STICKNEY
RESEARCH

Confidence,
Clarity,
Peace of Mind

A Message from Warren:

Welcome to Stickney Research. I am truly glad you have chosen us to be your partner on this journey. At its heart, our work is about one clear mission: transforming wealth into wellbeing. That means helping you turn financial resources into security, clarity, and a life you are proud to live.

Our guiding principles are simple but powerful:

We begin with understanding you. Your goals, your values, and your dreams are the foundation for everything we do. We take time to listen, to learn, and to build a plan that reflects the life you want; not a generic strategy or a cookie-cutter approach.

We believe in education and clarity. Complex financial decisions should never be a source of stress. Our team takes pride in helping you understand what lies ahead, so you can make informed, confident choices with less worry.

We value long-term relationships built on trust and respect. You are not a transaction. You are a person with unique needs and aspirations. We are here to stand with you over time, through life's shifts and milestones.

As your advisor, I promise to work with care, commitment, and purpose. We bring experienced insight but never forget that your peace of mind and personal wellbeing matter most. Whether you are planning for retirement, preserving your legacy, or exploring ways to give back, our role is to help simplify your financial life and support your broader vision.

Thank you for placing your trust in Stickney Research. I look forward to working with you and helping you create a future that feels as confident and rewarding as you deserve.

Warm regards,

Warren Stickney
Managing Partner
Stickney Research

Founding Partners

Warren Stickney

Warren Stickney is passionate about serving people and helping them navigate complex financial challenges. Before founding Stickney Research in 1996, he led the Estate Planning Division of a Fortune 100 financial services company for six years. He founded the firm with a vision to be selective about client relationships, focusing on meaningful partnerships where his team could make the greatest impact.

A lifelong learner, Warren dedicates over 60 days a year to continuing education, from Aspen Institute seminars on the teachings of Socrates to forums hosted by The Economist. He believes that knowledge empowers both his clients and his team, enabling a holistic, simplified approach to wealth, business, and estate planning.

Philanthropy is central to Warren's life. He serves on the boards of the Pike Place Market Foundation and Anderson Ranch Foundation and has secured charitable grants through the Million Dollar Round Table Foundation. His professional affiliations include NAIFA, Top of the Round Table, and lifetime membership in MDRT and TOT. Warren is a published author and respected speaker on wealth, estate planning, and philanthropy. Outside the office, he enjoys music, skiing, travel, and time with his family.

Jeannine Resteiner Citoli

For Jeannie Citoli, the most rewarding part of her work is the clients. She enjoys solving complex problems and believes that each client requires a customized approach to achieve their goals. Since co-founding Stickney Research in 1997, and working alongside Warren Stickney since 1994, she has overseen both the firm's long-term strategic vision and its day-to-day operations.

Jeannie believes that a team functions best when individuals pair their unique talents with tasks that complement their strengths. This philosophy extends beyond the staff to the firm's client relationships, fostering long-term partnerships built on trust and collaboration. Committed to continuous learning, she attends industry forums and meets with top investment companies annually to explore new products and strategies that enhance wealth planning.

An active member of NAIFA and the Million Dollar Round Table, Jeannie also dedicates herself to philanthropy. She supports Bellevue Life Spring, helping families in need, and contributes to national and global charitable initiatives through the MDRT Foundation, Habitat for Humanity, the Red Cross, and the Humane Society. Outside the office, she enjoys riding her horses, gardening, and spending weekends on her farm in Oregon.

Supporting our founding partners is a small, highly skilled team that ensures your personalized plan is managed seamlessly from start to finish.

CONFIDENCE. CLARITY. PEACE OF MIND.

At Stickney Research, we believe that wealth management is about more than numbers—it's about helping you feel fully in control of your financial life. Whether you want to be deeply involved in every decision or simply define your goals and let our methodology guide the process, we are by your side through the complex challenges that financial matters may present. Each client receives personalized care and attention, with strategies tailored to their unique circumstances, ambitions, and lifestyle.

