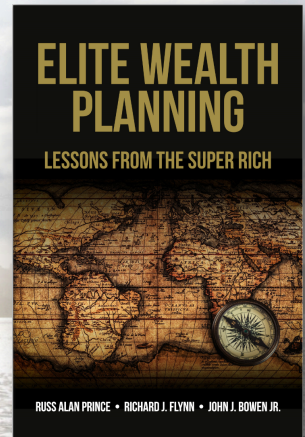




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As seen in:



2018

Annual Market Review

2018 Annual Market Review

This report features world capital market performance for the past year.

Overview:

View from the Hill: 2018 Market Review

Market Summaries—Annual and Long Term

World Stock Market Performance

Impact of Diversification

US Stocks

International Developed Stocks

Emerging Markets Stocks

Real Estate Investment Trusts (REITs)

Fixed Income

Global Fixed Income

Select Currency Performance vs. US Dollar

Wealth Stress Testing

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2018 Market Review

Annual 2018

After a strong performance in 2017, global equity markets delivered negative returns in 2018. News stories of 2018 typically included reports on global economic growth, corporate earnings, low unemployment in the US, the implementation of Brexit, US trade wars with China and other countries, and a flattening US Treasury yield curve.

Global equity markets delivered positive returns through September, followed by an unexpected decline in the fourth quarter, resulting in a -4.4% return for the S&P 500 and -9.4% for the MSCI All Country World Index for the year (in US dollars). The S&P 500 returned -13.5% in the fourth quarter while the MSC All Country World Index returned -12.8%.

The fourth quarter equity market decline has many investors concerned how equities may perform in 2019 and beyond. But much research shows equity market declines of 10% or more are not uncommon. But after the unusually low volatility of 2016 and 2017, many investors focused on those past results for planning and had begun pursuing higher returns with higher U.S. equity allocations. They were surprised with big losses from unexpected volatility.

Exhibit 1 on page 4 highlights some prominent 2017 headlines in the context global stock market returns as measured by the MSCI All Country World Index (IMI). These headlines are not offered to explain market returns. Instead, they serve as a reminder that investors should view daily events from a long-term perspective and why emotionally-driven investment decisions based solely on news reports should be avoided.

John “Mac” McQuown, a pioneer of modern indexing and a Dimensional Director, usefully reminds us:

“Modern finance is based primarily on scientific reasoning guided by theory, not subjectivity and speculation.”

MARKET VOLATILITY

So let’s see how the financial evidence helps guide our investment planning. After declines of 10% or more, equity returns on average have been positive 71% of the time in US markets and 72% of the time in developed international markets. **Exhibit 2** on page 5 shows the performance of different markets subsequent to declines of 10%, 20%, and 30%. For each percentage decline, returns for the following 12-month period are shown for US large cap, non-US developed markets large cap, and emerging markets large cap stocks. While large declines in equity markets will cause investor distress, the data provides evidence that markets have substantial positive returns after a period of decline, even though recovery may not be complete during that first 12 months. Staying “in cash” until “things look safe” is usually a poor idea.

The return of normal market volatility 2018 underscores the importance of following an informed strategy based on diversification and discipline grounded in the science of capital markets rather than prediction and timing of popular commentators. To successfully predict market movements, some investors must be able to forecast future events more accurately than all other market participants who have far more resources and experience, and then also how smart competitors will react to forecasted events.

There is little evidence that many active investors can accomplish those claims for long. Instead of vainly attempting to outguess market prices, investors should take comfort that if their portfolio strategy is well-informed, stocks and funds in their portfolios quickly incorporate relevant information and that information can be reflected in the expected returns of their aggregate portfolios.

