

Building a Positive Cash Flow

One of the simplest concepts of finance is making more than you spend.

However, it's not about how much you make, but about how much you keep.

When taxes, insurance, retirement contributions and charitable donations come out, what seemed simple at first, turns out to be rather complex.

Budgeting

Constructing a simple household budget to cover net income, less expenses will give you an idea of roughly how much per month is coming, going and staying.

Taking it to the Next Level

Getting a financial advisor involved is often a good start, once you have the basics down.

Planners can look at your entire picture, including cash flow, insurance, retirement accounts and more.

Financial advisors can add significant value in helping establish your family's financial goals.

Building a Roadmap

Once you've figured out where you want to go, we need to find a way to get you there.

After advisors diagnose exactly what your financial goals are, they leverage our asset management expertise to construct a custom investment solution.

Based on your personal goals, we construct portfolios with our global asset management partners, to help you achieve them.

Once we have your goals, we can start building your custom portfolio.

BLACKROCK®



HANLON



NORTHERN TRUST
ASSET MANAGEMENT



Russell
Investments



Wilshire

Let our Team help you with these big decisions.

your logo®

Insert your address info and disclosure here.

Investment Accounts

When it comes to investment accounts, we always find it a good exercise to answer these three questions:

1. What is the money for?
2. When do you need the money?
3. What else do you have?

While nobody can control the market, you can control the answers to these three questions.

Financial advisors are great resources for helping answer these questions, and many others if you don't already know the answers.

If you can't answer those questions, you may find yourself checking performance, watching the market and following the news far too closely.

When you can answer these questions, we can start constructing your personal income plan and portfolio.

Risk and Taxes

We believe risk and taxes are important.

You probably wouldn't invest your life savings in an aggressive solution, if you planned to use those funds for a down payment on a home.

Your financial advisor can help you determine your appetite for risk in the markets.

They can also provide an overview of the numerous account types available to you that may be a fit.

Our managers have tax sensitive portfolios available to you if necessary.

Investment Managers and Strategies

Based on your goals, time horizon, tax sensitivity and appetite for risk, we have multiple potential solutions.

Our team collaborates with your advisor to construct custom portfolios based on your needs.

BLACKROCK®



 HANLON

 NORTHERN TRUST
ASSET MANAGEMENT

 Russell
Investments

 Wilshire

Let our Team help you with these big decisions.

your logo®

Insert your address info and disclosure here.

Income Advising

Most clients tend to focus on performance and fees prior to becoming a pre-retiree or in retirement. When you near or enter retirement, other things become more important.

- Where will you draw income from?
- What will the taxable consequences be?
- What are your other sources of income?

Your Blueprint

You can't build a house without a blueprint.

We think that you should also utilize a blueprint for your retirement income.

Your advisor collaborates with our team to construct your personalized income plan.

Our goal is to solve for your income needs.

- What would you do if your IRA was down 30% when you went to take income?
- Should you have more fixed income in your portfolio if you need income, or could you take on more risk for your long-term portfolios and set up your next generation?
- Do you have charitable and philanthropic interests?

Achieving Your Goals

We don't believe in timing the market; we believe in solving for your income needs.

Our portfolios are built to bring your income plan to life.

BLACKROCK[®]



 HANLON

 NORTHERN TRUST
ASSET MANAGEMENT

 Russell
Investments

 W Wilshire

Let our Team help you with these big decisions.

your logo[®]

Insert your address info and disclosure here.

Full-Service Asset Management

Many people aren't aware of the benefits available to them with a full-service asset manager.

Private Banking

Families working with our team can access loans against their accounts through Pershing's exclusive private banking.

Profit Harvesting

Our team actively reviews client portfolios with one benefit being the opportunity to profit harvest (capturing gains).

If the equity portion of your portfolio outperforms the designed target return, expectations, we can move the excess assets into fixed income to reduce risk.

Tax Transition

Transferring accounts, including those from employer-sponsored plans, often comes with unrealized taxable gains.

We can transfer those holdings into portfolios that eliminate the need to sell those gains those providing a tax neutral experience.

Legacy/Sentimental Assets

Clients often have long-term holdings that they may want to retain for various reasons.

We can transfer those holdings into portfolios that eliminate the need to sell those gains those providing a tax neutral experience.

BLACKROCK®



Let our Team help you with these big decisions.

your logo®

Insert your address info and disclosure here.

Expanding Your Team

- Financial advisers focus on the holistic picture: cash flow, taxes, insurance and income needs.
- Full-service asset managers grow the team focused on helping you get to where you need to be.

Access

- We provide access to some of the largest asset managers in the world.
- Our job is to collaborate with your planner and build a custom investment portfolio for you.

Personal Income Planning Approach

- When you and your adviser have constructed a clear plan, our goal is to enhance that plan and bring it to life.
- We coordinate our portfolio construction with your goals and may construct an income plan for you as well.

Family Focus

- Households we work with are billed on cumulative assets, significantly reducing fees.
- Our multi-manager solutions are reviewed quarterly, so each time you are billed, you can be sure our team reviewed the underlying strategies and made any necessary changes.

Private Family Services - Private Banking

- Clients have access to Pershing's private-banking capabilities, to borrow against the value of their portfolio.

Legacy / Sentimental Assets

- Families often hold legacy assets of sentimental value (stocks / ETFs) in our portfolios.

