

# INTEGRATED WEALTH SOLUTION

Integrate all aspects of your financial life.

For nearly two decades, we are proud to continue to offer the evolving Integrated Wealth Solution – an acclaimed service approach that keeps you focused, educated and in control of your finances. We utilize our all-inclusive view to help you determine where you want to go and the best way to get there. It goes beyond just investments; it's a road map that integrates all aspects of your financial life.

This core solution bundles wealth management, investment management, risk, tax and estate planning in order to help you get on track with your financial goals and life dreams.

## BENEFITS

- Get advice from a trusted service team and dedicated financial planner.
- Prioritize and make progress for your top goals.
- Get solutions to invest and grow your wealth.
- Minimize your tax burden.
- Enhance your investment opportunities.
- Enjoy more financial security and confidence that your family will be cared for.



## WHO IS THIS SOLUTION BEST FOR?

- Individuals with accumulated wealth, who generally want to invest between \$1 million to \$5 million.
- Individuals who have accumulated material assets over the years and want to manage this wealth through a more sophisticated financial planning and investment approach.
- Those looking for a relationship manager to provide quality information, advice, and discussion regarding their financial performance and wealth strategies.
- People who seek help when faced with events such as retirement, inheritance, divorce, sale of a business, receipt of stock options, estate planning, loss of a spouse, or a health concern.

# Prioritization and progress for your top goals.

## FEATURES INCLUDED

### Wealth Management

- Dedicated Advisory Team (Client Advisor, Lead Advisor, Client Advisor Associate and Client Service Representative)
- Financial Planning
- Annual Wealth Management Review
- Budget Analysis and Spending Review
- Goals Assessment and Prioritization
- Wealth Planning Checklist and Organizer
- Real Estate Advice and Support
- Coordination with Real Estate Professionals
- Access to Negotiated and Preferred Borrowing Rates
- Mortgage Rate Watch
- Retirement Planning
- Social Security Maximization
- Medicare Enrollment Assistance
- Retirement Home Analysis and Community Living Options
- 401(k) Guidance
- Health Savings Account (HSA) Assistance
- Retirement Plan Distribution Assistance
- College Savings Plans and Analysis
- Integration and Coordination with Custodian (Fidelity or Schwab)
- Client Communications (newsletters, market updates and timely research reports)

### Estate Planning & Risk Management

- Estate Plan Review
- Timely and Professional Estate Reviews, Observations and Considerations
- Estate Tax Estimates
- Generational Planning
- Trustee and Fiduciary Support
- Family Financial Education
- Insurance Review
- Risk Management Review for Life, Disability and Long Term Care Insurance
- Property and Casualty Review (HUB)
- Cyber Security Insurance (HUB)
- Charitable and Philanthropic Planning
- Donor Advised Funds
- Family Philanthropy
- Planned Giving Discussions

### Investment Management

- Access to Investment Resources (research, technology and market data)
- Customized Portfolios (Integrated Legacy Holdings, Portfolio Enhancements, Custom Bond Ladders, etc.)
- Portfolio Income Strategies (Buy-Write Strategies, ETFs, MLPs, REITs and Fixed to Float Bonds)
- Tax-Smart Implementation and Low Trading Costs
- Ongoing Monitoring, Rebalancing, Tax-loss Harvesting and Performance Reporting
- Specialty Investment Solutions
- Individual Bond Management
- Social Values Portfolio (Socially Responsible Investing)
- Concentrated Stock Solutions (Customized Options Strategies and Options Strategies to Diversify or Mitigate Risk)
- Cash Management (Individual Certificates of Deposit, Variable Rate Demand Notes, Money Market Funds and Treasury Bills)
- Stock Option Planning
- Client View Portal (Tamarac Advisor View and Mobile App)

### Tax Management

- Annual Tax Management Review
- Integration and Coordination with CPA on Tax Savings Strategies

### Return on Life

- ROL Index, Fiscalosophy and Life\$line

# EMERGING WEALTH SOLUTION

Contemplate your next steps as you begin to accumulate wealth.

At Mission Wealth we will invest in you and your future so that over time – as you accumulate and grow your assets – we can help you achieve your goals and give you greater flexibility. The Emerging Wealth Solution offers the first step toward management, refinement and prioritization of your financial and investment goals. As you experience life-changing events, such as a sudden inheritance, purchase of a home, a new marriage, loss of a loved one or a divorce, you may find yourself seeking a trusted advisor to provide caring financial guidance.

Ultimately, investing for a lifetime is a long road. By avoiding mistakes and missteps early, investing regularly, and with a bit of prudent financial management, the emerging wealthy individual can be well on their way toward a productive future and retirement.



## WHO IS THIS SOLUTION BEST FOR?

- People who are generally mid-career, are looking for advice on life events they anticipate in the future, and who are dedicated to saving in the near term.
- Those who may be thinking about starting a plan for retirement, investing for the first time, or are looking to grow their assets over time.
- Individuals with emerging or evolving wealth, who plan to invest less than \$1 million.

## BENEFITS

- Obtain advice from a dedicated financial planner who will help get you on track to achieve your short-term and long-term goals.
- Streamlined account opening and dedicated technology platform (via mobile app or website).
- Automatic re-balancing and tax-loss harvesting.
- Professional investment management using low-cost ETFs.
- Pay no trading commissions or custody fees.

