intellicents

a forever company

culture book

core values

quality

"A" papers

innovation

pioneers

courage

willing to be first

passion

love for what we do

collaboration

play well with all

what does it feel like to build something that's meant to last?

That's a question I've spent a lot of time thinking about.

Not because I believe companies are meant to last forever. Few do. Markets change. Industries evolve. People move on.

But I do believe the best companies leave something behind.

Long after someone has worked here, I hope they remember more than the job they had. I hope they remember the people who invested in them and the trust they were given along the way. Most of all, I hope their time at intellicents shaped the way they lead and care for others long after they've moved on.

That's what I mean when I talk about building a forever company.
To me, a forever company isn't defined by how long it's been around. It's defined by the choices we make every day. The relationships we build and the way we care for what we've been entrusted with matter. So does doing what's right when no one is watching, knowing that how we treat one another today shapes the culture someone else will inherit tomorrow.

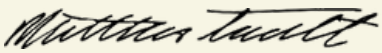
That's why we invest in people and work to earn one another's trust. We measure success by more than growth. The impact we have on our clients, teammates, families, and communities matters, too.

Every person who joins intellicents changes this place. Some contributions are easy to see. Others begin as a conversation, an idea, or a decision that quietly changes someone's experience of working here.

This book isn't meant to be a list of values or policies. It's a collection of stories about people who have chosen to build something together and what they've learned along the way. Together, they show what it feels like to work here and be part of this culture.

Whether you've been part of intellicents for one day or many years, I hope these pages remind you that all of us have a role in shaping this culture.
Thank you for being part of this story.

Let's keep building something that's meant to last.



Matt Twedt, President

"It's not about the services we offer. It's about the people we impact."

-tom krusic

our people are our advantage

independent **by design**

5 core values

quality
innovation
courage
passion
collaboration

49%

employee ownership

aligning people with purpose

"I wanted to invest in the same company that had invested in me."
-megan holland

build something others can build upon

1

what does it feel like to build something that's meant to last?

it feels like being invested in

It feels like someone believes in your potential before you've fully seen it yourself.

We often talk about building a forever company. That doesn't happen because of a great quarter or a single business decision. It happens because people choose to invest in one another over time.

Great people deserve opportunities to grow, leaders who care about their development, and teammates who want to see them succeed.

For some, that investment changes the direction of a career.

Maranda Tufte joined intellicents expecting one path and discovered another when the people around her recognized strengths that could take her in a different direction. What followed was not simply a change in role. It was an opportunity to build a career around where she could contribute most.

That same kind of investment can matter even more during difficult seasons.

Nicholas Holmes experienced that firsthand. As he navigated major health challenges, the people around him continued to support both the person he was and the future he was still building. During that time, he completed his degree and went on to earn a master's in compliance and ethics.

