

Total Wealth Management

Independent, objective advice for building lifelong wealth.
Complete integration of all aspects of your financial life,
giving you peace of mind to pursue your dreams.



Simplify Your Financial Life

At Financial Synergies our main goal is to simplify your financial life. We know that financial management is much more than handling your assets, and we're with you every step of the way. We start by answering important questions. What does money mean to you? When would you like to retire? How will taxes impact your financial plan? How are your investments allocated? Do you have the right amount of insurance and an established estate plan, and are you taking the right level of risk?

As an experienced team of financial advisors and CERTIFIED FINANCIAL PLANNER™ professionals, we deliver true wealth management. And as fiduciary advisors, we hold ourselves to the highest legal standard. Whether you're a successful business owner in the prime of your career or an empty nester purchasing a vacation home, we exist to serve your best interests. Every decision we make follows that philosophy.

As a deeply specialized firm with decades of experience, we strive to cover every base:

- Growing and managing your investments
- Planning for retirement
- Reducing taxes
- 401(k) Management
- Social Security and Medicare Planning

Whether you're building your own business or accumulating wealth in your 401(k), your assets need to last a lifetime. We can help get you there.

Finances and investments can feel overwhelming and complex, but we can help you organize, streamline, consolidate and understand everything so you can see the bigger financial picture. At Financial Synergies, we can help you stop worrying about the daily ups and downs of the market. Work with us and focus on what really matters: growing and protecting your wealth.



Creating Simplicity

With a comprehensive menu of services, we strive to be a single source for all your financial necessities. Our holistic wealth management approach helps us to:

- **Serve all your needs.** As fiduciary advisors, we seek to meet all your personal wealth management needs. And for business owners we also offer company retirement plan design, administration, record keeping and investment management.
- **Facilitate life transitions.** From unexpected loss or divorce, to selling a business or starting one, we offer tools to get you through your journey.
- **Grow and protect your wealth.** Combining a proven, evidence-based investing strategy with ongoing research, management and monitoring, we will build an investment portfolio that aligns with your goals.
- **Maximize your retirement.** Our proprietary solution, Retirement Salary®, helps deliver steady, predictable income throughout your golden years. And when it comes to Social Security benefits, we'll help you make smart decisions.



Client Synergy

True collaboration starts with us. Our process guides you through your first year and beyond, helping you set goals, make solid plans and define your future.

MEETING 1 DISCOVERY

- Discuss your financial situation and goals.
- Answer your questions about our company.
- Introduce our financial planning and investment philosophy.
- Explore ways we can add value to your situation.

MEETING 2 FINANCIAL PLANNING

- Review your financial assets and liabilities.
- Identify your immediate and long-term planning needs.
- Discuss road map for implementing and monitoring your financial plan.

MEETING 3 INVESTMENT STRATEGY

- Outline our investment philosophy and strategy.
- Evaluate your risk tolerance.
- Review your investment plan.
- Deliver your investment policy statement.

MEETING 4 45-DAY FOLLOW-UP

- Review status of asset transfers.
- Review status of your financial plan.
- Explain investment reports and online portal.
- Schedule next meeting.

SEMIANNUAL MEETINGS

- Review financial goals.
- Update financial plan as needed.
- Discuss quarterly reports and investment portfolio.
- Schedule next meeting.

QUARTERLY ACTIVITIES

- Send detailed client newsletter.
- Provide quarterly performance report.
- Give market updates and commentary.
- Your advisor will review your accounts and reach out if updates need to be discussed.

CONTINUOUS ACTIVITIES

- Investment portfolio monitoring.
- Account trading and rebalancing.
- Ongoing investment analysis.
- Weekly blog and commentary.
- Client events.
- Unlimited phone and email conversations with your advisor.



Key Highlights



Holistic, comprehensive
financial planning



Access to our proprietary
Retirement Salary®
solution



Portfolio management
and analysis



Unlimited emails
and phone calls



A team of senior advisors
and CERTIFIED FINANCIAL
PLANNER™ professionals





Your Financial Synergies Team





Services

General Financial Planning

- Financial organization
- Net worth statement/tracking
- Total account aggregation
- Education planning
- 529 account establishment and management
- Cash flow planning
- Saving and budgeting strategies
- Debt management
- Major purchase advice/planning
- Student loan analysis
- Mortgage analysis
- Lease vs. buy advice

Investment Planning

- Evidence-based investment strategy
- Asset allocation
- Custom portfolio construction
- Global investment diversification
- Risk tolerance/goals assessment
- Ongoing investment management
- Portfolio rebalancing
- Performance monitoring and reporting
- Tax-managed portfolios
- 401(k) account management
- Company retirement plan design, administration, investment management

