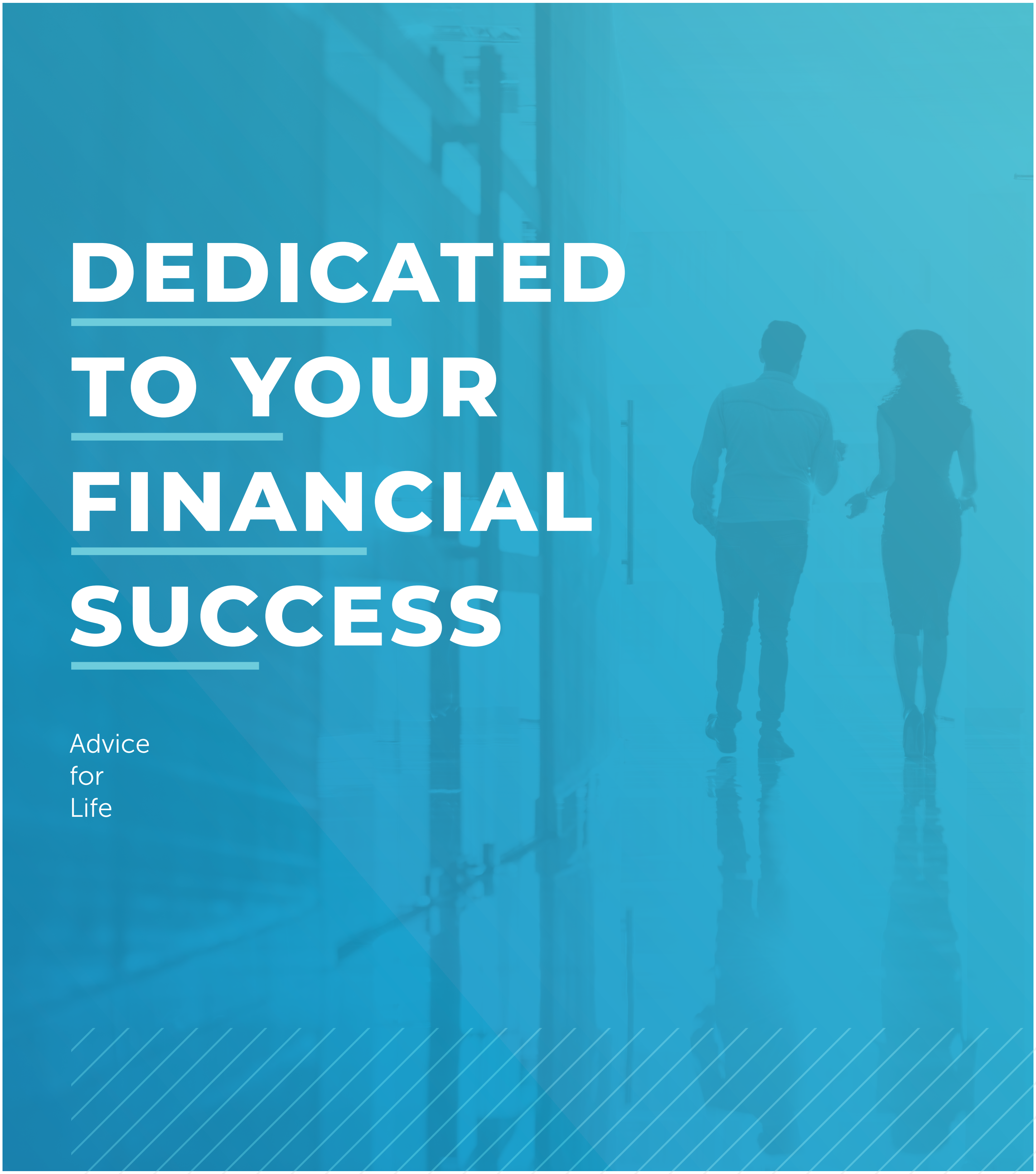
DEDICATED TO YOUR FINANCIAL SUCCESS

Advice
for
Life



Focusing on What's Important to You

Our commitment to you is to provide you with personalized financial solutions that take into account all aspects of your life and offer guidance, clarity of thought, and expertise to help you gain confidence in a more secure financial future.