Overland Park & Lawrence Holiday Party | 2026

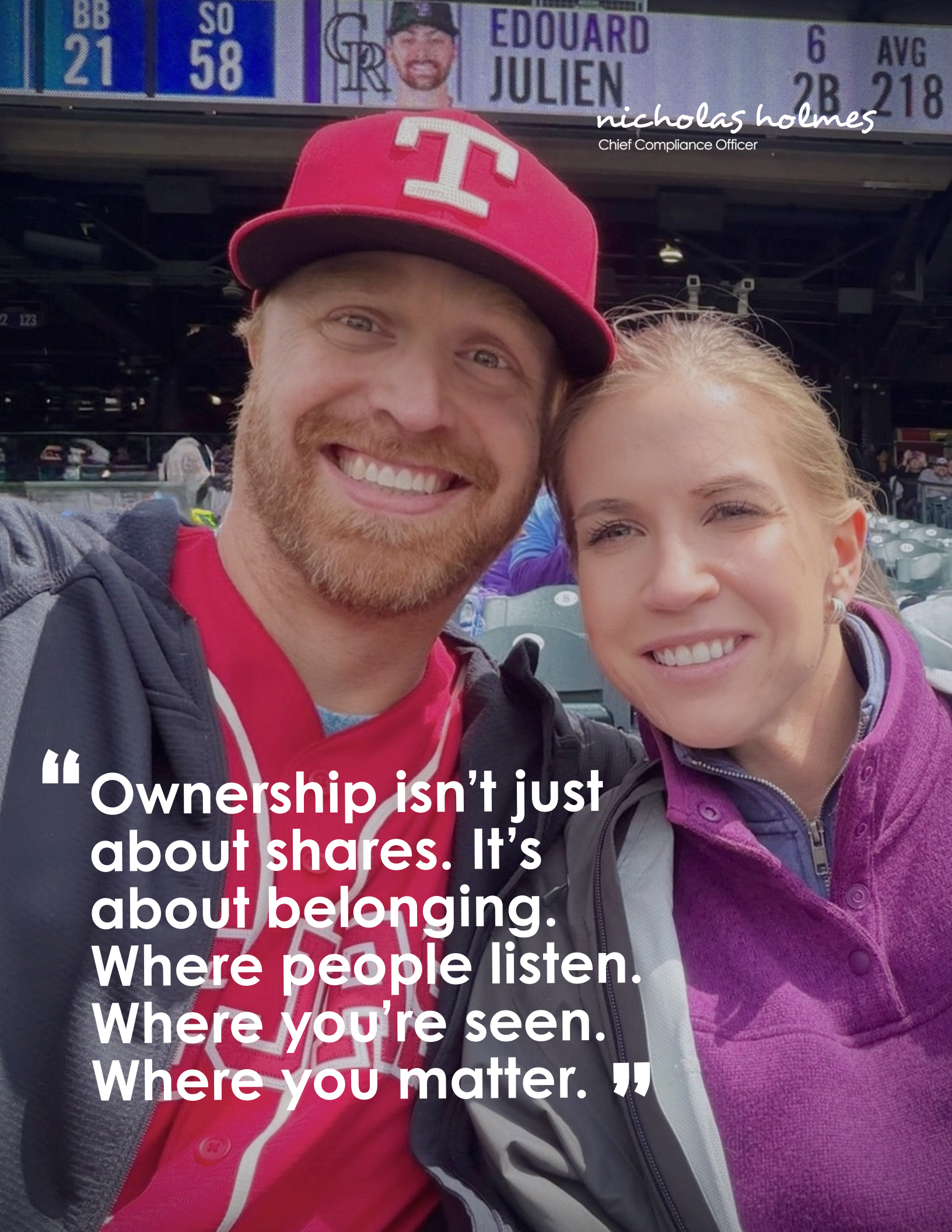
For Nicholas, that experience shaped what belonging means.

“Ownership isn’t just about shares. It’s about belonging. Where people listen. Where you’re seen. Where you matter.”

Investment in people also shows up in the opportunities we create to keep learning. Coaching, credentials, conferences, internal groups, and Summit all give people space to stretch, connect, and think about what comes next.

> **When people feel seen, trusted, and supported, they tend to invest more in the people around them.**

That’s how a forever company gets built, one person at a time.



nicholas holmes
Chief Compliance Officer

"Ownership isn't just about shares. It's about belonging. Where people listen. Where you're seen. Where you matter."

why i chose intellicents - and why i stayed

I didn't set out to be a Chief Compliance Officer.
At six years old, I wanted to be a hot-air balloonist.

But life had other plans.

I started my career at TD Ameritrade in Texas without a college degree — just a willingness to learn and a drive to earn every license I could. From there, I worked my way through some of the largest firms in the industry — places where growth often meant giving up a little bit of yourself along the way.

When I joined intellicents, something felt different immediately. This wasn't just another financial firm. Here, I found a company that values people first — that listens, that invests in you, and that gives you the opportunity to own a piece of what you're helping to build.

During my time here, I've faced challenges, including major health issues. In most firms I've worked for, that could have meant uncertainty. But intellicents showed me what it means to truly take care of your own. The leadership didn't just support me — they encouraged me to keep growing, to finish my degree, and to earn a master's in compliance and ethics.

There really hasn't been another company quite like this one.
It's a place where ownership isn't just about shares — it's about belonging.
Where people listen. Where you're seen. Where you matter.

And for me, that's what a forever company looks like.

nicholas holmes
Chief Compliance Officer

maranda tufte
Director of Marketing
“The company saw potential in me and continued to invest in me through every stage of my career here.”

finding my place in a forever company

My story with intellicents started long before I ever worked here.

It began at a Christmas holiday party that I attended with my husband, who was already part of the company. I walked into a room where I didn't know a single person — and walked out feeling genuinely welcomed. That night, I realized there was something different about this place.

