
WEALTH TRUST

ARIZONA



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CHANDLER

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WHO WE ARE



WealthTrust-Arizona is a boutique wealth management firm that specializes in the integration of financial planning and estate planning.

INDEPENDENT • FEE-BASED • PLAN-BASED • TEAM-BASED • INTEGRATED

Awards:

- Top 10 Independent fee-based registered investment advisor firms in Arizona ¹
- *Phoenix Business Journal* Top Financial Advisors for 2011 ²
- Selected by NABCAP as one of Arizona's Top Wealth Managers ³

Experience:

- Over 138 years of combined experience
- Designations include CFA (Chartered Financial Analyst), CFP (Certified Financial Planner), ChFC (Chartered Financial Consultant), MSFS (Master of Science in Financial Services), BCE (Board Certified in Estate Planning), CFS (Certified Fund Specialist), CMFC (Chartered Mutual Fund Counselor) and MBA (Masters of Business Administration)

Featured in Media:



OUR UNIQUE INTEGRATION OF FIVE KEY SERVICES



- 1 FINANCIAL PLANNING:** Develop a step-by-step written plan to achieve your financial goals for you and your family for generations to come.
- 2 PORTFOLIO MANAGEMENT:** Strategically design well-diversified portfolios that focus equally on your risk management and expected return.
- 3 ESTATE PLANNING:** Review your existing plan to make sure it is aligned with your estate and financial goals.
- 4 RISK MANAGEMENT:** With a strategic financial plan we can forecast probable risks to help plan and manage their effects upon your estate.
- 5 TAX SENSITIVITY:** Understanding how taxes affect your portfolio is one way we manage and protect your wealth. We also work closely with your CPA to keep your tax obligations to a minimum.

FINANCIAL PLANNING



1

Our Financial Plan covers all aspects of your present and future financial life:

- Inventory of present assets
- Comparison of risks and historical returns
- Probability analysis done on your portfolio
- Recommended portfolio changes

We manage your assets based on a formal, written Financial Plan that you:

- Review: Make sound and strategic decisions
- Understand: We educate you on the steps taken
- Control: You approve and sign-off on your plan

What it enables you to do:

- Plan for your future
- Set milestones to measure progress
- Anticipate and plan for risks

PORTFOLIO MANAGEMENT

2

Managed and combined properly, diversification can help you reach your investments goals.

We combine different types of solutions depending on your financial needs.

TRADITIONAL ASSET ALLOCATION

Equities	Fixed Income
International	International Bonds
Small Cap	High-Yield Bonds
Large Growth	High-Quality Bonds
Large Value	Municipal Bonds
Mid-Cap	Cash Equivalents

WTAZ ADDS

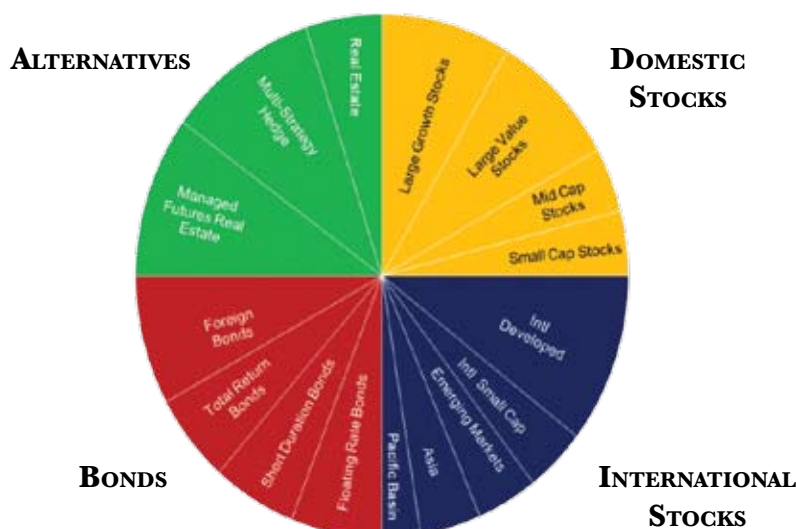
Alternatives
Managed Futures
Real Estate
Private Equity
Hedged Strategies
Long/Short

BENEFITS SOUGHT:

- Improves risk adjusted return
- Modified level of risk
- Reduces volatility

Portfolio construction is based on our Client's risk tolerance.