CONCLUSION

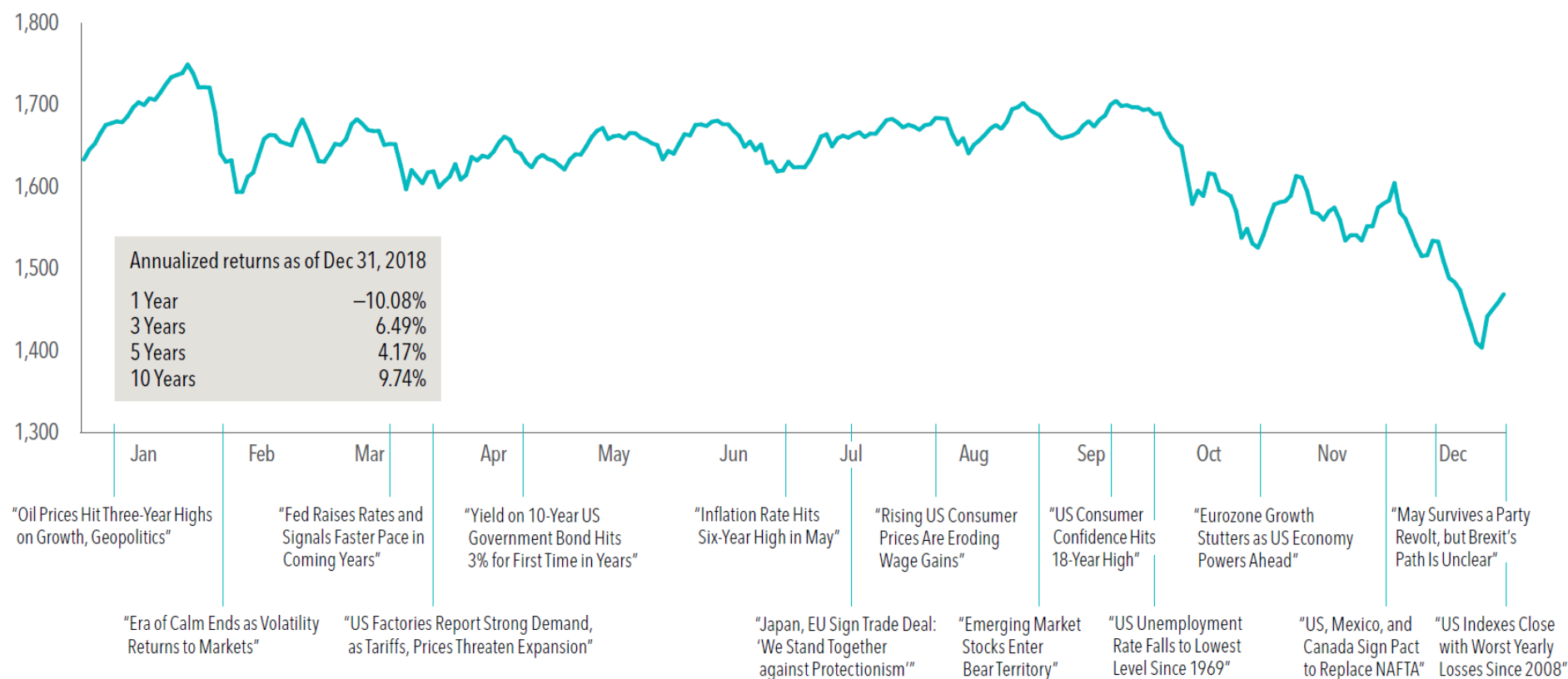
2018 included numerous examples of the difficulty in successfully predicting the performance of markets, the importance of broad diversification, and the need for strong discipline and investor conviction to effectively pursue and capture the long-term returns capital markets offered by Dimensional’s science-based strategies.

While we cannot control markets, we can control how we plan, who we listen to, and why we stay invested. Have confidence in your wealth planning process.

2018 Market Review

(continued from page 3)

Exhibit 1. World Stock Market Performance
MSCI All Country World Index (IMI) with selected headlines from 2018



Source: MSCI. Past performance is not a guarantee of future results. In US dollars, net dividends. Index is not available for direct investment. Performance does not reflect the expenses associated with management of an actual portfolio.

