FINANCIAL SYMMETRY

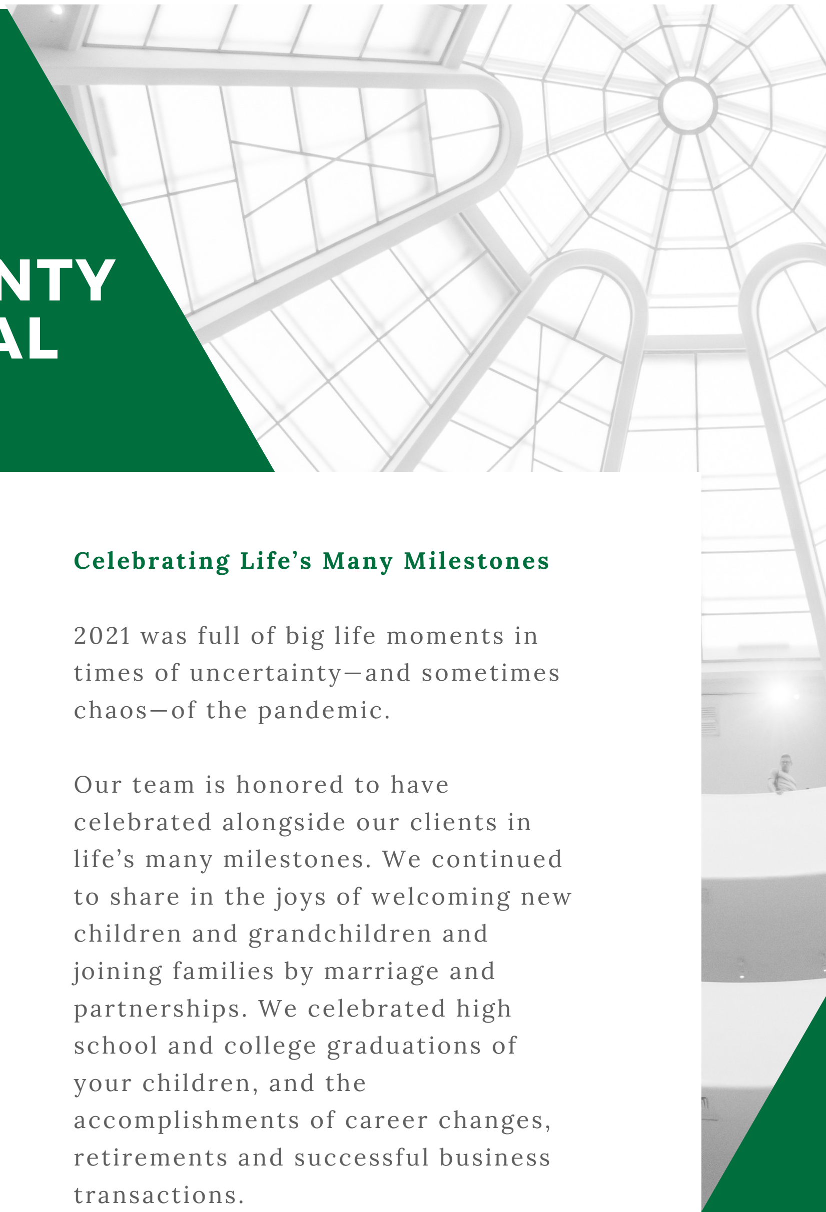
ANNUAL REPORT

2021

Enhance Today | Enrich Tomorrow

a year's overview

2021: CELEBRATING TWENTY YEARS OF FINANCIAL SYMMETRY



Accolades Worth Celebrating

We welcomed 2021 with exciting news. Financial Symmetry began twenty years ago with the vision of our founder, Bill Ramsay, to provide financial advice in the best interest of clients, with minimal conflicts of interest. His commitment to integrity, continuous improvement, and teamwork led Financial Symmetry to be recognized as one of the 2021 InvestmentNews Best Places to Work for Financial Advisors.

In late November, CityWire RIA recognized Financial Symmetry as one of 2021's fastest three growing RIAs in North Carolina. Allison Berger, CFP® travelled to Washington, D.C. to accept the award on behalf of our team. She was a featured industry panelist during CityWire RIA's event, where she shared the success and strength of our internship program and how it puts us in position to continue to grow.

Speaking of our internship program, FSI's very first intern—Chad Smith, CFP®, was selected as one of Investopedia's 100 Top Financial Advisors of 2021. He is one of two financial advisors on this list from North Carolina and was previously on the list in 2020.

Celebrating Life's Many Milestones

2021 was full of big life moments in times of uncertainty—and sometimes chaos—of the pandemic.