Retirement Planning

- Retirement projections
- Probability analysis (Monte Carlo simulation)
- Retirement Salary® (retirement income strategy)
- Social Security/Medicare benefits analysis
- Long-term cash flow planning
- Development of savings target
- 401(k) asset allocation
- IRA withdrawal strategies
- Required minimum distributions
- Distribution strategies for employer plans
- Pension benefit election analysis
- Job loss or job transition
- Executive benefits analysis/selection
- Non-qualified deferred compensation planning
- Company retirement plan design, administration, investment management
- Stock options analysis



Insurance/Risk Management

- Insurance planning needs analysis
- Annuity rescue
- No-load variable annuity management
- Long-term care insurance analysis
- Medicare/Medigap analysis
- Disability insurance analysis
- Property/casualty insurance analysis
- Collaboration on insurance needs with other professionals as needed

Tax Planning

- Tax-efficient portfolio design
- Cost basis calculations and reporting
- Collaboration on tax planning with CPA as necessary
- Informal review of tax returns
- Tax minimization strategies
- Tax loss harvesting
- Charitable giving
- Gifting strategies for appreciated stock
- Gifting strategies for IRAs
- Roth conversion analysis
- Net unrealized appreciation (NUA) analysis
- Tax impact analysis of selling appreciated assets
- Tax-efficient distribution strategies
- Business entity selection
- Tax summary reports
- Estate tax strategies
- Withholding tax planning

Trust and Estate Planning

- Beneficiary designation review
- Collaboration on estate planning with other professionals
- Asset protection strategies
- Elderly planning
- Estimated estate tax liabilities
- Inheritance planning
- Family estate planning meetings
- Legacy planning
- Estate distributions
- Coordination of financial and estate plans
- Estate tax avoidance vehicles
- Coordination of estate and trust admin matters
- Post-mortem family meetings and communications
- Strategies for gifting to family and charity

Technology and Communications

- FSWA blog
- Quarterly newsletter/market commentary
- Quarterly performance reports
- AdvisorView online account portal
- Wealth360® online planning/aggregation program
- Option for Web-based meetings via GoToMeeting



How We Work

Fiduciary Advisors

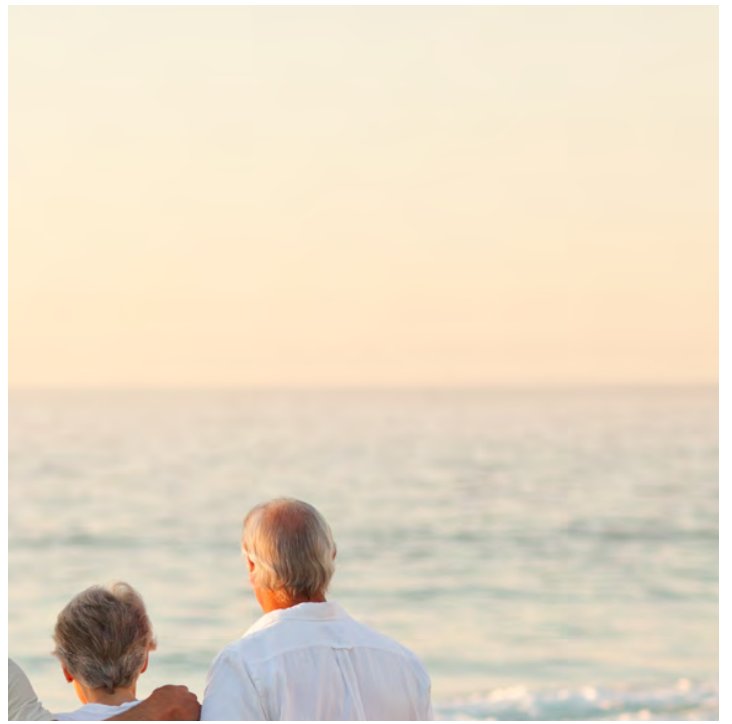
As an independent Registered Investment Advisor, we follow the highest legal standard. Acting as a fiduciary on your behalf, your interests are our utmost priority. We work on a **fee-only** basis and do not sell commission-based products. This gives us the freedom to develop your financial plan and investment strategy without outside influence.

Our management fee is calculated as a percentage of the value of a client's account(s) per year. We use a standardized scale to generate this percentage fee, which ranges from 0.75% to 1.50%.

We are compensated solely via a management fee for all of our advisory services. As our fee is based on a percentage of assets under management, our success is closely linked to your success.

Traditionally, wealth management clients have at least \$1,000,000 available to invest. We may choose to waive this minimum in certain situations, subject to Investment Committee approval.

**Fees are payable quarterly and deducted automatically from the portfolio.*



 **FINANCIAL SYNERGIES®**
WEALTH ADVISORS

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