2018 Market Review

(continued from page 4)

Exhibit 2. Average Compound Returns for Stocks in a Following 12-Month Period

Market Decline Cutoff	US Large Caps	Non-US Developed Markets Large Caps	Emerging Markets Large Caps
10%	11.25%	11.18%	13.51%
20%	11.61%	14.44%	21.52%
30%	14.31%	19.07%	30.05%

Past performance is not a guarantee of future results. Declines are defined as points in time, measured monthly, when the market's return since the prior market maximum has declined by at least 10%, 20%, or 30%, depending on the cutoff. Declines after December 2017 are not included, but subsequent 12-month returns can include 2018 returns. Compound returns are computed for the 12 months after each decline observed and averaged across all declines for the cutoff. US Large Cap is the S&P 500 Index, from January 1926 through December 2018, provided by Standard & Poor's Index Services Group. Non-US Developed Markets Large Cap is the MSCI World ex USA Index (gross div.), from January 1970 through December 2018. Emerging Markets Large Cap is the MSCI Emerging Markets Index (gross div.), from January 1988 through December 2018. MSCI data © MSCI 2019, all rights reserved.

1. US markets (1926-2018) are represented by the S&P 500 and Developed ex US markets (1970-2018) are represented by the MSCI World ex USA Index.

All non-US equity market returns are in USD, net dividends, unless otherwise noted.

Sources:







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Investing risks include loss of principal and fluctuating value. Small cap securities are subject to greater volatility than those in other asset categories. International investing involves special risks such as currency fluctuation and political instability. Investing in emerging markets may accentuate these risks. Sector-specific investments can also increase these risks.

Quarterly Market Summary

Index Returns







	US Stock Market	International Developed Stocks	Emerging Markets Stocks	Global Real Estate		US Bond Market	Global Bond Market ex US
Q4 2018	STOCKS					BONDS	
	-14.30% 	-12.78% 	-7.47% 	-5.79% 		1.64% 	1.89% 

Since Jan. 2001							
Avg. Quarterly Return	1.8%	1.3%	2.8%	2.4%		1.1%	1.1%
Best Quarter	16.8%	25.9%	34.7%	32.3%		4.6%	4.6%
	2009 Q2	2009 Q2	2009 Q2	2009 Q3		2001 Q3	2008 Q4
Worst Quarter	-22.8%	-21.2%	-27.6%	-36.1%		-3.0%	-2.7%
	2008 Q4	2008 Q4	2008 Q4	2008 Q4		2016 Q4	2015 Q2

Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Market segment (index representation) as follows: US Stock Market (Russell 3000 Index), International Developed Stocks (MSCI World ex USA Index [net div.]), Emerging Markets (MSCI Emerging Markets Index [net div.]), Global Real Estate (S&P Global REIT Index [net div.]), US Bond Market (Bloomberg Barclays US Aggregate Bond Index), and Global Bond Market ex US (Bloomberg Barclays Global Aggregate ex-USD Bond Index [hedged to USD]). S&P data © 2019 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes. MSCI data © MSCI 2019, all rights reserved. Bloomberg Barclays data provided by Bloomberg.

Annual Market Summary



















Index Returns

	US Stock Market	International Developed Stocks	Emerging Markets Stocks	Global Real Estate		US Bond Market	Global Bond Market ex US
2018	STOCKS					BONDS	
	-5.24%	-14.09%	-14.58%	-5.90%		0.01%	3.17%
							
Since Jan. 2001							
Avg. Annual Return	7.6%	5.8%	13.1%	10.1%		4.5%	4.4%
Best Year	33.6% 2013	39.4% 2003	78.5% 2009	37.4% 2006		10.3% 2002	8.8% 2014
Worst Year	-37.3% 2008	-43.6% 2008	-53.3% 2008	-45.7% 2008		-2.0% 2013	1.2% 2013

Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Market segment (index representation) as follows: US Stock Market (Russell 3000 Index), International Developed Stocks (MSCI World ex USA Index [net div.]), Emerging Markets (MSCI Emerging Markets Index [net div.]), Global Real Estate (S&P Global REIT Index [net div.]), US Bond Market (Bloomberg Barclays US Aggregate Bond Index), and Global Bond Market ex US (Bloomberg Barclays Global Aggregate ex-USD Bond Index [hedged to USD]). S&P data © 2019 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes. MSCI data © MSCI 2019, all rights reserved. Bloomberg Barclays data provided by Bloomberg.

