"Ask First!" This form is to be filled out by any person who is offering legal, financial, retirement, insurance, accounting, estate, long-term care or similar planning services. Respond to **ALL** categories completely; sign and date at the bottom of the page.

MY EDUCATION- I have achieved the following level of education (check HIGHEST level achieved):

☐ Some High School	☐ Some College
☐ GED	☐ Bachelors Degree
☐ High School Diploma	☒ **Masters or Other Advanced Degree – MBA**

MY CREDENTIAL(S)- I have the following specialized credentials and training: **I am a board certified financial planner (CFP® professional), NAPFA-Registered Financial Advisor, Certified Specialist in Planned Giving, and tax specialist licensed to represent taxpayers before the IRS. I hold an honors MBA, and have been practicing in the financial planning profession since 1999. A full description of my professional practice can be obtained by requesting a copy of my firm brochure.**

MY RELEVANT LICENSE(S)- I have the following license(s) giving me the legal authority to provide the services I am offering to you:

License Type	Covers What Activities	Valid in or Issued By	License No.
Registered Investment Advisor	**Provision of investment advice (this is not a sales license)**	**State of California, Washington State**	**#126934**
Enrolled Agent	**Admitted to practice before the Internal Revenue Service**	**U.S. Treasury**	**#00083315-EA**

LEGAL SERVICES – (Check ONE)

☒ I **DO NOT** practice law, and the services I am offering to you do not involve the practice of law.

OUR BUSINESS RELATIONSHIP – In our business relationship, **I will at all times serve in a fiduciary capacity.**

MY COMPENSATION: I am compensated by client paid fees only. All fees are set and agreed upon in advance.

FINANCIAL PRODUCTS / AFFILIATED ORGANIZATIONS – I am a professional advisor only, **I do not offer, or sell financial products** (annuities, insurance, mutual funds, etc).

I certify under penalty of perjury that the responses herein are true to the best of my knowledge.	
Date: 3/15/2026	Business Name: Fiscalis Advisory, Inc.
Signature: *William Cuthbertson*	Address: 27201 Puerta Real, Suite 300, Mission Viejo, CA 92691 2415 T Avenue, Suite 203, Anacortes, WA 98221
Print Name: William Cuthbertson	Telephone: (949) 429-5995 Email: william@fiscalisadvisory.com www.fiscalisadvisory.com

WILLIAM CUTHBERTSON
MBA, EA, CSPG, CFP®

PROFESSIONAL QUALIFICATIONS

FINANCIAL PLANNING EXPERIENCE

2003 to present:	President & Founder – Fiscalis Advisory, Inc.
2000 to 2003:	Financial Planner – The Tarbox Group, Inc.
1999 to 2000:	Analyst – Fernandez Financial Advisory, LLC

CERTIFICATIONS AND LICENSES

CERTIFIED FINANCIAL PLANNER™ Professional
NAPFA-Registered Financial Advisor (Fee-Only, Fiduciary)
Certified Specialist in Planned Giving
Enrolled Agent – Licensed to practice before the IRS (recognized by the State of California FTB)

AFFILIATIONS

National Association of Personal Financial Advisors

EDUCATION

Graduate Certificate in Personal Financial Planning – *University of California, Irvine*
Master of Business Administration, "With Distinguished Graduate Status" – *George Herbert Walker School of Business and Technology at Webster University, St. Louis*
Bachelor of Arts, "With Distinction" – *California State University Long Beach*

ADDITIONAL INFORMATION ABOUT MR. CUTHBERTSON

As an ongoing practitioner, and student of personal finance planning, economics, finance, and investment theory, Mr. Cuthbertson's evidence-based investment philosophy has been profoundly influenced by the work of financial economists Drs. William Sharpe (Nobel Laureate 1990), Eugene Fama (Nobel Laureate 2013), and Kenneth French. Accordingly, his approach to investment management, has its foundation in economic science rather than intuition and prophesy. "By understanding the interrelationship of risk and return and the difference between what is truly predictable and what is not, a new paradigm arises, making it possible to see how one can profit from working with the markets, rather than attempting to outsmart them."

In addition to working in his practice, traveling, and keeping both mentally and physically fit, Mr. Cuthbertson has been a member of the Board of Directors of the nationally based Alliance of Comprehensive Planners, and is a former President and Board Chair of the Orange County Chapter of the Financial Planning Association.

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