Three years later, I reached out to Matt Twedt to see if there were any open opportunities. Soon after, I joined intellicents as a Relationship Manager in the Retirement division — a role I thought would be my perfect fit.

When the Series 65 didn't go as planned, the leadership team helped me realize it might be pointing me toward something that was a better fit — a role that tapped into my creativity and passion for storytelling.

While in that role, I had started collaborating on one-off projects with the marketing team and helping enhance products that were being developed. Those small opportunities eventually led to a big shift — a transition to marketing full time. Over the past three years, I've grown from Marketing and Project Specialist to Director of Marketing, surrounded by people who encouraged me to keep learning, to build confidence, and to believe in my skills.

I may not own shares, but I've found something equally valuable — the chance to build a career that challenges me, fulfills me, and continues to grow right alongside this company.

To me, that's what a forever company is all about: investing in people, championing their growth, and showing grace along the way.

maranda tufte
Director of Marketing

2

what does it feel like to build something that's meant to last?

it feels like your success is shared

It feels like knowing what you build can create an opportunity for someone else.

Building for the long term changes the way you think about success. Individual achievement still matters. So do results, initiative, and accountability. But in a forever company, success rarely ends with the person who first earned it.

A new relationship can create momentum across a team. A lesson learned can save someone else from solving the same problem twice. As people grow into new roles, space opens for others to step forward.

Megan Holland experienced that kind of shared success through the people who invested in her as she entered a new industry. Over time, that support shaped not only her career, but the kind of teammate and owner she wanted to become.

When the opportunity came to become a shareholder, the decision felt like a natural next step.

"I wanted to invest in the same company that had invested so deeply in me."

Betsy Fugenschuh came to ownership from another direction.

She was looking for a place where an ownership mindset could help shape what came next. What she found was a group of people who shared her vision for building a company that could keep getting better for both clients and employees.

Their paths were different, but the idea underneath them was the same: ownership grows from caring about the work, the people around you, and the future you are helping build.

Commitment does not begin with ownership.

More often, ownership gives commitment another way to grow.

Your progress remains your own. What it makes possible can belong to many people.

> **From the beginning, I could tell we were building toward the same vision.**
>
> -betsy fugenschuh

megan holland
Financial Consultant
RHOBACK
“I wanted to invest in the same company that had invested so deeply in me.”

the leap that changed everything

When I look back at the last few years, it's hard not to feel a mix of gratitude, disbelief, and pride. I never set out to work in finance. In fact, before joining intellicents, I spent over a decade in the architectural design world, helping shape workplaces, cultures, and communities through physical space. I loved it. But after years of success, I hit a ceiling. I had a great career, but I couldn't shake the feeling that something bigger was calling.

Then 2020 happened, and like it did for many of us, it shifted everything. I started paying attention to what I now call my "angel taps," those little nudges that tell you it's time for a change. Friends encouraged me to look into finance, a field I'd always been curious about. I've always loved helping people talk about money openly, removing the taboo, sharing what I've learned, and helping others feel confident making financial decisions.

One of those angel taps led me to intellicents. When I met with Devin Reimer and Matt Twedt, something clicked. Their authenticity, empathy, and vision for the company were unlike anything I'd experienced. I walked away from that first coffee meeting knowing this is where I'm supposed to be.

Transitioning from a well-established career into something new wasn't easy. I had to rebuild from the ground up, relearn an entire industry, and trust that the climb would be worth it. But I wasn't doing it alone. From day one, people across intellicents have shown up for me—picking up the phone, offering advice, and investing time in my growth. That support has shaped not just my career, but how I now show up for others.

When the opportunity came to become a shareholder, my husband Brett and I talked long and hard about what it would mean for our family. In the end, it was simple: I wanted skin in the game. I wanted to invest in the same company that had invested so deeply in me. Being an owner makes every client win, every colleague's success, feel personal, because it is.

For me, intellicents isn't just a company; it's a forever company. My forever company. That means staying true to our values as we grow, maintaining our independence, and building something that lasts together. Ownership gives us that power. It keeps us grounded in purpose, authentic in our relationships, and united in our goals.

If there's one thing I've learned from this journey, it's that the path is rarely linear and that's okay. Trust your gut. Follow the angel taps. And when opportunities come to the table, especially the scary ones, leap.

megan holland

Financial Consultant

betsy fugenschuh
Financial Consultant

“I found people who shared my vision for what a company could become.”

the best things don't come ready-made. sometimes you have to help build them.