Profit Harvesting

- Our team seeks to take advantage of outperformance and rebalance portfolios to reduce risk.

Technology

- Each of your household members have access to client portals for aggregation and performance.

Review

- We coordinate with your adviser frequently to review your plan and portfolios.

Achieving Your Goals

- Your goals drive us - we have been helping clients achieve their goals for over 20 years.
- Partnering with your adviser gives you a dedicated set of eyes on your portfolio and plan.

Who We Serve Best?

Clients working with us through our VIP program tend to have:

1. A financial strategy that's easy to understand and execute
2. Assets in excess of \$500,000 (or on track to accumulate)

In coordination with the planning work, we provide:

1. Personal, written income plan to demonstrate when and where you'll draw income from in retirement
2. Customized investment solution of world-class managers, reviewed quarterly
3. Ongoing review and adaptations based on changing goals

How We Add Value

Clients in our VIP program receive the following:

- Expanded team to help you reach your goals
- Access to institutional solutions (typically only available to large, corporate investors)
- Ongoing collaboration with the team planner regarding your portfolio, the markets and strategies through regularly scheduled calls

Additional services include:

- Profit-harvesting opportunities to take advantage of excess growth
- Annual income plan reviews
- Automated additions to, and distributions from, your accounts
- Access to private banking solutions through Pershing

Our Full Suite of Services

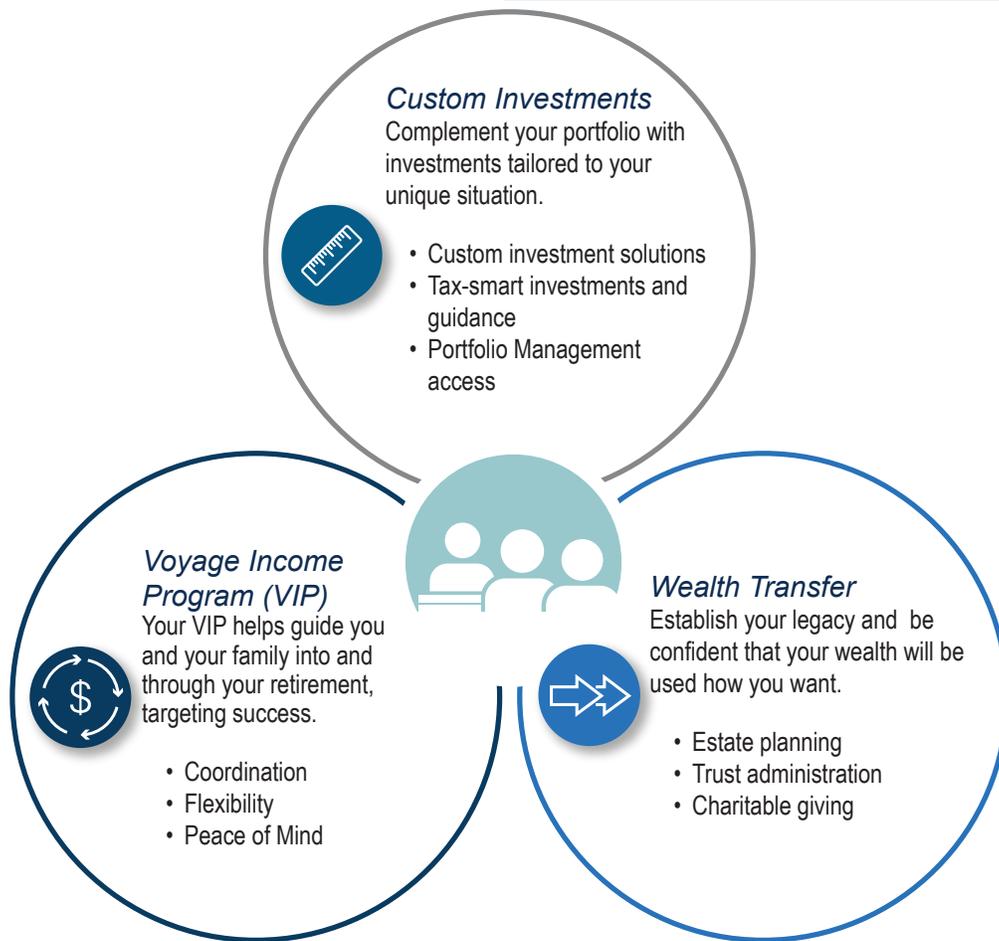
Our VIP program is an exclusive, holistic approach to your entire financial picture, including a personal, written income plan with a custom investment solution, unique to you.

Let our Team help you with these big decisions.

Looking Beyond Your Investments

An integrated and coordinated approach to managing your wealth, so you can pursue all your lifetime financial goals

You've worked hard to accumulate your wealth through **diligent saving and smart investing choices**. As you continue building wealth, it's important to work with a trusted advisor who can provide a more complete and personalized approach to managing it. Working together, we can help you with an array of wealth planning resources to help you better understand and manage all areas of your financial life while helping you grow and protect that wealth.



Guidance beyond investing

We believe in providing our clients personalized and tailored solutions to fit their unique needs, and to offer the highest level of service. By working with us, you'll gain clarity in how you want your wealth to work for you and peace of mind in knowing that we will focus on helping you ensure your family needs are fulfilled.

Let our Team help you with these big decisions.