BOB AAMODT CFP®, MBA

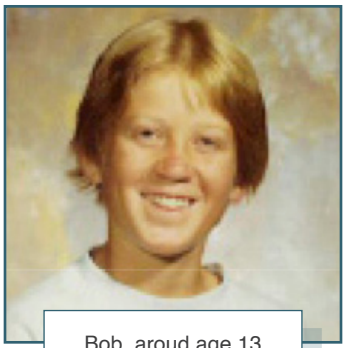
Senior Vice President, Financial Advisor



Lessons from the cherry orchard – value of hard work, commitment, and a job well done.

How Bob Aamodt got much of his passion for helping clients plan, cultivate, and work for rewarding financial outcomes.

What motivates Bob Aamodt in his financial advising career wasn't born in a university classroom or in a fast-paced corporate office. Much of it came from his family's fruit orchard in Farmington, Utah. It was there, as a 12-year-old boy, that his natural drive and tenacity would be more fully cultivated as he picked cherries for the family to sell to local fruit suppliers. "I grew up in an area of Farmington that had, at one point, been entirely cherry orchards," explains Bob. "In fact, my great-grandfather, David L. Rice, planted the very first sweet cherry trees in the state of Utah around the turn of the century in Farmington," he says, "and I love the fact that my own experiences in our cherry orchard as a kid are somewhat tied to him."



Bob, aroud age 13

But the important lessons he learned that would someday help him counsel, inspire, and motivate his clients actually began a few years before he ever climbed a ladder or filled a bucket with fruit. When Bob was around nine or ten,his mom marched her kids down to the old Davis County Bank on Main Street in Farmington and announced that they would be opening a savings account. Thus, from a young age, Bob had been taught to think about and save money for important future endeavors. Putting savings into that account every month helped him see, early on, the significance of setting financial goals and reaching them. It was about then that his parents, Dave and Shirley Aamodt, hatched the family cherry venture and Bob had the opportunity to learn more lessons about the merit of hard word and commitment and how that affected the achievement of those financial dreams.

Cherry picking at the Aamodt orchard began in June, as soon as the fruit was ripe. Bob and his younger brother, Dan, picked as long as the cherries lasted, which was generally into July. "We would get up early and pick for hours," he recalls. "Some days we were diligent and others not so much — but we worked."

That work was often tedious, hot, and sticky. Each bucket they filled held 10 to 12 pounds of cherries, so it took two trips up and down the ladder to fill a 20-pound fruit box, or lug. They would carefully

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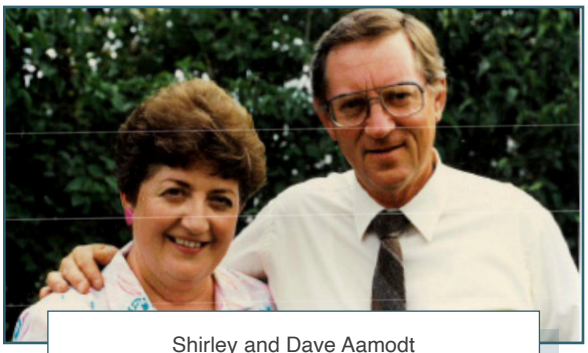
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weigh each lug to be sure it was properly filled, then add an extra pound or two (to account for shrinkage and dehydration), which Bob's parents insisted upon. They also expected that the boys pick the cherries with the stem on. "We didn't like this policy," Bob quips, "because it was far quicker to just pull them off the stem." But they learned that the stems were an important sign to the final purchaser as to the freshness of their product. "This extra step helped me appreciate the importance of doing my absolute best, even when that was inconvenient for me," notes Bob.

Filling bucket after bucket, they weighed in on the back porch of the house and stacked and stored the brimming lugs in the shade. "A good day might yield 10 to 12 lugs — a lazy day, maybe three or four," says Bob. Those lesser days might have been affected by their time high up in the treetops, talking and sharing a bit more than picking at times, he admits. "Our discussions ranged from our plans for summer camp, to our dreams and aspirations — and as we grew older — to politics and girls. This was before all the electronic devices, so the only way we had to amuse ourselves was talking. Well, not the only way... we would also have cherry fights!" Bob says with a grin. "We painted our faces and bodies in 'war paint.' But mostly we were all about the picking."

