Welcome to Arras Wealth Management

We are proud to introduce you to Arras Wealth Management, an independent wealth management firm committed to helping individuals and families simplify financial life, protect and grow wealth, and build a legacy for future generations. We have outlined the following key questions and answers to clarify our mission and commitment to you.

Why did you choose to create your own independent advisory firm?

We believe deeply in the power of relationships and have always made it our mission to be your trusted advocate and steward of wealth – protecting your best interests through the delivery of objective advice, comprehensive solutions, and highly personal service.

In the past, we have pursued that mission by relying on the services of the big traditional banks and wirehouses. However, as the wealth management industry continues to change, we believe that many of the big firms have become too focused on their own products, scale, and profits to truly serve the unique and evolving needs of clients.

That is why we decided to create our new independent firm, Arras Wealth Management.

Our independence gives us the freedom to do more for you across your complete financial life through access to a full spectrum of wealth services, investment solutions, and advanced technologies and resources. It also allows us to direct everything we do to serve you, protect your wealth, and provide an exceptional experience every step of the way.

Who is Arras Wealth Management and what is the firm's focus?

Arras Wealth Management is an independent firm committed to helping you simplify your financial life, protect your wealth, and achieve your goals for today and future generations.

We do so by providing objective advice, highly personal service and integrated wealth management services, including tailored financial planning, investment management, retirement planning, tax planning, estate planning, risk and insurance, business and real estate, and philanthropic strategies. We also work with your accountants and attorneys to help ensure a complete and coordinated experience.

In addition, we have aligned ourselves with our parent company, Sanctuary Wealth, a leader in the independent wealth management industry. Our partnership with Sanctuary gives us access to world-class resources, technologies, and solutions to help you and your family.

The name "Arras" means "rich tapestry" and symbolizes our commitment to helping you weave together every aspect of financial life into a cohesive whole and empowering you to achieve financial clarity and confidence to pursue your unique vision, story and legacy.

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Who is Sanctuary Wealth and why did you choose to align with them?

Our move to independence positions us to partner with what we believe to be the best alliances, resources, and technologies in the industry.

After careful due diligence, we decided that Sanctuary Wealth would be the ideal partner to provide immediate and ongoing benefits to clients.

Sanctuary Wealth is a client-centric, SEC-registered investment advisor aligned to give us unwavering support, cutting-edge technology, and access to a diverse range of solutions – enabling us to invest our time where it matters most: focused on clients like you.

In addition, we will have access to Sanctuary's community of independent financial advisors who share our values – allowing us to share insights, best practices, and intellectual capital to deliver specialized expertise and investment opportunities to benefit you and your family.

Are you a fiduciary and what are the benefits of being independent?

Yes. We have always taken a client-first approach – putting your interests above our own. Now, as an Investment Advisory Representative of Sanctuary's SEC-registered investment advisory firm, we are formalizing that commitment by being legally bound as a fiduciary to protect your best interests.

In addition to being a fiduciary, our independence offers many immediate and ongoing benefits that will help us deliver an enhanced experience across your financial life:

- Objective Advice
- Tailored Planning
- Highly Personal Service
- Comprehensive Solutions
- Advanced Technologies
- Top-Tier Partners & Resources

Can I expect the same team, philosophy and services?

Yes. At Arras Wealth Management, we are "servants at heart" and remain unwavering in our commitment to giving you the highest level of personal attention to protect you and your family – with added benefits and support now possible through our independent structure and relationship with Sanctuary Wealth.

We take the time to understand your vision, your family dynamics, and your immediate and longer-term goals and priorities. We then create a tailored plan and weave together essential wealth management services and investment solutions to help you achieve your vision.

We also partner with your accountants and estate attorneys to ensure a complete and integrated approach across your financial life.

Financial Planning	Investment Management	Retirement Planning	Tax Planning
Estate Planning	Insurance and Risk Management	Business and Real Estate	Philanthropic Strategies

Above all, we seek to earn your trust every day by operating with the highest levels of values, ethics, and professionalism in everything we do and every decision we make.

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Where will my assets be held?

At Arras Wealth Management, we believe the safety of your assets is paramount. In addition, as an independent firm, we have the freedom to carefully review, assess and select what we believe to be the best partners, resources, tools and technologies in the industry.

We have selected Charles Schwab & Co., Inc. ("Schwab") as the primary custodian for our clients' accounts. Having Schwab act as custodian for client assets provides us access to a wide range of services that help us serve our clients. Since 1987, Schwab has provided independent advisors with the platform, products, programs and resources they need to serve their clients and grow their businesses efficiently and effectively.

In addition, our relationship with Sanctuary Wealth will enable access to leading tools, technology, and a robust cybersecurity program to help safeguard your information, protect your best interests and ensure an exceptional experience.

How do I get started and will I have access to my accounts online?

We thank you for your decision to partner with Arras Wealth Management.

We have streamlined the account setup and transfer process – and will work closely with you to ensure a smooth and easy transition.

Once you get started, you will be able to access your account from our website:

www.arraswm.com.