# Accumulate and grow your assets over time.

## FEATURES INCLUDED

### Wealth Management

- Dedicated Advisor Relationship (Client Advisor, Client Advisor Associate and Client Service Representative)
- Annual Wealth Management Review (via GoToMeeting)
- Wealth Planning Checklist
- Goals and Priorities Monitoring
- Investment Overview
- Client Communications (newsletters, market updates and timely research reports)

### Investment Management

- Investment Solutions (based off your risk tolerance and financial planning)
- Robo Digital Investment Platform (Schwab clients only)
- Ongoing Monitoring, Rebalancing, Tax-loss Harvesting and Performance Reporting
- Client View Portal (Tamarac Advisor View and Mobile App)

### Return on Life

- ROL Index



# PRIVATE CLIENT SOLUTION

Larger portfolios deserve additional guidance.

Designed for ultra-high net worth families, the Private Client Solution looks at the big picture of your financial situation. Mission Wealth will work directly with you and your other professional advisors to develop effective strategies for everything from tax and financial planning, to family office management, to estate and succession planning — while providing personal focus and attention to the day-to-day matters you deserve.

The Private Client Solution is our most advanced service offering; it keeps our clients focused, educated and feeling in control of their finances. We instill our academic approach to investments and in-depth wealth management expertise in order to help you determine where you want to go and the best way to get there. This road map will integrate every aspect of your financial picture, combining all of our wealth management, investment management, risk, tax and estate planning services in one.

## BENEFITS

- Get advice from a trusted service team and dedicated financial planner.
- Obtain greater customization and flexibility.
- Integrate all aspects of your financial picture into one place.
- Maximize the social impact of your assets.
- Amplify your financial security and feel confident that your family will be cared for.
- Enjoy more balance, impact, inspiration and fulfillment through our Redefining Wealth service.



## WHO IS THIS SOLUTION BEST FOR?

- Individuals with established wealth, who desire to invest a minimum of \$5 million.
- High net worth individuals and families who want a robust financial plan and portfolio management to meet their lifestyle goals.
- Those who have accumulated material assets over the years and need help managing them.
- Individuals experiencing multiple complexities in their lives, who seek help when faced with events such as retirement, inheritance, divorce, sale of a business, receipt of stock options, estate planning, loss of a spouse, or a health concern.

# Get greater customization and flexibility.

## FEATURES INCLUDED

### Wealth Management

- Dedicated Advisory Team (Client Advisor, Lead Advisor, Designated Portfolio Manager, Client Advisor Associate and Client Service Representative)
- Financial Planning
- Annual Wealth Management Review
- Budget Analysis and Spending Review
- Goals Assessment and Prioritization
- Wealth Planning Checklist and Organizer
- Investment Overview
- Real Estate Advice and Support
- Coordination with Real Estate Professionals
- Mortgage Rate Watch
- Access to Negotiated and Preferred Borrowing Rates
- Social Security Maximization
- Medicare Enrollment Assistance
- Retirement Home and Community Living Option Analysis
- 401(k) Guidance
- Health Savings Account (HSA) Assistance
- Retirement Plan Distribution Assistance
- College Savings Plans and Analysis
- Integration and Coordination with Custodian (Fidelity or Schwab)
- Client Communications (newsletters, market updates and timely research reports)

### Estate Planning and Risk Management

- Estate Plan Review
- Timely and Professional Estate Reviews, Observations and Considerations
- Estate Tax Estimates
- Generational Planning (Family Legacy Planning, Communicating with Beneficiaries, Strategies for Transferring Wealth and Managing Your Estate)
- Family Financial Education
- Trustee and Fiduciary Support
- Charitable Planning and Philanthropic Planning (Donor Advised Funds, Family Philanthropy and Planned Giving Discussions)
- Insurance Review
- Risk Management Review for Life, Disability and Long Term Care Insurance
- Property and Casualty Review (HUB)
- Cyber Security Insurance (HUB)

### Investment Management

- Access to Investment Resources (research, technology and market data)
- Customized Portfolios (Integrated Legacy Holdings, Portfolio Enhancements, Custom Bond Ladders, etc.)
- Portfolio Income Strategies (Buy-Write Strategies, ETFs, MLPs, REITs, Alternative Investments, Theta Overlay Strategies and Fixed to Float Bonds)
- Tax-Smart Implementation and Low Trading Costs
- Ongoing Monitoring, Rebalancing, Tax-loss Harvesting and Performance Reporting
- Specialty Investment Solutions
- Access to Specialized Alternative Investments (Private Equity, Real Estate, Credit, etc.)
- Individual Bond Management
- Social Values Portfolio (Socially Responsible Investing)
- Concentrated Stock Solutions (Customized Options Strategies, Exchange Funds and Options Strategies to Diversify or Mitigate Risk)
- Cash Management (Individual Certificates of Deposit, Variable Rate Demand Notes, Money Market Funds and Treasury Bills)
- Stock Option Planning
- Current Events: Portfolio Sensitivity (Hidden Levers)
- Client View Portal (Tamarac Advisor View and Mobile App)

### Tax Management

- Estate Tax Reduction Strategies
- Annual Tax Management Review
- Integration and Coordination with CPA on Tax-Savings Strategies
- Concentrated Stock Planning

### Redefining Wealth

- Redefining Wealth Exercises (11 Dimensions of Wealth and Inspired Life Purpose)
- 3.0 Life Planning (Set Intentions, Develop Strategy, Peer Support and Accountability)
- Return on Life, Fiscalosophy and Life\$line Exercises