Our goal is to simplify the financial journey so you can focus on what truly matters. We help you live comfortably, pursue your dreams, and maintain independence. Whether it's planning for retirement, selling a business or property efficiently, or turning philanthropic passions into meaningful impact, we provide clarity and guidance every step of the way. By connecting your investments, goals, and long-term plans, we remove complexity and create a clear path forward, giving you confidence and peace of mind.

"Their team helped us see the big picture and plan for both our lifestyle and our legacy. It's reassuring to know everything is coordinated and thoughtful."
– Anonymous Client

LEADERS IN KNOWLEDGE

You've mastered your field. We've mastered the art and science of wealth planning. Since 1996, Stickney Research has been helping clients turn complexity into clarity, transforming intricate financial landscapes into actionable insight and confident decisions.

Warren Stickney has authored books like *Increase Your Worth* and *At Your Own Risk*, published numerous whitepapers, and maintains a thought-provoking blog that explores the latest trends, strategies, and opportunities in wealth management. Our team combines decades of experience with relentless curiosity, translating sophisticated concepts into guidance that empowers clients to protect, grow, and purposefully deploy their wealth. The team regularly hosts educational events and webinars to further empower their clients and the community around them.

At Stickney Research, knowledge isn't just power - it's a bridge between where you are today and the life, legacy, and impact you envision for tomorrow. Every conversation, every strategy, every plan is designed to illuminate the path forward and give you the confidence to act with clarity and purpose.

Our Approach™

We combine clarity with confidence and analysis with empathy. At every step you receive guidance that is thoughtful, transparent, and focused on outcomes that matter to you – not just to your portfolio.

This philosophy has made us a trusted partner for individuals, families, business owners, and those with complex financial lives. We design plans that simplify wealth management and support decisions that help you live the life you want.

Wealth Preservation

Preserving wealth is about protecting what you have built and creating stability across changing markets and life stages. We help identify risks that could threaten your financial security and design strategies to help manage them thoughtfully.

This includes planning for retirement income, managing tax exposure, addressing insurance needs, and coordinating estate considerations. Our goal is to help you maintain flexibility and confidence while safeguarding your lifestyle and long-term intentions.

Growth Strategies

Growth is not about taking unnecessary risk. It is about aligning opportunity with purpose. We develop investment and planning strategies designed to support your goals while respecting your comfort level and time horizon.

By evaluating your full financial picture, we help position your resources for sustainable growth, whether that means building future income, supporting business interests, or preparing for major life transitions. Every strategy is designed with balance, discipline, and clarity in mind.

Wealth Disbursement

Wealth disbursement is about using your resources with purpose. It is not simply transferring assets, but shaping a financial life that reflects your values, supports your lifestyle, and creates a lasting impact. Every decision, from retirement income to family support and major life transitions, is approached with care, flexibility, and long-term perspective.

Philanthropy often plays a central role in how wealth is shared. We help you craft charitable strategies that align with your values and support the causes that matter most, whether during your lifetime or as part of a legacy plan. By integrating disbursement with your broader financial strategy, your resources are managed with clarity, intention, and confidence, benefiting both you and the generations that follow.

Planning Overview

At Stickney Research, planning is about more than charts and numbers—it's about creating a roadmap that supports the life you want to lead and the legacy you hope to leave. Our approach integrates investment, estate, and tax planning to provide clarity, control, and confidence.