Long-Term Market Summary

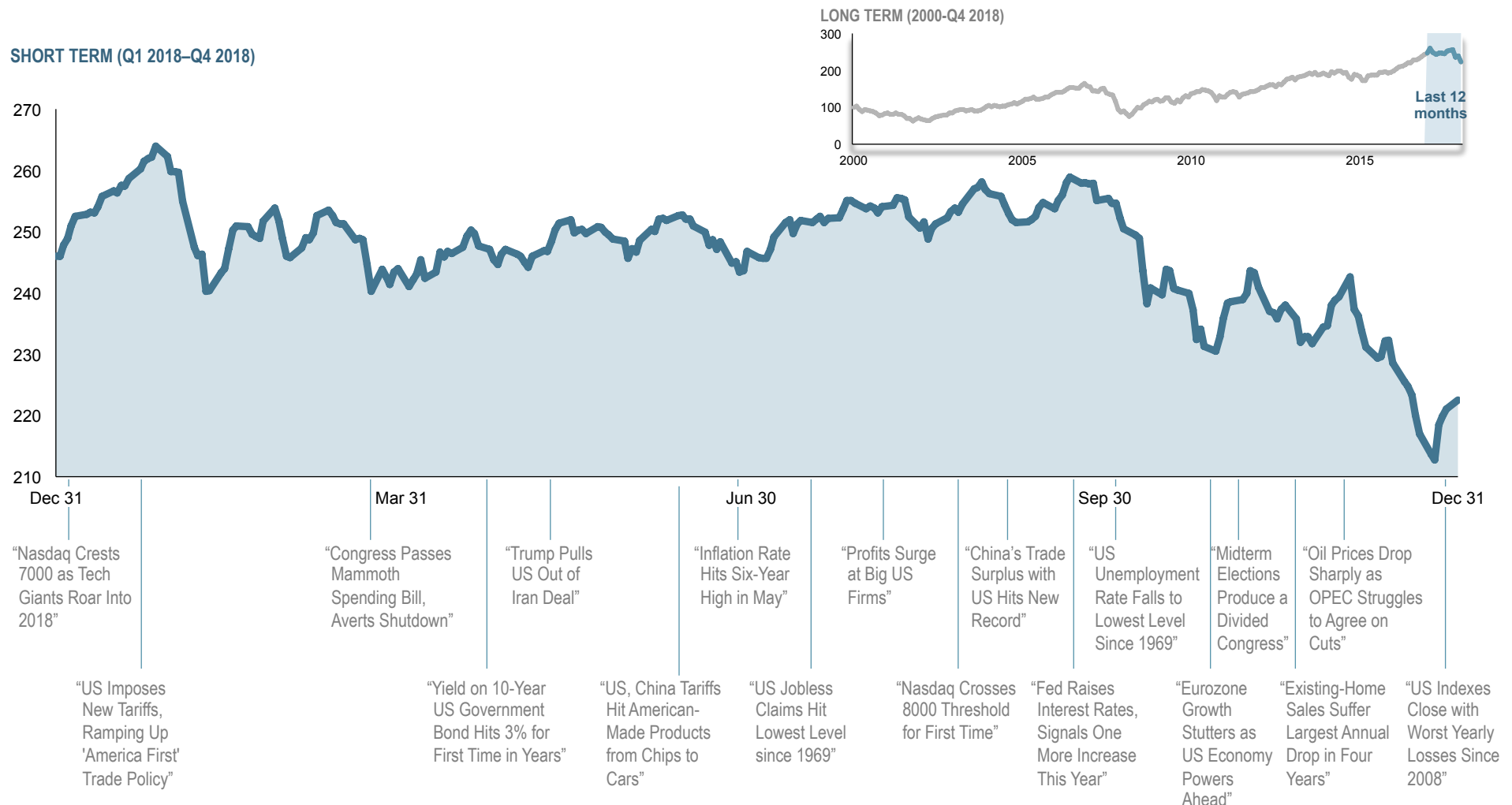
Index Returns

	US Stock Market	International Developed Stocks	Emerging Markets Stocks	Global Real Estate		US Bond Market	Global Bond Market ex US
1 Year	STOCKS					BONDS	
	-5.24%	-14.09%	-14.58%	-5.90%		0.01%	3.17%
							
5 Years							
	7.91%	0.34%	1.65%	5.28%		2.52%	4.11%
							
10 Years							
	13.18%	6.24%	8.02%	10.05%		3.48%	3.98%
							

Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Market segment (index representation) as follows: US Stock Market (Russell 3000 Index), International Developed Stocks (MSCI World ex USA Index [net div.]), Emerging Markets (MSCI Emerging Markets Index [net div.]), Global Real Estate (S&P Global REIT Index [net div.]), US Bond Market (Bloomberg Barclays US Aggregate Bond Index), and Global Bond Market ex US (Bloomberg Barclays Global Aggregate ex-USD Bond Index [hedged to USD]). S&P data © 2019 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes. MSCI data © MSCI 2019, all rights reserved. Bloomberg Barclays data provided by Bloomberg.

