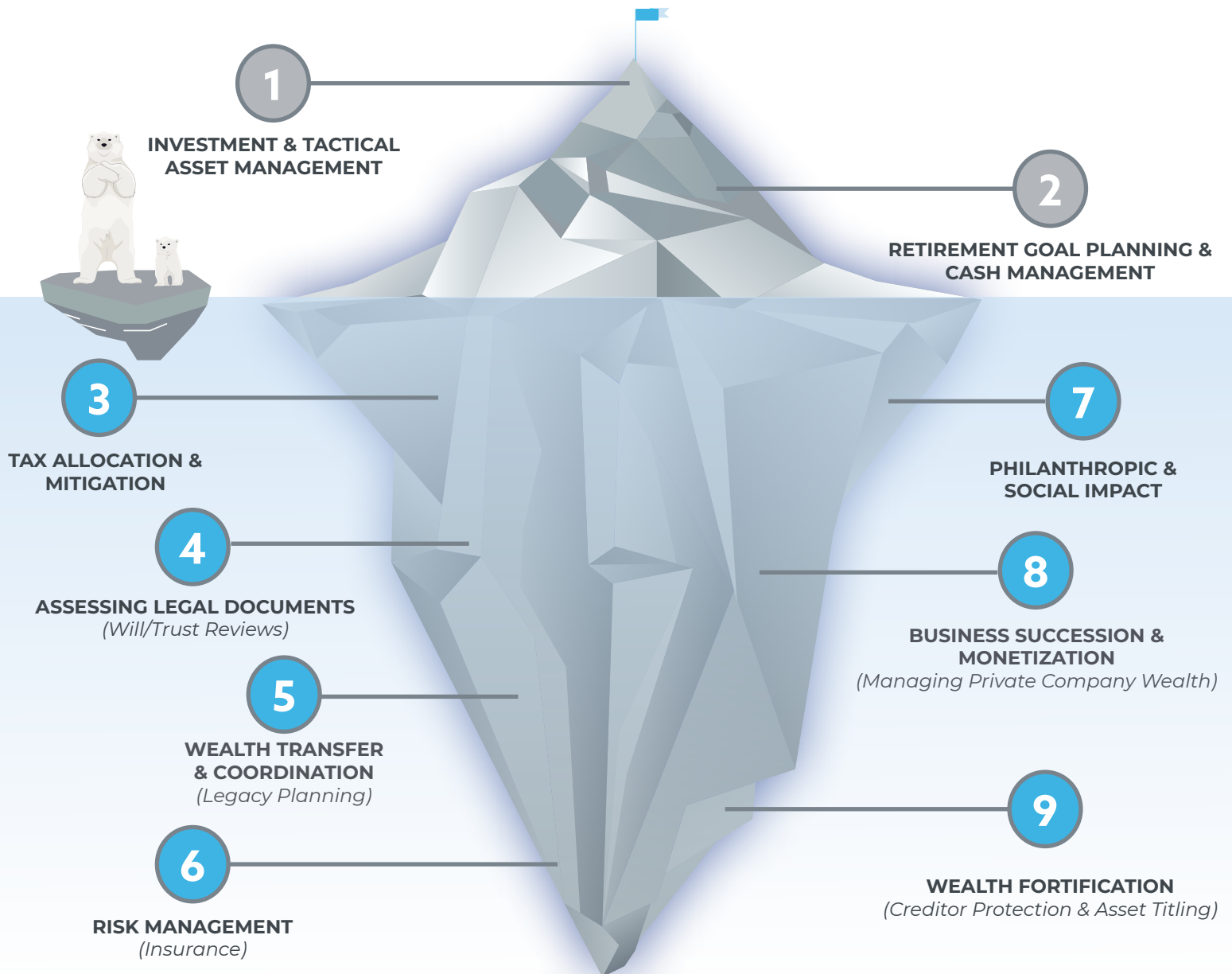


Relationships may start at the tip, but what lies below the line matters most . . .



There are literally thousands of advisors to choose from. It is important to understand what true wealth management encompasses. Often, relationships start with the tip of the iceberg . . . investment advisory services followed by a transition to financial and retirement/goal planning advice.

However, the management of liquid assets represents one element in managing wealth. Reviewing, confirming and testing what your legal documents say and will do represents a foundation that cannot be ignored. Similarly, identifying how taxes, liabilities, ownership, risks, lifestyles, and all other assets classes including business interests impact your and your family are equally important elements to consider when managing wealth.

Lastly, understanding your unique family dynamics, social impact and philanthropic roles are essential in developing flexible Wealth Management plans that address today and tomorrow's goal for you and your family.

One conversation changes everything . . .

*The key is not the will to win. Everyone has that.
It is the will to prepare to win that is important. - Coach Bobby Knight*



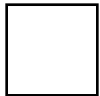
INVESTMENT & TACTICAL ASSET MANAGEMENT

Institutional quality, global access and personalized independent advice through quality financial products that are visible in a crowded marketplace.



RETIREMENT, GOAL PLANNING & CASH MANAGEMENT (Liquidity Needs)

It is a marathon, not a sprint. Focusing on all sources of wealth including income, capital commitments and liabilities during all stages of life.



TAX ALLOCATION

Returns always matter, however, what you keep matters most by staying tax aware over tax driven.



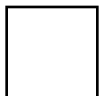
ASSESSING LEGAL DOCUMENTS (Will/Trust Review)

Things, people, tax laws and even beneficiaries change. Reviewing what the documents "say" so they accurately reflect your current goals and objectives. We function as a second set of eyes to confirm the math, the people issues and the goals as part of a team.



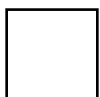
WEALTH TRANSFER & COORDINATION (Legacy Planning)

What do you value most? Helping families through the process of understanding, planning, building and sustaining wealth while maintaining family harmony with the added benefit of minimizing the effect of taxes.



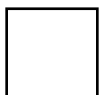
RISK MANAGEMENT (Insurance)

Any financial product can be a singular solution to a problem. The catch is to have a specialized partner resource at your side even when insurance does not represent the best solution.



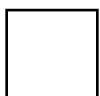
PHILANTHROPIC & SOCIAL IMPACT PLANNING

"Helping people doesn't have to be an unsound financial strategy." - Melinda Gates



BUSINESS SUCCESSION & MONETIZATION (Managing Private Company Wealth & Real Estate Holdings)

Planning doesn't stop because your liquid wealth represents a small slice of the pie. Businesses will change hands, either voluntarily or involuntarily. Providing the tools to help preserve and/or unlock private company wealth is all part of our process.



WEALTH FORTIFICATION (Creditor Protection / Titling of Assets)

The asset protection game is one of probabilities. Each legitimate wall placed around the asset increase the odds of success. Structuring assets in such a way they are less desirable to creditors is part of the process.

It is time to expect more from Wealth Management!