Reflecting back on all his parents did to keep the cherry venture going each year, Bob appreciates how time-intensive it must have been for them to provide such wonderful learning opportunities for their children. "Dad pruned and sprayed the trees, arranged for the sale of the cherries to local markets, and delivered the product," Bob explains. "Mom oversaw the weighing and storage and coordinated the daily work, which probably involved quite a bit of nagging," he admits, smiling.

After a few years, the Aamodts were able to expand their workforce to include neighbor kids. Once Bob was a bit older, his mom turned over to him the weighing, tracking, and paying of wages to the other pickers, where he says he was able to more fully cultivate natural management skills he later used in a variety of settings, not the least of which has been in his financial services career, that has roots back to 1998.



Shirley and Dave Aamodt
around 1983

Bob estimates that each summer the family picked and sold close to 2,000 pounds of cherries. Each kid would keep track of how many pounds they had picked on a tally sheet, adding to the tally with each bucket weighed. They were paid 10 cents a pound, which meant they earned between $2 and $3 per hour and $20 on a really good day. By the end of the cherry season, Bob would have about $100 — which he then tithed — leaving $90 left to spend.

"I was taught young the importance of giving back by paying tithing," says Bob, which he notes is a principle that many of the great financial gurus live by. "Giving away a part of all you earn to your church, favorite charity, or other organizations devoted to causes that you support, can be a great blessing," notes Bob, explaining that over the years he's learned that tithing curbs the natural desire to keep a tight grip on your money and ironically seems to attract more abundance into your life. "It's a hard principle to understand until you actually live it," he says, "but tithing has always been a great benefit to me and my family."

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Once all the picking was complete, the Aamodts sold their cherries for between 35 and 75 cents per pound, depending on the year. They would then pay the pickers and cover overhead. The Aamodt boys were expected to put their share of the remaining profits in savings.

"During cherry season, it was all about cherries," says Bob. "For two to three weeks we did little of anything else. It was hot, tiring work and any neighbor kid not involved in the picking would often taunt us a bit with their talk of going swimming." Bob recalls one year, on a hot July day — when the cherries were finally played out — riding his bike down to the old Lagoon swimming pool, a common haunt for all the Farmington kids. Exhausted from the previous weeks of picking fruit, he waded into the cool water at the shallow end and looked up at the clouds, commiserating the difficulties, while celebrating the joy, of a job well done. "I remember having such a feeling of satisfaction, in that moment, something I had never felt before in my life. That feeling of doing my best has stuck with me ever since and continues to motivate many of my endeavors."

Looking back on the cherry venture, Bob says he learned some powerful life lessons about the value of money, the gift of work, and sticking with something until it's done. Those lessons have had a huge impact on him and now influence his work as a CERTIFIED FINANCIAL PLANNER™. "The cherry orchard taught me that if you want something from life, you need to plan, cultivate, and work for the reward." This principle, learned young, is something he's passionate about sharing now with the clients he loves to serve.



NICOLE ROBERTS CFP®

Vice President, Financial Advisor

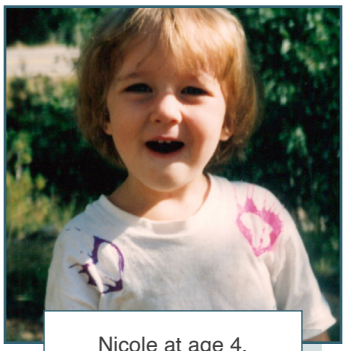


From hard work on her family's farm to working hard helping families succeed financially

Resourceful, creative determination cultivated as a child plays a vital role in the way Nicole Roberts cares for the clients she is privileged to serve.

The office of Nicole Roberts at Wealth Enhancement is a long way from her family's potato farm in Southeast Idaho. But the persistence and hard-working dedication that took root in her there are still just as much a part of the way she strives to serve her clients today as they were when she was helping her family on their massive multi-acre produce operation.

In her work with a client base that includes several widowed women — often facing very challenging financial circumstances — Nicole's dogged determination comes in pretty handy, helping to keep her clients encouraged and on track, even when things look tough. "My parents are a very good example of determination and hard work," Nicole explains. "And they taught me and my siblings how to apply ourselves. One of the most important lessons I learned from them is that if you're willing to put in the work you'll see results."



