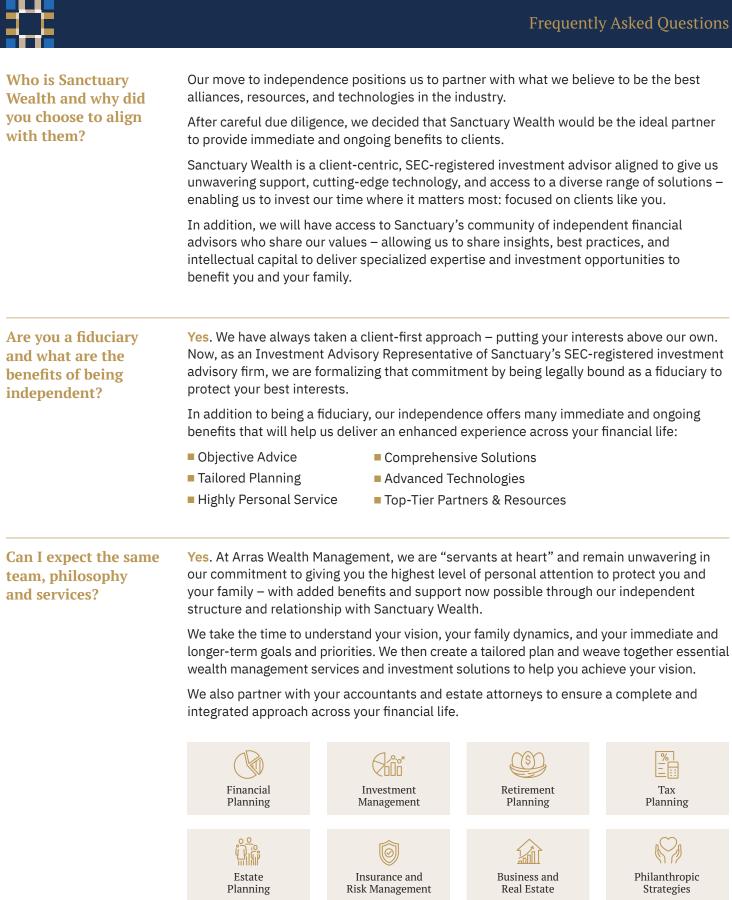


Welcome to Arras Wealth Management

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	Arras Wealth Management is an independent firm committed to helping you simplify your
Management and what	financial life, protect your wealth, and achieve your goals for today and future generations.
Management and what is the firm's focus?	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.
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continued



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.

continued

Tax

Planning

Philanthropic

Strategies



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.

Registered Representative of Sanctuary Securities Inc. and Investment Advisor Representative of Sanctuary Advisors, LLC. Securities offered through Sanctuary Securities, Inc., Member FINRA, SIPC. Advisory services offered through Sanctuary Advisors, LLC., an SEC Registered Investment Advisor. Arras Wealth Management is a DBA of Sanctuary Securities, Inc. and Sanctuary Advisors, LLC.

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