World Stock Market Performance

MSCI All Country World Index with selected headlines from past 12 months



These headlines are not offered to explain market returns. Instead, they serve as a reminder that investors should view daily events from a long-term perspective and avoid making investment decisions based solely on the news.

Graph Source: MSCI ACWI Index [net div.]. MSCI data © MSCI 2019, all rights reserved.

It is not possible to invest directly in an index. Performance does not reflect the expenses associated with management of an actual portfolio. Past performance is not a guarantee of future results.

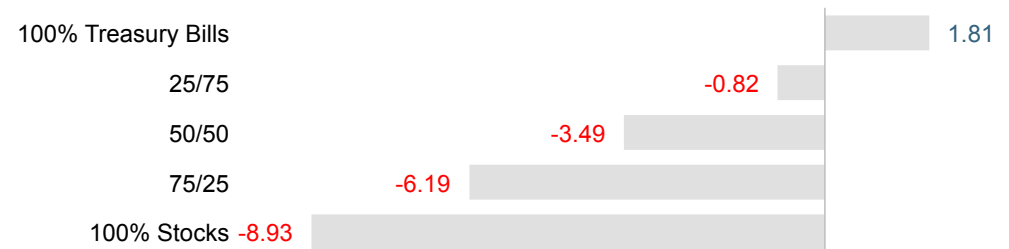
Impact of Diversification

2018 Index Returns

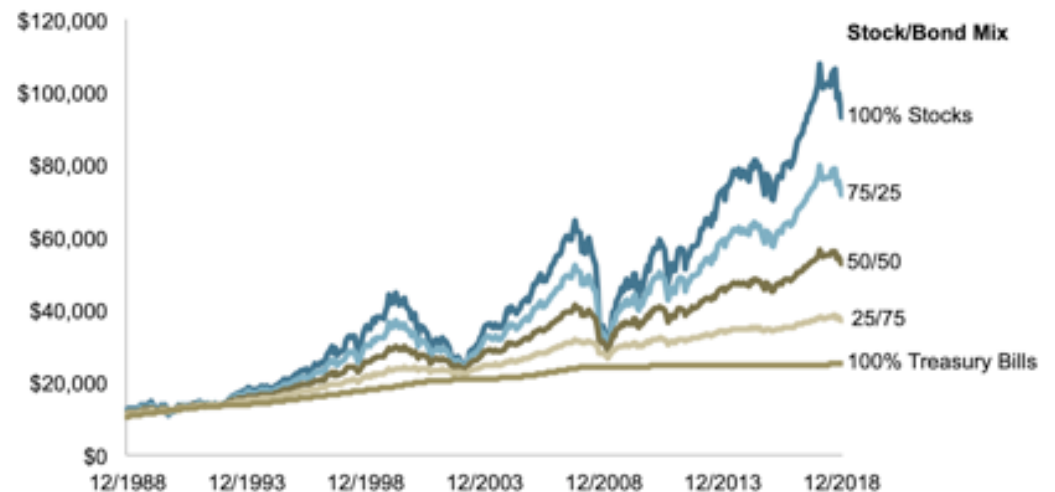
These portfolios illustrate the performance of different global stock/bond mixes. Mixes with larger allocations to stocks are considered riskier but have higher expected returns over time.