Nicole at age 4.

But getting those results wasn't always easy as she was often given jobs on the farm that were quite challenging. "Dad and Mom frequently gave me things to do that were way beyond my ability, or at least that's what I thought," she admits. The summer Nicole was 16, her dad assigned her to move very large irrigation wheel lines in an area of the farm that had just been plowed, so the ground was soft. "I would sink into the mud up to my knees while holding a 35-pound motor trying to unscrew the valve — it was kind of awful, I cried a lot out there all by myself! I just couldn't do it." So she asked her dad for a different job. "I felt like I had failed that summer because I kind of gave up looking for solutions. But the next year I pushed through that task and finally succeeded." That gritty resolve to stick with something until a successful outcome can be achieved would be needed time and again as she helped work the farm. Driving very large equipment such as tractors and harrowers meant that sometimes

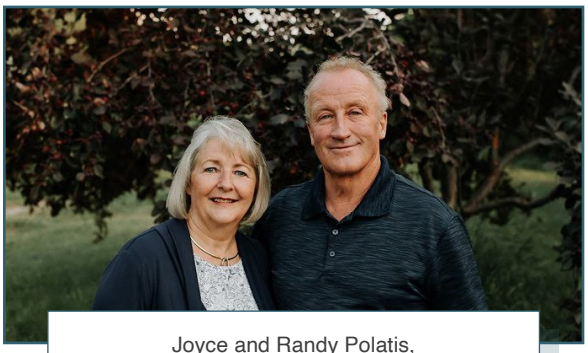
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Nicole also had to figure out how to fix them when they broke down. One day, while driving a harrowing disk — which is used to plow the ground — a bearing broke on it, so she called her dad for help. “He told me no one could come for a while,” recalls Nicole, “so I decided to repair it myself.” This was no simple task, requiring a lot of creative resourcefulness. “I used some grease and then jumped up and down on the large wrench that’s designed specifically to loosen the bolts on the broken disk,“ she explains. “Its handle was longer and thicker than my arm so I also had to lay on my back to get enough leverage.” Eventually she was able to get the bolts off, take everything apart, and put it all back together. “I’m all about girl power,” she quips, “and situations being what they were, I just had to get creative sometimes.”

On another occasion, the backhoe got a flat tire and Nicole’s dad loaded the tire into the back of the truck and had her run it into the tire store for repair. When she returned to the farm after getting it fixed, her dad was off busy with another project, so Nicole decided she would figure out how to put the large tire back on the backhoe herself. “I lowered its bucket so it could be used to lift the backhoe,” says Nicole. “Then I used a board to leverage the tire on to the backhoe and secured it in place. That was my life as a farm girl, getting inventive when it was called for!” Nicole emphasizes that she still loves solving difficult problems and looking for creative solutions. “Those experiences gave me a level of competence that I think really helps my clients have confidence in the financial advice I give them.”

Such experiences with innovative problem-solving, along with her natural curiosity and thirst for knowledge helped prepare Nicole for a very different future, away from the farm. But those lessons have had a huge impact on her and now influence her work as a CERTIFIED FINANCIAL PLANNER™ professional. Although she cherishes all that she was taught in that environment, “making



Joyce and Randy Polatis, Nicole’s parents.

a living as a farmer is tough,” she points out, “and I wanted to take the valuable lessons I have learned from my parents and my passion for all things financial and apply them in a career where I could help bring more security and stability to others.”

That career began after receiving a bachelor’s degree in business management from Brigham Young University and moving into her first job as an advisor at Waddell and Reed. By applying her love for learning and problem-solving, Nicole was able to meet some pretty significant milestones in the first months working there, including graduating from the “bullpen” and moving into a private office at the company. “I was so excited about making my office an inviting place where people could feel comfortable meeting with me,” says Nicole. “I wanted them to be relaxed when they sat down and to leave feeling more confident about their financial future.”

