

## Financial Planning Disclosure

Bigelow Investment Advisors, LLC (“BIA”, or “we” or “us”) is honored to help you with your financial needs. To that end, we are giving you this Financial Planning Disclosure (“Notice”) to help you understand the services that we will provide you. This Notice replaces any previous financial planning disclosure documents, including any related financial planning services, that you may have received previously from BIA and is to be read in connection with BIA’s Form ADV Part 2, Form CRS (Client Relationship Summary) and Privacy Policy.

The scope of the financial planning services that we will provide to you will depend on the topics that you are interested in exploring and will be discussed early in the financial planning process. The various steps involved in the financial planning process include:

1. *Understanding Your Personal and Financial Circumstances*, which includes you articulating your values and philosophies that shape your financial goals and objectives.
2. *Identifying and Selecting Goals*, during which we discuss with you our assessment of your financial and personal circumstances, and help you identify goals, noting the effect that selecting a particular goal may have on other goals.
3. *Analyzing Your Current Course of Action and Potential Alternative Course(s) of Action*, which includes analyzing your current course of action and whether it maximizes the potential for meeting your goals, and where appropriate, considering potential alternative course(s) of action.
4. *Developing the Financial Planning Recommendation(s)*, during which we will select one or more recommendations designed to maximize the potential for meeting your goals, and may include, continuing your current course of action.
5. *Presenting the Financial Planning Recommendation(s)*, which means that we will present our selected recommendations, and the information that we considered when developing them to you.

Please also note that we are not responsible for implementing or monitoring any financial planning recommendations, except for investment advisory services provided to you, per your management agreement with Bigelow Investment Advisors. Implementation and monitoring are considered to be the final two steps in the financial planning process. This means that, absent entering into an investment advisory services agreement with us, we will not help you make the transactions needed to execute the recommendations that we present to you or help you make changes to your recommendations to adjust to market conditions.

We want you to know that we may restrict or modify the planned scope of financial planning services if we have not received complete and accurate information from you. In any event, please note that we do not provide legal or tax advice and encourage you to contact your legal and tax advisors regarding such matters.

If, in the course of our relationship, we provide you with reports that include information that was considered in the financial planning process, then we encourage you to review those documents carefully. We use software provided by third parties in creating financial planning reports, and while we believe that their calculations are reasonably accurate, we cannot guarantee their accuracy. Please also note that performance is not guaranteed, and future projections are included simply as a tool for decision making and do not represent future results, which may vary materially. You should review any financial planning reports that you have received from us periodically, particularly if there are changes in your financial circumstances.

**There is no additional cost to you as an investment advisory services client of BIA to receive financial planning services.**

We encourage you to review the above information and ask any questions you may have.