Period Returns (%)					* Annualized
Asset Class	1 Year	3 Years*	5 Years*	10 Years*	10-Year STDEV ¹
100% Treasury Bills	1.8	0.9	0.6	0.3	0.2
25/75	-0.8	2.6	1.7	2.9	3.7
50/50	-3.5	4.2	2.8	5.4	7.3
75/25	-6.2	5.7	3.9	7.8	11.0
100% Stocks	-8.9	7.2	4.8	10.1	14.7

Ranked Returns for 2018 (%)



Growth of Wealth: The Relationship between Risk and Return



1. STDEV (standard deviation) is a measure of the variation or dispersion of a set of data points. Standard deviations are often used to quantify the historical return volatility of a security or portfolio. Diversification does not eliminate the risk of market loss. **Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect expenses associated with the management of an actual portfolio.** Asset allocations and the hypothetical index portfolio returns are for illustrative purposes only and do not represent actual performance. Global Stocks represented by MSCI All Country World Index (gross div.) and Treasury Bills represented by US One-Month Treasury Bills. Globally diversified allocations rebalanced monthly, no withdrawals. Data © MSCI 2019, all rights reserved. Treasury bills © Stocks, Bonds, Bills, and Inflation Yearbook™, Ibbotson Associates, Chicago (annually updated work by Roger G. Ibbotson and Rex A. Sinquefeld).

US Stocks

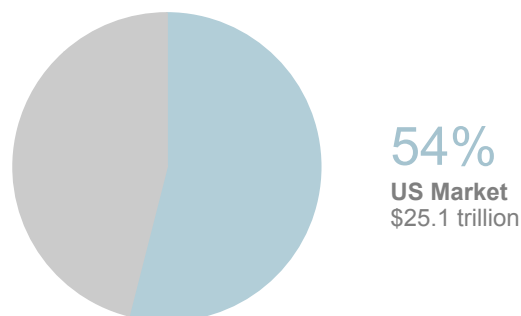
2018 Index Returns

US equities outperformed both non-US developed and emerging markets.

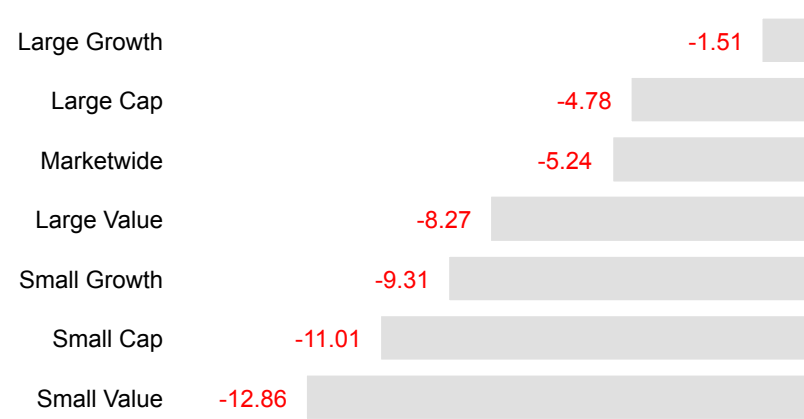
Value underperformed growth in the US across large and small cap stocks.

Small caps underperformed large caps in the US.