Ex: Moderate Risk Tolerance



- Perform a diagnostic analysis to measure your risk tolerance
- Evaluate market conditions
- Confirm and agree before we build portfolio

PORTFOLIO MANAGEMENT

— 2 —

Comprehensive Portfolio Management Process:

- A team-based approach to make decisions
- An established repeatable process
- Open architecture



ESTATE PLANNING



3

We work closely with our estate planning attorney partners, Colby & Thornes* (or your estate attorney), to review your existing plan to align it with your estate and financial goals.

- Arizona Trust Code and Community Property Laws
- Perform **Generation Skipping Tax Planning**
- Review **asset titling, IRA and Annuity** beneficiary designations
- We help seek protection for you and your loved ones from **Divorce, Creditors, Gift Taxes and other Taxes**
- We help take care of the paperwork

Upon death, we bridge the Estate and Financial Plan.

- We help the surviving spouse or loved ones implement the estate plan by:
 - Working with your attorneys and CPAs
 - Managing and funding all sub-trusts
 - Handling all life insurance issues, beneficiary designation transfers and other paperwork associated with the estate plan and portfolio

RISK MANAGEMENT

— 4 —

- We analyze your existing insurance policies to anticipate and manage portfolio and life's risks
- We review your policies to determine if we can improve current coverage, lower current costs, reduce or increase your insurance coverage depending on your specific needs
- We analyze your assets to determine what kind of insurance is necessary

TAX SENSITIVITY

— 5 —

- We are sensitive to your tax needs by monitoring and preparing in advance for tax law changes
- We work directly with your CPA
- We work directly with your estate planning attorney

OUR PROCESS



We offer a thorough, thoughtful, comprehensive approach to wealth management.

1. Establish plan goals and objectives
2. Develop an investment recommendation
3. Oversee the account opening and asset transfer process
4. Ongoing Client Service
 - Monitor/review portfolio
 - Report performance
 - Review recommendations with quarterly reports and meetings
 - Weekly email updates on current market conditions
 - Quarterly newsletters
 - Periodic independent political commentaries from Washington, D.C.

FEE SCHEDULE

ASSETS UNDER MANAGEMENT

FEE

More Than	But Less Than	
\$10,000,000		Negotiable
\$5,000,000	\$10,000,000	.75%
\$3,000,000	\$5,000,000	.85%
\$1,000,000	\$3,000,000	1.00%

WEALTHTRUST-ARIZONA TEAM



Holly Deem
CFA
Chief Executive Officer



Paul A. Ahern
CFP®, ChFC®
*Principal, Executive VP-
Planning*



Ben R. Wilson
PPC
*Principal, Executive VP
of Client Services*



Theresa A. Krueg
MSFS, BCE and CFS®
*VP and Senior
Financial Advisor*



Brent C. McQuiston
CFP®, CMFC®
*VP and Senior
Financial Advisor*



Heath Bray
CFS®
*VP and Senior
Financial Advisor*



Mike Bowen
CCO, MBA
*VP and Senior
Financial Advisor*



Don Bertrand
MS
*VP and Senior
Financial Advisor*

DISCLOSURES

Sample holdings are provided for illustrative purposes only. Individual portfolios will vary in holdings and in relation to others.

Projections or other information generated regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not a guarantee of future results. Any assumptions used or shown are based on information that may be provided and reviewed by the Client. Those assumptions must be reconsidered on a frequent basis to ensure that results are adjusted accordingly since any alteration in assumptions can have a significant impact on projections. Any inaccurate or incomplete representation by the client of any facts or assumptions used herein will invalidate the projections. Actual results may also vary to a material degree due to external factors beyond the scope and control of the projections and assumptions in this Report.

Past performance is not indicative of future results.

Market, economic and company specific conditions are considered during the investment selection process. This was a period of generally rising securities prices.

The strategy reflects a diversified portfolio investing funds in multiple asset classes such as international, small capitalization companies, mid capitalization companies, large capitalization both value and growth, balanced funds and all capitalization funds

Results include the reinvestment of income from dividends and interest.

(1) WealthTrust-Arizona is one of the Top 10 Independent fee-based registered investment advisor firms in Arizona based on assets under management, as published by the Phoenix Business Journal's 2011 Book of Lists of all independent fee-based firms. (2) PBJ award based on 2011 survey. (3) NABCAP award based on 2011 advisory practice rank and review process.

** The law firm, Colby & Thornes, PLLC is not affiliated with WealthTrust-Arizona. Colby & Thornes are responsible for any and all legal work performed for clients of WealthTrust-Arizona. The professionals at WealthTrust-Arizona are not legal experts and cannot provide any legal advice or review of legal documents.*