

Solicitation Disclosure Statement

This disclosure statement is provided to you pursuant to Rule 206(4)-3(b) under the United States Investment Advisers Act of 1940, as amended (the "Investment Advisers Act") and Rule 10b-10 under the United States Securities Exchange Act of 1934, as amended (the "Exchange Act").

You are being referred to Facet Wealth, Inc. ("Facet"), a registered adviser under the Investment Advisers Act, by Grove Advisors LLC ("Grove" or "Solicitor"). Grove and Facet have entered into a strategic referral agreement whereby Grove has received an upfront flat-fee payment intended to compensate Grove for facilitating the transition of its clients to Facet.

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