World Market Capitalization—US



Ranked Returns for 2018 (%)



Period Returns (%)

* Annualized

Asset Class	1 Year	3 Years*	5 Years*	10 Years*
Large Growth	-1.5	11.2	10.4	15.3
Large Cap	-4.8	9.1	8.2	13.3
Marketwide	-5.2	9.0	7.9	13.2
Large Value	-8.3	7.0	6.0	11.2
Small Growth	-9.3	7.2	5.1	13.5
Small Cap	-11.0	7.4	4.4	12.0
Small Value	-12.9	7.4	3.6	10.4

Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Market segment (index representation) as follows: Marketwide (Russell 3000 Index), Large Cap (Russell 1000 Index), Large Cap Value (Russell 1000 Value Index), Large Cap Growth (Russell 1000 Growth Index), Small Cap (Russell 2000 Index), Small Cap Value (Russell 2000 Value Index), and Small Cap Growth (Russell 2000 Growth Index). World Market Cap represented by Russell 3000 Index, MSCI World ex USA IMI Index, and MSCI Emerging Markets IMI Index. Russell 3000 Index is used as the proxy for the US market. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes. MSCI data © MSCI 2019, all rights reserved.

International Developed Stocks

2018 Index Returns

In US dollar terms, developed markets outside the US outperformed emerging markets but underperformed the US during 2018.

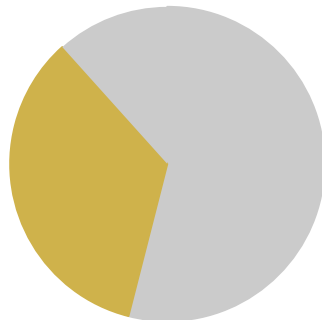
Value underperformed growth across large and small cap stocks in non-US developed markets.

Small caps underperformed large caps in non-US developed markets.

World Market Capitalization—International Developed

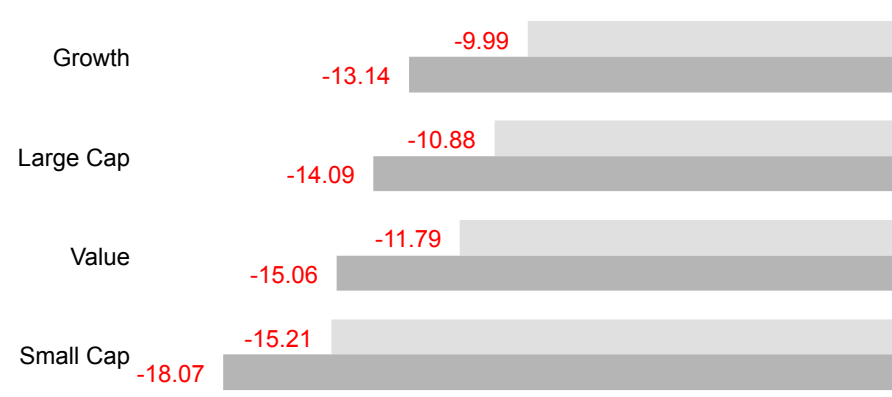
34%

International
Developed
Market
\$16.0 trillion



Ranked Returns for 2018 (%)

Local currency US currency



Period Returns (%)

* Annualized

Asset Class	1 Year	3 Years*	5 Years*	10 Years*
Growth	-13.1	2.8	1.4	6.7
Large Cap	-14.1	3.1	0.3	6.2
Value	-15.1	3.4	-0.7	5.7
Small Cap	-18.1	3.9	2.3	10.1

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Emerging Markets Stocks

2018 Index Returns

In US dollar terms, emerging markets underperformed developed markets, including the US.

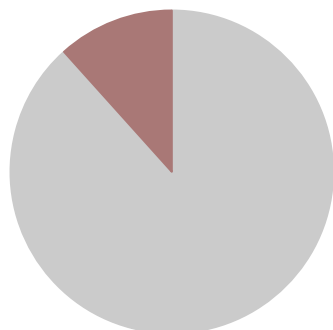
Value outperformed growth across large and small cap stocks in emerging markets.

