OUR VISION

To transform our clients' lives through long-term planning, consistent execution, intelligent investment and thoughtful insight.

ERITAS WEALTH MANAGEMENT, LLC is an independent, fee-only financial planning a
iidance, sound financial planning and prudent investment advice required to fully real
actice is a disciplined approach to our investment philosophy and the academic prin
acing our clients and their interests first.

JR MISSION

guide our clients along a secure and rewarding path toward realizing their financial g
irtnership and build trust that endures over time. Integral to our mission is our commit

cure in the knowledge that any advice we give you is objective and given with your be

JR CORE PURPOSE IS TO:

- Inspire our clients to strive for what's important in their lives;
- Educate our clients on how to best achieve their financial goals; and
- Guide our clients on their path towards realizing their dreams.

sightful and comprehensive financial planning, and a continued commitment to the lo
begin your personal journey towards financial well-being.

JR PHILOSOPHY

nancial planning is a core component of any wealth management strategy. With your
ndamentals specific to your personal situation and to principles that have proven to ir
ır philosophy is based on financial science and rigorous research, which has demonst
anaged with a disciplined rebalancing methodology, will, over the long term, provide

EY TENETS OF THE MERITAS INVESTMENT PHILOSOPHY:

- Without exception, we strive to meet the fiduciary standard. As the client, you come
- We customize and manage tax-efficient portfolios.
- We strive to optimize portfolios for greatest return balanced with consideration for d
- We seek to minimize unnecessary risk through coordinated diversification.
- We maintain portfolio allocation through systematic rebalancing.
- We apply disciplined portfolio management.
- We utilize low-cost institutional class investments.

EVEN CORE VALUES YOU CAN EXPECT FROM MERITAS

1. Integrity. We do the right thing by our clients by always putting their interests first.
2. Respect. We create an environment of mutual respect. We listen attentively and h
3. Honesty. We tell the truth. We will be forthright and candid with you.
4. Service. We're committed to offering you personalized attention and service that e
5. Confidentiality. We will closely safeguard your personal information at all times
6. Teamwork. We will approach your financial plan as a coordinated team effort, inco
owledge and resources to ensure that you receive the full benefit of our collective wis
7. Discipline. Comprehensive financial planning is a continuous and dynamic process.
anging circumstances of your life. Because we want you to gain confidence in taking
ancial plan. Once that plan is established, we adhere to a systematic process for imp
cumstances.

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SONOMA COUNTY

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