Advising several women, Nicole knew that her office needed to feel warm and inviting. So she arranged the furniture carefully, hung her certifications and a glass board she used to explain various concepts on the wall, and made sure computer screens were clearly visible. “It may sound like a minor thing, to be worrying about how your office looks or the type of furniture you set up, but I work with a lot of female clients and the way surroundings look and feel are very important to them,” Nicole points out. “If they

can see that I care enough about them to make their experiences working with me comfortable, then they can more easily open up about their financial vulnerabilities, and that means I'll be able to help them so much more effectively. It's my goal to give them calm confidence."

And Nicole seems to be more than reaching that goal. One of her clients, a recent widow, has expressed just how troubled she is by her current circumstances. "She has a pretty heavy burden on her now that her husband is gone and she wonders if she is making the right decisions," notes Nicole, "especially since she also has a special needs child to care for. But I love hearing her tell me she feels better after meeting with me and has confidence that no matter what is happening around her, she can handle difficulties when they come up." Facing her own challenges, like those she dealt with on the family farm, are what now help Nicole make her clients feel calm and confident. "They know I've got their best interest at heart and that I'm passionate about finding solutions."

Nicole doesn't drive plows and backhoes much anymore (though she does return home as often as she can to help her parents with their annual potato harvest). These days, she spends more of her time putting down roots within her own family with husband, Allyn, and their two young boys, Coen and Ander. Nicole hopes to instill in her children many of the cherished values of hard work and perseverance she grew up with. "Plus, I want to teach them to play just as hard as they work," she says with a smile, referring to all the fun she enjoyed as a kid. "Yes, we were hard workers, but my parents also believed in playing just as much (as snowboarders we were always chasing the powder), so I plan to teach my boys how to have fun as well." For Nicole that fun includes running, reading, easy late-rising mornings (which she did not get to enjoy on the farm), and of course snowboarding.

Always willing to put in the work so she can get the results, Nicole is fully devoted to helping her clients cultivate and reap strong financial harvests.



ZACH NELSON CFP®, MBA

Vice President, Financial Advisor

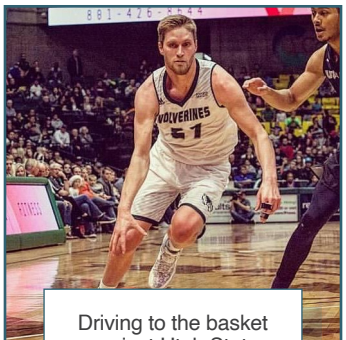


From the game of his dreams to helping others make their financial dreams come true

How Zach Nelson found his way off the court he loved so well and into the lives of the clients he loves to help..

Zach Nelson was born to play basketball. Coming into this world at 10 pounds and 27 inches, at birth he already had a solid head start on the competition. By eighth grade he was over 6 feet tall. But his unusual height wasn't the only reason Zach got into the game. "I liked every sport as a kid," he says. "But basketball was always my true love."

By the time he hit high school and 6 feet 5 inches (he would grow another three inches before heading to college), basketball had become more than just a game to him — he wanted to make a career out of it. "It had always been a dream of mine to play college or professional ball," says Zach. The problem was, he was on a small, unknown high school team in Sacramento and neither his height nor his talent had been recognized much. "My senior year I had received a couple of Division 2 scholarships, which I thought were amazing, but I hadn't committed to play anywhere yet."



Driving to the basket against Utah State in 2014.

That is until the night he scored 56 points for his Yuba City High School team. In an impressive "scoring outburst" wrote the Sacramento Bee, "Nelson [made] his 56 points on 18-of-20 [shots] from the floor — putting both his misses back in. He made one three-pointer, 19 of 21 free-throw attempts, grabbed 17 rebound attempts...[and] he did all of this in 30 minutes of a 32-minute game."

Suddenly, the "Can't-Miss Kid," a moniker the Bee assigned him, had become a very interesting recruit. College scouts from all over the country got word of the game and came knocking. "The next day my phone never stopped ringing," Zach recalls. Some universities offered him full-ride scholarships, making the dream of playing college ball a reality, and putting him one step closer to a professional basketball career.

After considering his options, Zach ultimately chose Utah Valley University for all the growth and progress it was experiencing, which he wanted to be a part of. He was excited about what was happening at UVU, not just in its athletic programs but all over campus. "My mother was deflated," he

quips, “she wanted me to pick BYU — her alma mater — but UVU was the perfect choice for me.”