When I look back on my path to intellicents, it really started with restlessness.

At my previous firm, I was part of the ownership group, but I kept pushing for things that weren't gaining traction: better technology, more efficient processes, and a stronger commitment to personal growth. Over time, it became clear we were building toward different futures.

Then I sat down with Scott Wightman and Grant Arends.

From the beginning, I could tell we shared the same vision. It wasn't just about serving clients well. It was about creating a company that kept getting better for clients and for the people who worked here.

Joining intellicents didn't mean stepping into something finished. There was a client base to build, technology to put in place, and plenty to figure out along the way.

That experience shaped what ownership means to me. It's more than having your name on a piece of paper. It's feeling responsible for the experience our clients and employees have, and knowing you can help make both better.

Looking back, I don't think I was searching for another job.

I was searching for people who wanted to build the same kind of company I did.

I found them.

betsy fugenschuh
Financial Consultant

3

what does it feel like to build something that's meant to last?

it feels like belonging to something bigger than yourself

It feels like understanding that the communities around us are part of our story, too.

The places where we live and work have supported our families, welcomed our businesses, and helped shape the communities we're proud to call home. We believe we have a responsibility to give something back.

That's why community involvement has always been part of life here. Our Day of Serving gives teams time to step away from their usual work and support organizations in their own communities. Over the years, employees have volunteered with schools, food shelves, youth organizations, nonprofits, and programs serving families in need.

For Tom Krusic, one of those days stands out. He remembers working half a day, then heading out with teammates to volunteer at a local nonprofit. What stayed with him wasn't the number of hours. It was the experience of working alongside his team for a purpose that had nothing to do with a client deadline.

That same spirit carries inward, too. Our annual activity challenge gives teammates a shared reason to support one another, make time for their own well-being, and participate in something together beyond the work itself.

These experiences look different, but they come from the same belief: Strong communities are built when people choose to participate in them.

A healthy company should strengthen both the people who work there and the places they call home.

MannaPack
MannaPack

Taste

tom krusic
Financial Consultant
“I wanted to be part of a company that believed in serving people the way I did.”

the kind of company i was looking for

I didn't come to intellicents because I wanted a different job.

I came because I wanted a different kind of company.

After the firm I worked for was acquired, it became clear the new direction wasn't the right fit for me. I had built a strong retirement plan practice, earned my CFP, and was beginning to expand our wealth management services for businesses and their employees. I was looking for more than a larger organization with a different name on the door.

I wanted to be part of a company that believed in serving people the way I did.

That's what I found at intellicents.

From the beginning, I saw an organization that was growing without losing sight of why it existed. The mission of serving people, especially those who are often overlooked, matched the way I'd always wanted to build my career.

What surprised me most wasn't the growth. It was the trust.

People here trust each other to do good work. They ask for different perspectives, expect you to speak up, and take you seriously when you do.

From the beginning, intellicents trusted my experience working with an industry that most people said “no” to. When I joined, I asked if they were comfortable putting the intellicents name in that spotlight.

They said yes.

They didn't have to. They chose to.

That decision told me a lot about the kind of company I'd joined.

That same trust has given me the opportunity to help build programs from the ground up, including the Seeds to Dreams Savings Plan. Leadership has been willing to listen, ask questions, and support new ideas. It's one thing to say you value innovation. It's another to give people the freedom to create it.

Some of my favorite memories have nothing to do with our day-to-day work.

They're the afternoons when we close our laptops early and volunteer together at a local nonprofit or take a day to get outside together and enjoy some turns. Those moments remind me that our work has always been about more than the services we provide.

It's about the people those services help and the people we get to do it with.

When I think about what it means to build a forever company, I don't think about sales numbers or annual revenue.

I think about leaving something behind that other people can build on.

I hope my contribution isn't measured by the revenue I generated. I hope it's measured by the lives we impacted and the opportunities the next generation has because we chose to build something that lasts.

tom krusic
Financial Consultant

4

what does it feel like to build something that's meant to last?

it feels like doing work you're proud to stand behind

It feels like knowing the way you do the work matters as much as the result.

The way we care for one another carries into the way we serve clients.

Trust is built through ordinary experiences. Was someone heard before an answer was offered? Was a complicated idea explained clearly? Did someone follow through? Did the recommendation reflect what actually mattered to the person sitting across the table?

