granddaughters.

COLETTE SNYDER

Marketing Manager | Co-Founder
Investment Adviser Representative

Colette is the other half of the mother-daughter duo at JHA. Together, Jo-Ann and Colette are a multi-generational power team helping Coloradans of all ages plan smart for the future. A graduate of the University of Denver, Colette specializes in teaching young families how to save smart for the future. She also heads the event planning and marketing front within the company. Her passions include volunteering with at-risk kids, powder days and being silly with her husband and daughters.

MATT SNYDER

Director | Client Engagement
Investment Adviser Representative

Matt is a licensed Investment Adviser Representative who's primary role at JH Advisers is new client on-boarding, portfolio design and client account support. Matt attended the University of Florida where he earned his Bachelor's Degree in business and a minor in economics. He also enjoys woodworking, fly fishing and fly tying, and taking his two daughters for adventures in the Colorado wilderness.

ROBERT DONOHO

Medicare Enrollment Manager
Licensed Insurance Agent

Although Robert's most accomplished life-role is adoring husband to Jo-Ann Holst, Robert also has over 30 years of experience in the life and health insurance business. He started his career in the property and casualty insurance industry in the 1990's. Now, he helps clients enrollment Medicare Supplement and Advantage plans. In his spare time, Robert enjoys home improvement and carpentry projects in his Littleton home with Jo-Ann. He also nurtures a massive home garden project each summer.

ROYAL FUND MANAGEMENT TEAM

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Mark Sorensen

CEO, Founder

mark@royalfundmanagement.com

Linda Sorensen

Co-Founder/Office Management

linda@royalfundmanagement.com

Craig Merz

General Manager/Head of Trading

craig@royalfundmanagement.com

Carissa Bruce

Chief Administrative Officer / Executive Assistant

carissa@royalfundmanagement.com

Stephanie Maufroy

Chief Compliance Officer

stephanie@royalfundmanagement.com

Laremy Griffis

Trading / Adviser Liaison Specialist

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Jessica Willis

Business Systems Analyst

jessica@royalfundmanagement.com

Jay Pestrichelli

CEO and Co-Founder of ZEGA Financial

Jay.Pestrichelli@zegafinancial.com

OUR APPROACH TO COORDINATED PLANNING

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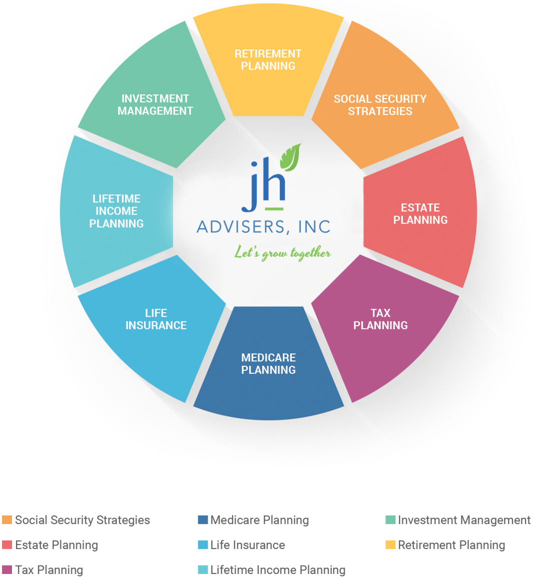

CORE VALUES

Fiduciary

We serve as a fiduciary at all times and for all aspects of our relationship. Although our recommendations need to be suitable for your situation, we are held to a higher standard and must always act in your best interests.

Transparency

Our fees and responsibilities are put in writing. We are fee-based advisors and do not receive commissions. This aligns our interests as we only do better when you do. It puts us “on the same side of the table”.

Commitment

As fiduciaries, we are held to a higher standard of care and commitment. We diligently serve as your comprehensive financial advisor with clearly-defined and easy to understand mutual responsibilities.

Independence

We are not owned, controlled or directed by any other entity. This allows us to seek and implement what we believe are the best possible solutions for our clients.

Organization

We will help bring order and simplification to your financial life.

Accountability

Accountability refers to our obligation and willingness to accept responsibility. Through clear and concise planning, we stay on course and work together to achieve your goals.

Communication

Frequent communication is key. We communicate regularly through our newsletters, email and video emails, as well as phone calls. Planning and account reviews are scheduled annually, at a minimum. Communication frequency is increased as the need arises. We always make ourselves available anytime we are needed.

Proactivity

We help you prepare for the unforeseen circumstances we all face over time. We make sure your financial plan is dynamic as it may have to evolve based on unanticipated events.

Relationship

We work collectively with you, not just for you.

Education

Education is a cornerstone in our financial planning process. We believe our clients should understand what we are doing, why we are doing it, and how it benefits them. Through education, our clients can make clear financial decisions.

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www.jhadvisers.com

Phone: 720-287-5880

Investment Adviser Representative of and investment advisory services offered through Royal Fund Management, LLC a SEC Registered Investment Adviser.

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