We will spend time talking about your goals surrounding your family and health, leisure and comfort, simplifying your finances, retirement planning, and many other things that impact your quality of life and that will be part of your long-term plan.

CLARIFY VISION & FUTURE	BALANCE WORK & LIFE	CREATE FINANCIAL COMFORT	HELP & PROTECT FAMILY	BUILD A LEGACY
Plan for the Future Financial Planning Retirement Income Estate Planning Business Succession	**Meet Needs** Income Planning Expense/Budgeting Social Security Corporate Benefits	**Simplify Finances** Investment & Savings Home & Assets Automate Aggregate	**Help Children** Allowance & Savings Loans & Gifting Special Needs Learning About Money	**Execute Intentions** Wills & Trusts Power of Attorney Medical Directives Protect Heirs
Ease Life's Transitions Marriage/Divorce Birth/Death Leaving My Home Career & Profession	**Enhance Lifestyle** Vacation Home Family Trips & Events Hobbies & Leisure Lease vs. Buy	**Reduce Taxes** Tax-Loss Harvesting Asset Location Stock Options Strategies	**Assist Parents** Long-Term Care Eldercare Counseling Medical & Housing	**Help Beneficiaries** Designations Special Needs Trusts & Trustees Valuation/Projections
Live My Values Clarify My Mission Give to Community Volunteer My Time Align Investments	**Manage Health** Medicare/Supplemental Long-Term Care Care Concierge Wellness & Nutrition	**Protect Assets** Insurance Liquidity Business Continuity Corporate Structure	**Fund Education** Savings & Investments Pre-Paid Tuition Student/Parent Loans Grants/Scholarships	**Give to Charities** Planning Strategies Tax-Advantaged Gifts Low-Basis Assets

We believe that choosing the right financial advisor may be one of the most important financial decisions you make. As life-first advisors we take the time to really get to know YOU so that we can create a long-term plan that reflects what is most important to you.

What You Can Expect from Us

We will help answer the four investor questions that matter most ...

1. **Are You Working with Someone You Can Trust?**

   As independent advisors, we have an ethical and legal duty to put our clients first and always act in their best interests. The advice you receive should never be compromised.

2. **Do You Have the Plan That's Right for You?**

   We believe your long-term plan should reflect what is most important to you — your values, needs, concerns and hopes — so we can put together the best possible long-term plan for you.

3. **Do You Have Confidence Your Portfolio Will Help You Achieve Your Goals?**

   Your portfolio should give you the highest probability of achieving your goals with a suitable amount of risk. Our Asset Class Investing approach is backed by decades of investment data and analysis as well as close relationships with Nobel laureates and leading academic institutions.

4. **How Do You Stay on Track?**

   No one knows what the future will bring, but your plan should help you stay invested in a variety of market environments. We closely monitor your plan, update you regularly on your progress, and make any changes necessary to keep pace with where you are in life.

YOUR PORTFOLIO SHOULD GIVE YOU THE HIGHEST PROBABILITY OF ACHIEVING YOUR GOALS

What We Expect from Every Client

- Be willing to talk about your goals and dreams, who and what is most important to you, and what you hope we can achieve together
- Tell us how you really feel about risk. This will help us set up a plan that you can follow regardless of what is going on in the markets
- Make a commitment to long-term partnership so we can adjust and update your plan as your life changes
- Consider us your go-to resource for guidance on anything that relates to your plan. (Remember our team of experts.) You can call us anytime you have concerns or questions

CONSIDER US YOUR GO-TO RESOURCE FOR YOUR PLAN.

Our Expert Team

To help make sure we address all areas of your plan, we bring together a team of financial professionals, which may include a CPA, estate planning attorney, insurance and other specialists, as well as your current financial professionals. We also work with a select group of partners who help with everything from custody to trading to investment management and support.