Molly Magnuson experienced that culture before she ever joined the company. When she asked people in the industry where they would want to work, intellicents kept coming up.

Once she was here, she saw why. People cared about their work, but they also cared about making the company better.

Early in her career, Molly advocated for paid parental leave. Leadership listened, and less than a year later, the benefit became part of the company's offering. Her idea changed something, and reinforced that people should be able to speak up when they see an opportunity to make things better.

Our values give language to the behaviors behind those moments.

Quality is caring enough about the work to stand behind it.

Innovation is believing the current answer can be better and being willing to help build what comes next.

Courage is speaking honestly and challenging what could be better.

Passion is the sustained care that keeps us curious about the work and the people it affects.

Collaboration is trusting that different perspectives can make the outcome stronger.

Clients may never hear us name those five values. They should still experience them.

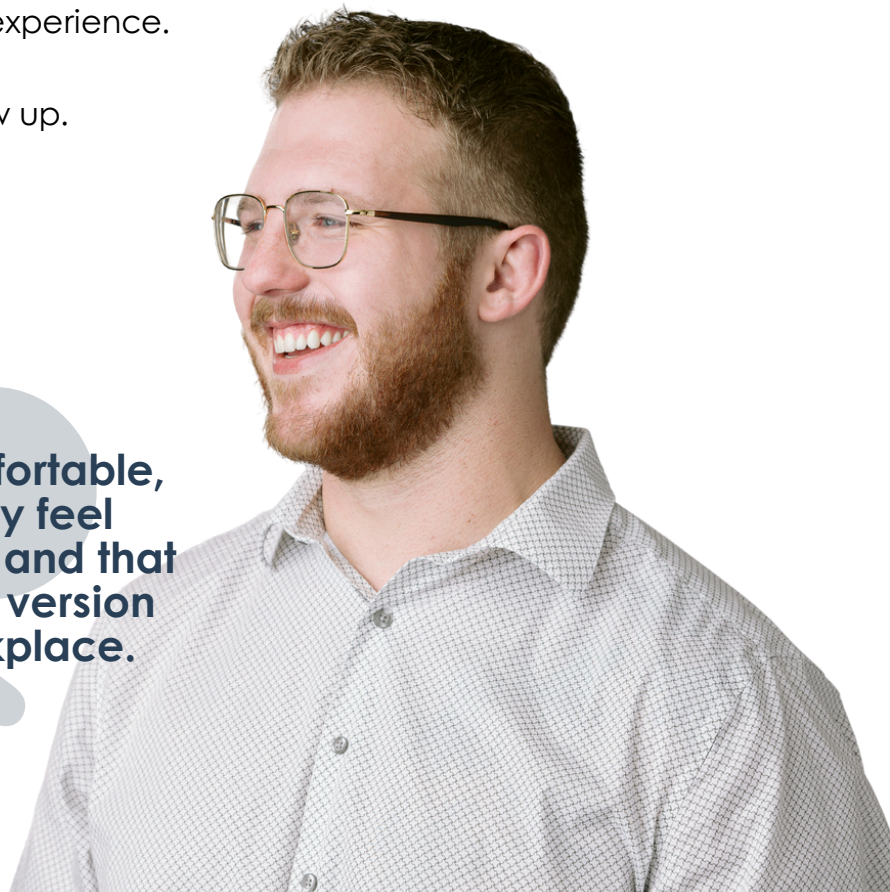
Many of the people we serve come to us during moments of change. Those conversations require expertise, but expertise alone does not build a relationship.

People need information they can understand. They need to know we listened carefully enough to understand what is actually at stake. And they need to know we will follow through.

Trust is not assumed after one good experience.

It is earned again each time we show up.

That's how expertise becomes trust.



I feel supported, comfortable, and cared for. I truly feel others have my back, and that helps me be the best version of myself in the workplace.

matt palmer
Financial Consultant

“What stood out wasn’t the role. It was the way people worked together.”
molly magnuson
Financial Consultant

the reputation was right

While working for another advisory firm, I had a very eye-opening moment that made me realize it was time for a change.

I knew a few people in the industry here in town, so I started asking around about other local advisory firms. Without hesitation, and without providing any other recommendations, they told me I must get in touch with intellicents. They loved the people, the culture, and knew I would fit in well with the team.

Less than a year later, I had a job offer!

