



FIRM METRICS METHODOLOGIES

Retention

Client retention is measured by comparing the number of unique client households at the start of the calendar year to those same households that remain active clients at year-end. This calculation excludes new households that joined during the year to ensure the focus remains on retaining existing relationships. Retention is assessed on a household basis rather than by individual accounts.

Experience

The total years of experience metric reflects the collective professional experience of Emberwood's licensed professionals as of year-end. Only experience in fields directly relevant to the firm's services is included, such as:

- Investment management
- Financial planning
- Banking
- Trust services and estate planning
- Insurance
- Tax accounting and planning

States

The number of states represented is determined by the primary address of each client at the beginning of the calendar year.

Trust

Client referrals are tracked within our CRM system. At the end of the calendar year, the referral rate is calculated by comparing the number of new households acquired through referrals to the total number of new households.