Zach got off to a rough start his freshman year at Utah Valley, tearing the labrum in his left shoulder and having to sit out the season. His second year the Wolverines won the WAC championship, which Zach says brought him pure joy. “It was such an exhilarating feeling... knowing that everything we had worked so hard for was all worth it.” But in his junior year he suffered repeated injury, tearing his meniscus and MCL, and fracturing his tibia and femur. And in the surgery to repair his knee, he developed a dangerous blood clot in his calf, which broke off and became lodged in his lungs, causing a pulmonary embolism. It was then he realized a career in basketball could end at any minute and that he would need to find another passion in life.

But it wasn’t just the injuries that ended up taking Zach off the basketball court he loved so well and eventually into the lives of the clients he loves to help — it was his mom.

Zach explains: “I enrolled at UVU as an accounting major because I was good with numbers. But it didn’t take long for me to see that it wasn’t the career for me. I just hated how impersonal it all seemed.” So with the encouragement of a professor who taught an introductory course in financial planning, Zach enrolled in his class and began learning about the many ways he could still be involved with numbers while getting up-close-and-personal with people at the same time. Soon his thoughts turned to his mom, Belinda. “I couldn’t stop thinking about how much she had needlessly worried about the family’s finances,” says Zach. “While I grew up in a comfortable, middle-class home and we didn’t really struggle, my mom always stressed about money, more than anyone I have ever known before or since.” Zach began to see that if she’d had a solid financial plan and been shown how to follow it by someone who cared, all her suffering might have been alleviated. He knew then that financial planning would become



Zach with mom, Belinda, on his wedding day in 2019, two years before her passing.

his second greatest passion in life, allowing him to help people like his mother feel more confident about their money. “Finding something to fill the gap that basketball left behind wasn’t an easy task,” says Zach. “But I was determined to find a career I could be just as passionate about and that was just as rewarding as the game I love, and I found that in financial planning. I love the very personal side of presenting people with a plan and seeing their biggest financial fears evaporate over time,” he says. “It’s so satisfying to help give them the courage to go after their financial dreams.”

After obtaining a bachelor’s degree in personal financial planning and going on to earn an MBA from UVU, Zach became a CERTIFIED FINANCIAL PLANNER™ professional working at Rock House Financial, where he’s not only able to use his sharp analytical skills but his passion for serving others, something which was instilled in him from an early age. “I learned to really value caring about people thanks to all the times Mom and Dad volunteered me and my sisters for a church or neighborhood service project,” Zach says with a grin.

He remembers a Friday night in high school — after winning one of the biggest games of the season — being committed by his parents to set up a large Christmas creche exhibit for Yuba City. “I had a really good game that night and all my friends (pretty much the whole school) were going to hang out and celebrate... but not me! Instead, I

set up tables, chairs, and hundreds of little nativity scenes all night long." He admits that while in the moment he would probably have chosen a night with friends, in the days and weeks that followed it was really rewarding to see how much that service was appreciated by the community.

Experiences like this over the years, Zach explains, have really had an impact on him and have been important in shaping his values and the character traits his clients really appreciate, including his fierce loyalty and commitment. "I learned young to be responsible and that only grew stronger in me the longer I played basketball," he says. "You rely on your teammate next to you — that they will have your back — and they learn to rely on you." And that commitment to building trusting relationships continues on in his work with clients at Rock House Financial.

Zach admits that he misses playing basketball every day. "I miss my teammates," he muses. "I miss winning, but I don't just miss those high moments on the court but everything leading up to them — you develop a level of trust that is enduring because of all you experience together with fellow players. I talk to them almost every day. You tend to get very close — those relationships are still very important to me."

These days Zach spends his time in other relationships that are equally important, such as with his wife, Prezley, and their new baby daughter, Zuri. He is happiest at home with them and his dogs, when he's cheering on his favorite sports teams (go UVU men's basketball!), and when he can tell someone they are on track to retire sooner than they expected. The office in which Zach Nelson meets with clients to help secure their financial future is a long way from the high school and college basketball courts he once tore up. But the Can't-Miss Kid is still a sure shot in the financial lives of the clients he aims to serve.

