Your Journey *With VADIS*

What you do, and what happens behind the scenes, at each step.

Welcome to VADIS, the Values-Aligned Direct Index Solution. Here's what to expect at each step, from your first conversation to the work that happens on your behalf over time.

WHAT YOU DO	BEHIND THE SCENES
GETTING STARTED	
1 Share what matters	
Set your values, risk, and tax preferences through VADIS questionnaires, conversations with your advisor, or both.	Your advisor works with the VADIS investment team to reflect your preferences in your portfolio.
2 Review your proposal	
Go through your personalized proposal with your advisor, ask questions, and adjust your preferences if needed.	VADIS builds a proposed portfolio and shows how it compares to your benchmark (or what you own today) on values, risk, and taxes.
3 Approve your proposal	
When you're comfortable, approve your proposal with your advisor and complete any account paperwork.	The VADIS team works with your advisor to open your new account and get it ready to receive your portfolio.
IMPLEMENTATION	
4 Your portfolio is put in place	
Nothing more is needed from you. Your advisor is there if you have questions.	Formative invests your account(s) in your VADIS portfolio. If applicable, the move from what you own today in a taxable account can be managed to limit taxes.

Once You're *Invested*

VADIS keeps working on your behalf, and you stay in control.

	WHAT YOU DO	BEHIND THE SCENES
5	**Ongoing management**	
	Let your advisor know if your values or circumstances change.	Your portfolio is rebalanced to stay close to its benchmark and updated as your preferences change. When applicable, VADIS can generate tax losses in your portfolio to help lower your tax bill.
6	**Reporting**	
	See how your portfolio is doing, and talk it through with your advisor.	Clear reports show how your portfolio is performing and how it compares to its benchmark on the issues you chose.
7	**Engagement and voting**	
	Owning companies gives you a say in how they're run, with no extra work on your part.	VADIS engages directly with company management on your behalf and votes your shares in line with your values.

WHAT YOU CAN COUNT ON

Know what you own

Your portfolio holds individual stocks in your own account, so you can see what you own.

Designed to track

It aims to closely follow a broad market benchmark you choose with your advisor to match your risk appetite.

Personalized to you

Your values, risk, and tax needs reflected in your portfolio

IMPORTANT INFORMATION

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This material is for informational purposes only and is not investment advice. Direct indexing and tax-loss harvesting involve risk, including tracking error relative to a benchmark. Values screens may cause a portfolio to perform differently than a broad market index. Tax-loss harvesting applies only to taxable accounts and generally defers, rather than eliminates, taxes. Ongoing tax-loss harvesting is available for taxable accounts of $250,000 or more; smaller taxable accounts receive tax-aware management at their annual rebalance. Tax information reflects federal tax treatment; state treatment of capital losses varies. Formative does not provide tax or legal advice; please consult your own tax professional regarding your circumstances.