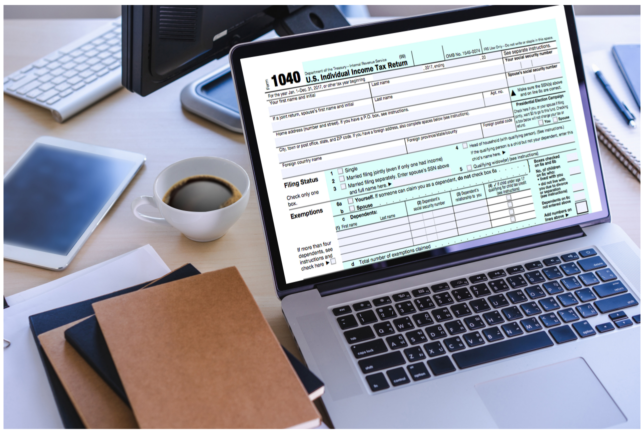
Every element of your plan is designed to work together, giving you a clear, coordinated strategy that simplifies the complexities of wealth management and helps you focus on what truly matters—living the life you envision.

Investment Planning

Your investments should work for your goals, not the other way around. We help you build strategies designed to preserve wealth, pursue growth, and align with your unique lifestyle and long-term ambitions. The result is a portfolio that reflects your priorities while giving you confidence in the decisions you make.

Estate Planning

Protecting your legacy and providing for loved ones requires foresight and intentionality. We craft estate plans that honor your values, simplify complex transitions, and ensure your wealth is passed on according to your wishes. Thoughtful planning today can create clarity and security for generations to come.



Tax Planning

Minimizing taxes is not just about saving money—it's about freeing resources to pursue your goals. We identify opportunities and develop strategies to reduce tax burdens while supporting your broader financial objectives. By addressing taxes proactively, we help you retain more of what you've worked hard to achieve.

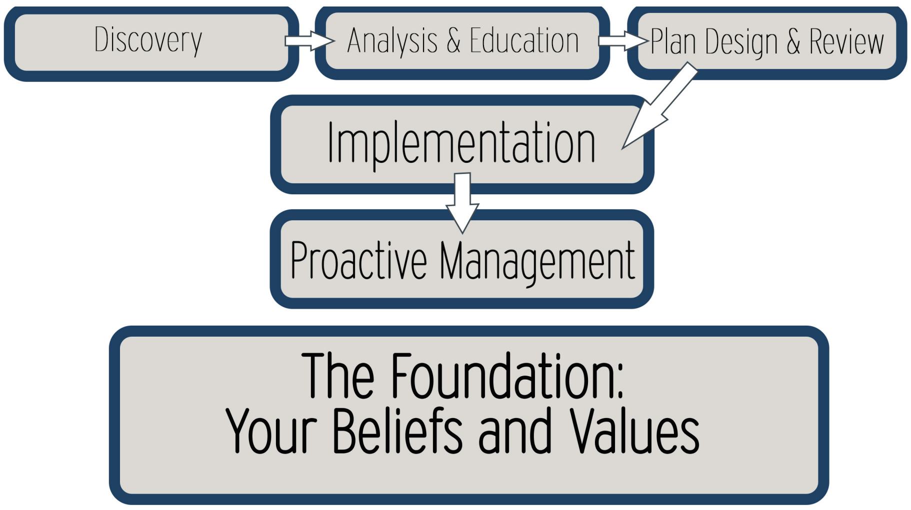
The Wealth Discovery™ Process

Our proprietary Wealth Discovery™ and Clarity process is a structured, repeatable approach to wealth planning, built to bring clarity to complex financial lives.

We begin by understanding you. Your values, priorities, and beliefs form the foundation of your plan. This is not a standardized model or a one-size-fits-all strategy. Every recommendation is shaped around the life you want to live and the outcomes that matter most to you.

From there, we identify the specific challenges and opportunities within your financial landscape and develop solutions aligned with your goals. We rely on careful analysis, but we move deliberately. Only after we fully understand your personal and financial picture do we explore strategies and options.

Education is part of the process, delivered at your pace. Some clients want depth. Others want clarity and confidence. We meet you where you are so every decision feels informed, intentional, and aligned.



A True Wealth Partnership

We believe wealth is about more than money. It is about confidence, clarity, and peace of mind.