Our team is honored to have celebrated alongside our clients in life's many milestones. We continued to share in the joys of welcoming new children and grandchildren and joining families by marriage and partnerships. We celebrated high school and college graduations of your children, and the accomplishments of career changes, retirements and successful business transactions.

We also paused with our clients when life surprised us with challenges and loss. Last year was difficult for us in saying goodbye to clients that passed away. We share in remembering, mourning and celebrating their lives and the legacies they left behind.

We sincerely appreciate the opportunity to serve our clients through the ups and downs life presents.

Celebrating Professional Growth

At FSI, we believe if we can maintain the quality of our service and serve more people who want our help, then we should. This requires adding quality team members. Last year, we celebrated onboarding our 660th client and welcomed two new members to the FSI Team. Tika Childs joined us as our new Administrative Assistant and Arthur Vernooij moved into a Client Service Associate position following his summer internship with us.

Going beyond our standard continuing education requirements through our professional designations, members of our team expanded their knowledge in 2021. Partner and advisor, Mike Eklund, recently earned the Certified Private Wealth Advisor® certification, which is an advanced professional certification for advisors who provide the breadth of specialized skills required to meet the needs of high-net-worth clients.

Christian Polanco passed the CFP® exam becoming our newest Certified Financial Planner™ and Niamh Douglas enrolled in the CFP® coursework. Garrick King has completed his CFP® coursework and is studying for his exam in early 2022.

Colton Tickle was promoted into our first standalone Portfolio Manager role, creating dedicated portfolio support to our Advisors and clients.

Celebrating our Community

We as a firm continued our development as a team and increased our involvement in the community. Our team sponsored families through the Wake County Holiday Cheer program, participated in several charity golf tournaments and was a sponsor of the Orange County Rape Crisis Center Holiday Auction.

We are looking forward to getting back into group volunteering at the Food Bank of Central and Eastern North Carolina.

Service Improvements Worth Celebrating

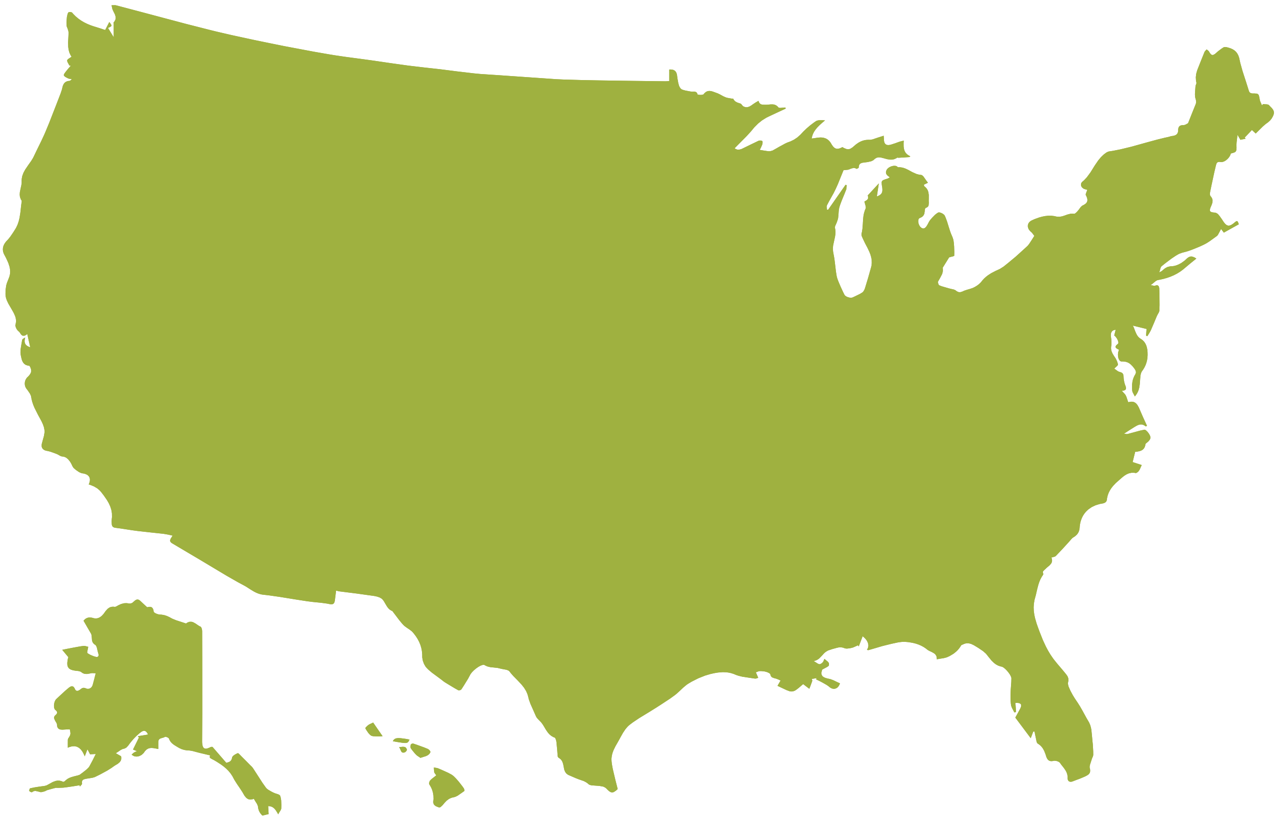
The go-to hub for our clients, FSI's Client Center, continues to evolve and improve based on feedback we've received from our clients. Already in the works for 2022 are further enhancements to your estate planning and risk management planning. We have partnered with a local estate attorney to provide our clients additional guidance and expertise on their estate planning as well. We continue to fine tune our workflows and checklists to ensure we take advantage of opportunities possible for our clients. Our systems benefit from our in-house software development team. Their improvements have refined our approach to data gathering and sharing, most notably the 2021 enhancements to our tax planning process.

