CLARITAS

FINANCIAL PARTNERS

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CLARITAS: *(Clar-i-TAS)*,

Latin: meaning Clarity, Focus, Illumination, Transparent, and Inclusive.

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"Bringing clarity to your financial life"

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Our Financial Services Team

OUR CORE TEAM

With our expertise and personalized approach, we provide comprehensive financial planning, investment management, and retirement strategies to our valued clients.

Nick Bevad
Wealth Advisor

Rob Costello
Operations Manager

Brian M. Lynn, CFP
Managing Partner

Jim Pacheco
Partner

John Fessler
Partner

Pete Berlin, CRPC
Wealth Advisor

ABOUT US

At Claritas Financial Partners, we have the client—and only the client—in mind.
Our goal is to bring Clarity to your Financial life. Our clients are at the center of everything we do.

OUR COMMITMENT

We will create a better experience for our clients.

We will communicate with our clients.

We will place the interests of our clients ahead of our own.

We will bring clarity to your financial life.

The team approach can be an effective method to help clients who have a wide variety of needs as they maneuver through a complex financial-services world. We invite you to discover and experience the power of our services. We believe it has far-reaching benefits for our clients to get opinions from several sources with diverse backgrounds, education, and experience.

LPL Strategic Wealth Services Team

THE STRATEGIC WEALTH TEAM

Meet the LPL Strategic Wealth team members who support us, our wealth management firm, and the service we provide our clients.

DAVID WEISMAN
Business Strategist

LEON RAFOU
Chief Financial Officer

RYAN FLYNN
Wealth Consultant

JON SYCAMORE, CFP
Paraplanner

ALANNA TORO
Senior Marketing Consultant

SCOTT WIDENER
AVP, Adivsor Tech Consulting

CHELSEA SCOTT
Bookkeeping

LORRAINE DOMHOFF
Virtual Admin

OCIO SERVICES

DAVID MEIER
Vice President
Research, CIO Services

SANJANA SUDHIR
Senior Analyst, OCIO Services

BACKED BY THE STRENGTH OF LPL

Our business is amplified by LPL Strategic Wealth Services, a fully integrated custody and business support platform providing a dedicated service team and a seasoned suite of professionals, including a CFO consultant, technology professionals, administrative staff, and a dedicated marketing consultant. We are able to leverage LPL Financial's superior technology to enhance the service and reporting standards that we offer our clients.

RICH STEINMEIER
Chief Executive Officer

MATT AUDETTE
Chief Financiial Officer

DR. JEFFREY ROACH
Chief Economist

JEFFREY BUCHBINDER, CFA
Chief Equity Strategist

LAWRENCE GILLUM, CFA
Chief Fixed Income Strategist

MARC ZABICKI, CFA
Chief Investment Officer & Director of Research

GARRETT FISH
Head of Model Portfolio Management

ADAM TURNQUIST
Chief Technical Strategist

JINA YOON, CFA
Chief Alternative Investment Strategist

THOMAS SHIPP, CFA
Head of Equity Research

JASON HOODY, CFA
Head of Investment Manager Analysis

KRISTIAN KERR
Head of Macro Strategy

CRAIG BROWN
Head of Quantitative Research

RESEARCH TEAM BY THE NUMBERS

$80.5B+
ASSETS MANAGED

50 MODELS MANAGED ACROSS LPL'S ADVISORY PLATFORMS

400+
COMBINED YEARS OF INDUSTRY EXPERIENCE

The LPL Research team provides Claritas with insights and commentaries so they're positioned to help pursue your goals. Claritas also has a direct line to the team for advice on investing strategies, portfolios, and more!

14 CHARTERED FINANCIAL ANALYSTS

1 CHARTERED MARKET TECHNICIAN

16 MASTERS DEGREES

2 SECOND MASTERS DEGREES

1 DOCTORATE

45+
TOTAL TEAM MEMBERS

STRATEGIC APPROACH

Our fully integrated approach means that we account for every aspect of your financial life.