At Stickney Research, partnership is not a slogan. It is how we work. You will collaborate closely with your personal wealth advisor to define your goals and build a plan that reflects your life, family, and tolerance for risk. Our approach is holistic by design, connecting financial decisions to what matters most to you.

Through our Wealth Discovery™ process, we help you define what wealth means to you and design a plan built around your specific strategies and priorities. Once established, we stay engaged. As your Wealth Strategy Partner, we proactively monitor risks, identify opportunities, and refine your plan as your life evolves.

This is how we **transform wealth into wellbeing**.

"Our approach is holistic by design, connecting financial decisions to what matters most to you."

Philanthropy and Purpose

At Stickney Research, we believe that true wealth is measured not only in assets but in the positive impact it creates. Since our founding, we have been dedicated to helping clients align their financial resources with the causes and communities they care about most. Thoughtful giving is central to our approach, reflecting the values of both our clients and our team.

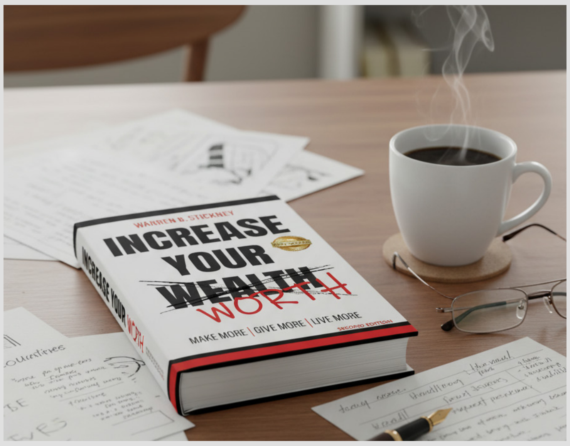
Building the Bukobero Community Health Centre: A Vision by our client, Sheila H.

Empowering Client Philanthropy

We partner with clients to design charitable strategies that reflect their values and passions. Whether structuring lifetime giving or building a legacy plan, we help ensure contributions are impactful, efficient, and thoughtfully integrated into a broader wealth strategy. By turning intention into action, clients can support the causes closest to their hearts while also shaping a legacy that lasts.

Firm-Wide Commitment

Philanthropy is woven into the very fabric of Stickney Research. In 2025 alone, the firm contributed more than $32,500 in charitable planning services to nonprofit organizations across the Pacific Northwest, providing strategic guidance that helps these organizations maximize their impact. Beyond firm-led initiatives, our staff actively dedicates both their time and personal resources to causes they care about, from local community programs to national and international charities. This shared commitment reflects a culture of giving that goes far beyond financial advice, demonstrating that at Stickney Research, making a meaningful difference is part of everything we do.



Inspirational Impact

Warren Stickney's book, Increase Your Worth, is more than a guide to financial success—it's a roadmap for making a meaningful difference with the resources you've built. Written for individuals who want to align wealth with purpose, the book explores how intentional planning and strategic giving can amplify both personal fulfillment and community impact. We encourage clients to read it as a starting point for discovering how they can create lasting influence—not just for themselves, but for the causes and people they care about most.

Making an Impact, Together.

Combining expert wealth planning with a dedication to purposeful giving allows clients to turn resources into results, ideas into action, and aspirations into a lasting legacy. At Stickney Research, philanthropy is more than a service, it's a partnership. Together, we help you transform your wealth into a force for good, creating meaningful change today and for generations to come.

Next Steps

We invite you to continue the conversation. Whether you are exploring new possibilities, navigating a transition, or refining an existing strategy, we welcome the opportunity to connect. Scheduling an appointment with Warren Stickney is the first step toward a thoughtful, personalized approach to your financial life. Our team is here to answer questions, provide clarity, and help you move forward with confidence.

For more information or to schedule a meeting, please contact Stickney Research directly. We look forward to partnering with you.

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