At the time, I was a relatively new mom, had recently passed the Series 65, and was looking for a company with a strong team culture. More than anything, I wanted to work alongside genuinely good people. In my decision to make the move, it was definitely a leap of faith. My deciding factor ultimately was the people/leadership. Although my job itself did not change much, the people did.

One of my favorite parts about working here is that we are not a company that is content standing still. Our leadership team is very committed to listening, evolving, and improving. Early on, I advocated for paid parental leave, and soon after it became part of our benefits package. Whether it is technology, marketing, employee benefits, or internal processes, there is a genuine commitment to making things better - for both our team and our clients.

molly magnuson

Financial Consultant

For many, a job is a necessity in life. It is not always enjoyable every day, but I have realized that enjoying the people you work with makes a dramatic difference. When you respect and genuinely like your colleagues, you are naturally more motivated to do great work and support one another.

We work hard here, but we have a lot of fun too. Summit is probably the best example. Every other year, our entire team gets together to learn, collaborate, and enjoy each other's company. Although we work in many different offices across the country, we are truly one team, and it feels that way.

After my four-year anniversary at intellicents, I was sitting with my husband during a rare date night when I said, "You know what I just realized? I have been at intellicents for four years and haven't cried once over a work-related issue!" We laughed — because, first of all, I cry a lot in general (heart on my sleeve!), and secondly, I could not say that about my previous job. As I mentioned earlier, my job itself did not change much, but working with great people can make all the difference in the world.

Reflecting now, I am grateful for my job experience — past and present. I have learned some hard lessons along the way, but they have shaped me and prepared me for all kinds of encounters and scenarios I face in my career. Knowing that I am exactly where I'm supposed to be says everything about the culture, people, and leadership at intellicents.

5

what does it feel like to build something that's meant to last?

it feels like building something others can build upon

It feels like recognizing that each of us inherited something and deciding what we will add to it.

The culture we experience today grew out of choices made over time. People shared what they knew. Leaders made room for others to grow. Employees spoke up when something could be better. Teams showed up for one another when it mattered. Most of those moments probably didn't feel like culture building. They simply felt like the right thing to do.

Together, they became the company we know today.

Every person who joins intellicents inherits part of that work. A relationship someone spent years building. A reputation others worked hard to earn. The expectation that your voice matters here.

Inheritance doesn't mean preserving everything exactly as it is. A forever company has to evolve. New people bring new perspectives, and new opportunities ask different things of us. The responsibility is to understand what is worth protecting while still making room for what comes next.

Years from now, someone new will join intellicents. They won't know every decision that shaped this culture. They'll experience the result in whether they are trusted, challenged to grow, and given room to contribute something of their own.

That is how culture lasts.

We inherited something worth building on.

Now it is our turn.

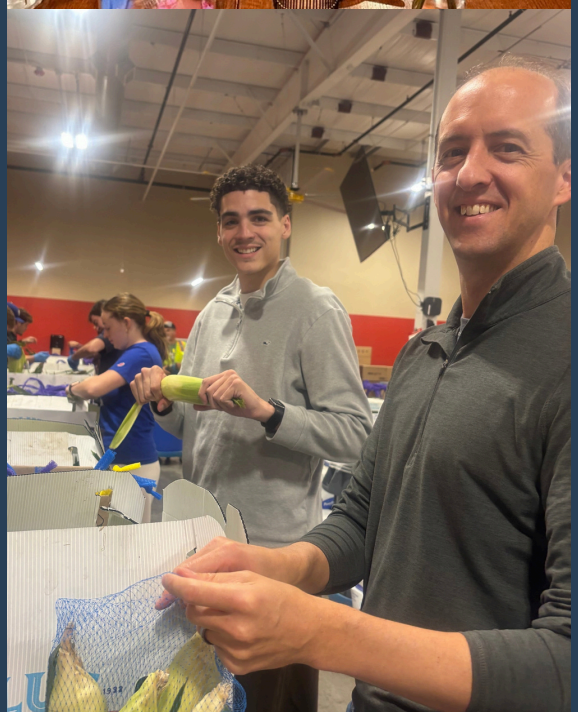
nick madl
President of Wealth Management
“When employees are owners, the company belongs to the work and the people behind it.”

EST. 1927

Polaroid
JONES

TRIVIA BOARD

United
Way



MEGAN
TRAVIS
MACY

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