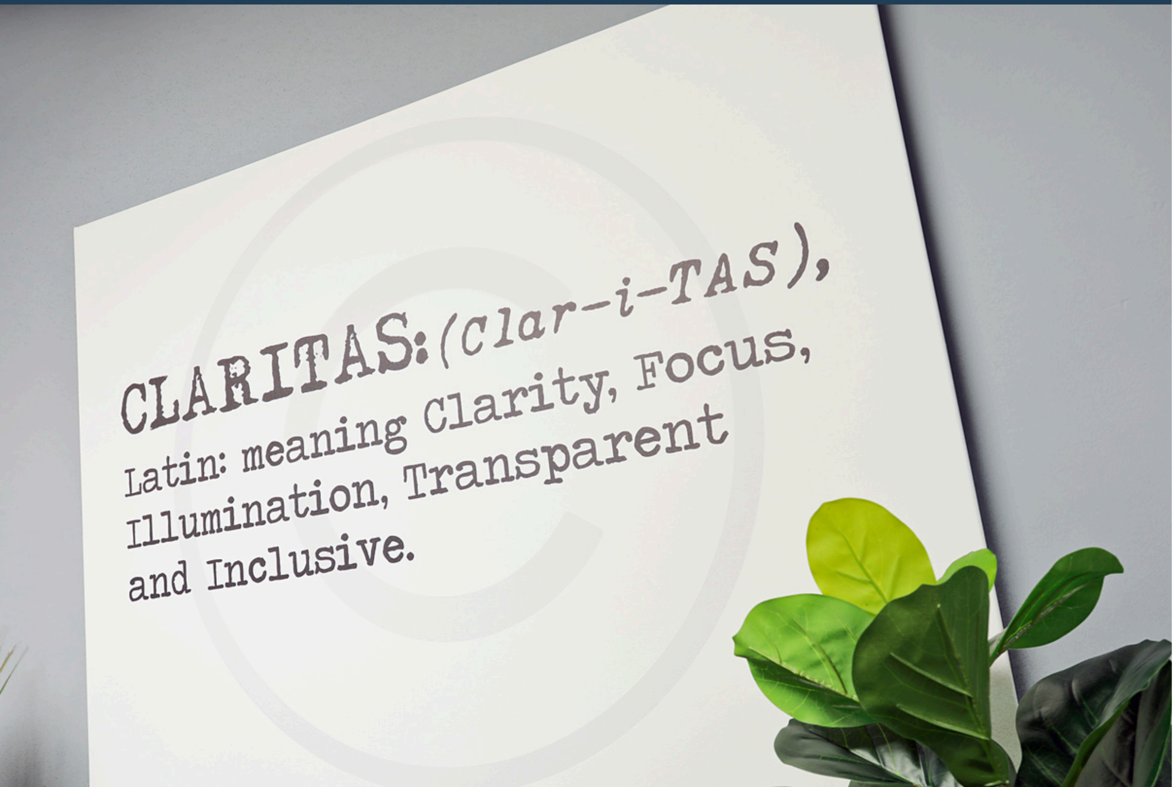
PURPOSEFUL OUTCOMES

Our deep research-based approach helps your money align with the life and legacy you want.

RISK ALIGNED

Our clients aren't just interested in growing their money. They also want to protect it for future generations and causes. We take great care to help our clients align their risk tolerance and risk capacity to preserve their hard-earned dollars.

DELIVERING INSTITUTIONAL-GRADE INVESTMENT CAPABILITIES WHILE MAINTAINING A CLIENT-FIRST APPROACH



WHAT OUR CLIENTS CAN EXPECT:

OCIO Services provide a dedicated team of investment professionals who work behind the scenes to support our strategy. This allows us to offer:

SCALABLE EXPERTISE

Clients benefit from advanced tools and research typically reserved for large institutions, including access to platforms like FactSet and Bloomberg.

TAILORED INVESTMENT STRATEGIES

Every portfolio is built around the client's unique goals, risk tolerance, and preferences—never a one-size-fits-all solution.

EFFICIENT PORTFOLIO MANAGEMENT

We can focus more on client relationships and strategic planning, while the OCIO team handles day-to-day investment oversight.

ONGOING COMMUNICATION AND SUPPORT

Clients receive clear, timely updates through white-label communications.

Our Tools

OUR TOOLS

We are using third-party best in class tools to assist our clients

RightCapital

RightCapital is a full fledge planning tool used to analyze your unique situation, creating a roadmap to assist you in pursuing your wealth accumulation goals. Using interactive retirement scenarios and tax-efficient distribution to insurance evaluation, and estate planning, it simplifies the complexity of financial planning so we can help you plan for your future.

Nitrogen
Riskalyze | Nitrogen

Built on a Nobel Prize-winning framework, Riskalyze quantifies the semantics of the financial advice industry, replacing confusing and subjective terms like “moderately conservative” and “moderately aggressive” with the Risk Number®, a number between 1 and 99 that pinpoints your exact comfort zone for downside risk and potential upside gain with a 95% Probability Range. We'll then build or adjust your investment portfolio to match your Risk Number and chart a clearly defined path to pursuing your goals.

YCHARTS

YCharts is a leading financial research platform, YCharts offers comprehensive data, powerful visualization tools, and advanced analytics for equity, mutual fund, and ETF data and analysis. As a modern, user-friendly platform for security research, portfolio construction, idea generation, and market monitoring, YCharts enables vast time savings and serves as an affordable alternative to terminal-based tools.

CFRA

CFRA is a global leader in financial intelligence solutions and insights. We use CFRA to deliver independent, personalized, and actionable investment research, data, and analytics to clients with award-winning technology so they can make smarter investment and business decisions.

IMPORTANT: The projections or other information generated by Riskalyze regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results of this tool may vary with each use and over time. No strategy assures success or protects against loss. Investing is subject to risk which may involve loss of principal. Riskalyze is not affiliated with LPL Financial.

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