Our clients also have benefited from the knowledge gained with an additional 50 new podcast episodes in 2021, over 20 new YouTube Videos, and weekly additions to our blog post library.

Celebrating What's Most Important—YOU!

We thank each of our clients for the trust you place in us. We're grateful to navigate life with you in the form of financial advice and coaching. We look forward to 2022 and continuing to serve you through every phase of life.

LOCAL ROOTS WITH A NATIONAL REACH



Thanks to our growing online presence, clients moving across the country, and your referrals of family and friends, we now have clients in **29** states!

YEAR IN REVIEW

JANUARY

Grace voted 3rd place in the WRAL Voters' Choice Awards for 'Best Financial Advisor'

FEBRUARY

FSI Mission/Vision Kickoff: A Celebration of 20 years

MARCH

FSI recognized in the Investment News 2021 Best Places to Work for Financial Advisors

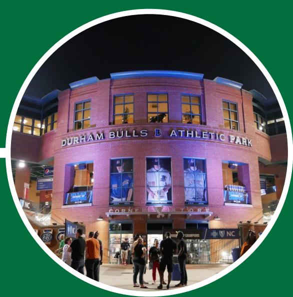
APRIL

FSI partnered with 3rd Decade

MAY

Colton Tickle promoted to Portfolio Manager

JUNE

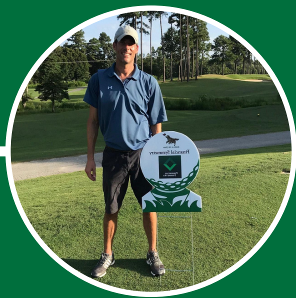


- Durham Bulls team building event
- FSI 20 year anniversary
- Completed more than 250 tax returns

JULY

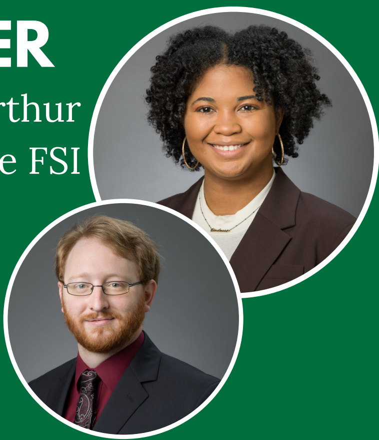
Allison attended the NAPFA Summer Leadership Conference

AUGUST



FSI sponsored the Neuse River Golden Retriever Rescue's 20th Annual Charity Golf Tournament

SEPTEMBER



Tika Childs and Arthur Vernooij joined the FSI team

OCTOBER

Drive Shack team building event

NOVEMBER

FSI presented at the Women: A Force in Business Conference

DECEMBER

- Allison participated in the panel at CitywireRIA Conference
- Drive Shack Holiday Party

2021 BY NUMBERS

SOCIAL INFLUENCE

- **119,396** Website Views
- **1,371** Social Media Followers
- **7** Press Features

CLIENTS

- **16** Clients Entered Retirement
- **7** Clients Welcomed a Baby
- **7** Clients Purchased a New Home

FSI

- **$750+** Million Assets Managed
- **600+** Clients Served
- **67** New Wealth Management Clients
- **2** New Team Members
- **100** Interns Throughout Internship Program

THANK YOU!

We appreciate the opportunity to serve you. If there is anything else you would be interested to see in our future annual reports, let us know!

2021

Enhance Today | Enrich Tomorrow