

Sanum Financial Services

Information about our Compensation

Partnering together with you on your financial journey is an awesome responsibility. Here at Sanum Financial Services, we are committed wholeheartedly to the mission of helping you improve your financial lives and prepare for what's ahead. We have seen first-hand the benefits of financial planning, both in our own lives, and in the lives of those we serve. Comprehensive financial planning provides meaning and context to decisions and enables you to live out your calling in life more clearly. It is both an honor and a humble responsibility to walk with you in this capacity.

Among our guiding values is that of transparency. And so we want to be sure you have as simple and straightforward an understanding as possible of how your advisors are compensated in engaging with you. Depending on the type of relationship and service you may elect to purchase (which you are under no obligation to do), advisors may earn compensation via one or more of the following means: financial planning fees, advisory fees, transaction-based fees, asset-based fees, commissions and / or other, depending on which specific product or service might be best for you.

Compensation from financial planning recommendations creates an obvious conflict of interest. Advisors mitigate this by acting in love (we treat you as we would want to be treated), by only recommending products or services in your best interest and by recommending them on a compensation-blind basis where possible. This holistic approach to compensation is intended to be balanced so that what you pay ultimately reflects our cost to serve your needs.

You can rest assured that advisors will review fees and / or commission specifics prior to engaging with you, fully and transparently, including the opportunity to ask questions. Advisors are available to answer any specific questions at all times. Depending on the nature of our engagement, more information can be found in one or more of the following documents: Packerland's ADV Pt 2a, each advisor's individual ADV Pt 2b, Packerland's Form CRS: Client Relationship Summary and / or the relevant prospectus, statement of understanding or offering document. Of course, at any time, please ask for help or clarification; when we both understand, we both are better off.

Thank you for the opportunity to be of service to you.