

Growth in the market is good! Growth in fees isn't!

Life is full of ups and downs. That's true of the stock market as well. When the stock market is on the rise, you may notice that your Financial Adviser's fees rise, too.

The Sutton Financial Difference

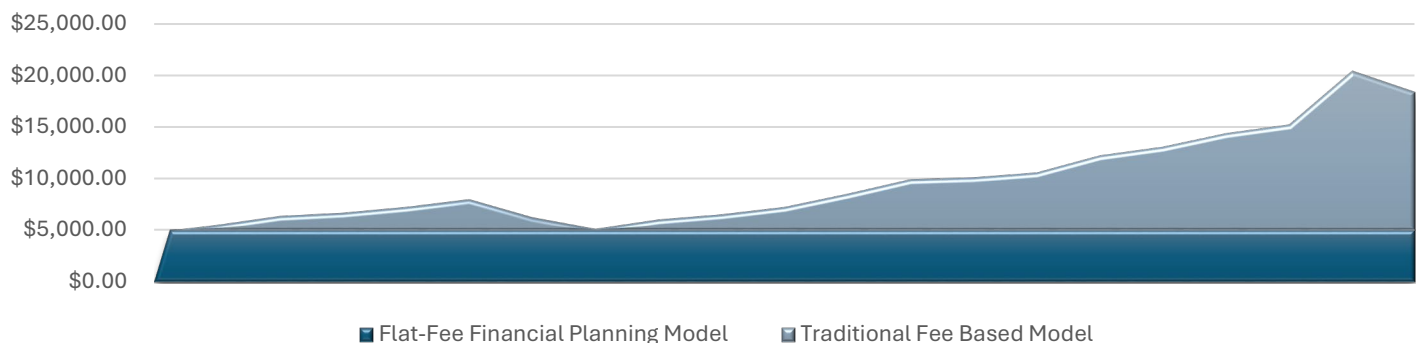
Sutton Financial strives to help you keep more of what you earn in the market; therefore, Sutton Financial **does not** charge you a Financial Adviser Fee for managing your investments in an Advisory account¹.

Sutton Financial disagrees with the Traditional Fee-Based Model where Financial Advisers collect more when your investments rise. Rather than tying our fees to your investments, we developed our **Flat-Fee Financial Planning Model** around reducing the fees you pay a Financial Adviser while providing you with the most comprehensive financial planning services at the least possible cost.

With our comprehensive **Flat-Fee Financial Planning Model**, you pay a flat fee no matter what direction the market takes. History shows the stock market has been more often up than down².

Your fees are determined based on the complexity of your finances, depth of engagement and the number of financial planning services provided, not assets under management³.

Flat-Fee Financial Planning Model vs. Traditional Fee-Based Model
Twenty-Year Comparison - (12/31/02 - 12/31/22)



The chart above shows the difference between a Flat-Fee Planning Model and a Traditional Fee-Based Model. This example is hypothetical and is included for the purpose of explanation. Hypothetical example of S&P 500 performance between December 31, 2002, and December 30, 2022. Initial \$500,000 investment. 1% AUM Fee vs. \$5,000 flat fee, each calculated and collected quarterly. No Withdrawals. In an up market, the Flat-Fee Structure may work to your advantage, as more money stays in the account and potentially continues to grow. However, in a flat or down market, a Traditional Fee-Based Structure may be more advantageous.

¹ Note, additional fees for the Registered Investment Advisor, Eagle Strategies, LLC ("Eagle"), sub-manager (if applicable), Platform, administrative fees (including minimum fee), 12b-1, and Expense Ratio fees may apply. Any Eagle, administrative, sub-manager or Platform fee will be reflected in the Sponsor Fee on your Statement of Investment Selection and is fully described in Eagle's Form ADV Part 2A. The Sponsor Fee will vary depending on the selected program, manager, strategy, and the amount of assets invested through the platform.

² Source: www.standardandpoors.com. Calendar year-end returns showed positive performance 33 out of the last 40 years. Past performance is not indicative of future results. The S&P 500 index is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. "S&P 500" is a trademark of the McGraw-Hill Companies. Investors cannot invest directly in an index.

³The Financial Planning Agreement you sign, if you engage in a Financial Plan, will reflect your specific fee. Each subsequent plan will require a new Financial Planning Agreement reflecting the fee for the re-engagement.

Having a financial plan is smart! Not having one isn't!

On average, planners amass nearly two-and-a-half times (245%) more in retirement plans compared to non-planners, and over three times more (319%) in non-retirement assets⁴.

The Sutton Financial Difference

Sutton Financial was founded on the belief that a thoughtful, well-designed, and objective written financial plan is the foundation to securing your financial dreams. Since our founding, Sutton Financial has understood “true” financial planning is much more than investment management.

In addition to our goal of helping you keep more of what you earn in the market, the Sutton Financial **Flat-Fee Financial Planning Model** focuses on utilizing financial planning software to synchronize your income, taxes⁵, savings, spending, investing*, insurance, estate plans and retirement goals. By synchronizing everything money impacts in your life, we can perform detailed analysis and provide recommendations that can help you make much better financial decisions.

Scope of Sutton Financial Planning Services:

- **Cash Flow (Inflows & Outflows)**
- **Net Worth Analysis**
- **Retirement Planning**
- **Investment Planning***
- **Protection Planning**
- **Estate Planning**
- **Education Planning**
- **Income Tax⁶**
- **Special Needs Planning**
- **Business Succession Planning**
- **Business Risk Management**
- **Executive Benefits**

As a fiduciary, the recommendations of Sutton Financial seek to serve your best interest and better align you with your short, medium and long-term financial goals. Following our analysis and a stress test of your current strategy, we may identify gaps and the need to better protect your income and assets. These important recommendations may involve the purchase of commission-based insurance or financial products. Sutton Financial can help you implement these recommendations⁷, or you can implement them through other trusted relationships. Sutton Financial maintains a proud partnership with New York Life for this very reason.

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⁴ The Future of Retirement: The Power of Planning,” HBS Insurance Holding, London, 2011, p.8.

⁵ Neither Sutton Financial nor Eagle Strategies, LLC, provides tax, legal and accounting advice. Please consult your own tax, legal and accounting professionals before making decisions.

⁶ We will analyze your federal and state income tax exposure. Tax consequences of reallocating investments or making changes to retirement plan contributions may be part of this analysis. Sutton Financial will not be involved in making specific recommendations around proper tax filing status or in-depth tax reducing strategies. Additionally see footnote 5.

⁷ Any specific insurance or fixed annuity recommendations are made as an Agent of New York Life Insurance Company and any specific brokerage services, or variable annuities (except the Advisory Variable Annuity) are made as a registered representative of NYLIFE Securities.

***James (Bo) Sutton** is a Registered Representative offering securities through NYLIFE Securities LLC, Member FINRA/SIPC, a Licensed Insurance Agency, and a Financial Adviser offering investment advisory services through Eagle Strategies LLC, a Registered Investment Adviser.

James (Bo) Sutton is also an agent licensed to sell insurance through New York Life Insurance Company and may be licensed to sell insurance through various other independent unaffiliated insurance companies.

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