Small caps underperformed large caps in emerging markets.

World Market Capitalization—Emerging Markets

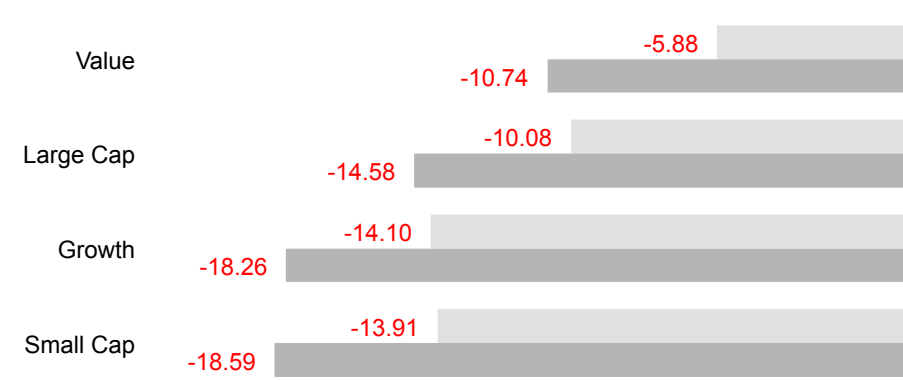
12%

Emerging
Markets
\$5.4 trillion



Ranked Returns for 2018 (%)

■ Local currency ■ US currency



Period Returns (%)

* Annualized

Asset Class	1 Year	3 Years*	5 Years*	10 Years*
Value	-10.7	9.5	0.5	7.0
Large Cap	-14.6	9.3	1.7	8.0
Growth	-18.3	8.9	2.7	9.0
Small Cap	-18.6	3.7	1.0	9.9

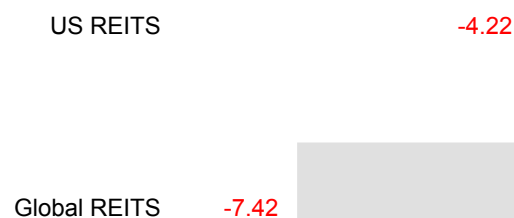
Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Market segment (index representation) as follows: Large Cap (MSCI Emerging Markets Index), Small Cap (MSCI Emerging Markets Small Cap Index), Value (MSCI Emerging Markets Value Index), and Growth (MSCI Emerging Markets Growth Index). All index returns are net of withholding tax on dividends. World Market Cap represented by Russell 3000 Index, MSCI World ex USA IMI Index, and MSCI Emerging Markets IMI Index. MSCI Emerging Markets IMI Index used as the proxy for the emerging market portion of the market. MSCI data © MSCI 2019, all rights reserved.

Real Estate Investment Trusts (REITs)

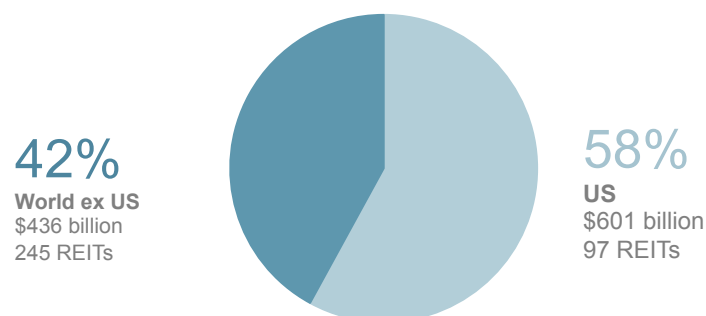
2018 Index Returns

US real estate investment trusts outperformed non-US REITs in US dollar terms.

Ranked Returns for 2018 (%)



Total Value of REIT Stocks



Period Returns (%)

* Annualized

Asset Class	1 Year	3 Years*	5 Years*	10 Years*
US REITs	-4.22	1.97	7.89	12.05
Global REITs	-7.42	3.35	3.39	8.94

Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Number of REIT stocks and total value based on the two indices. All index returns are net of withholding tax on dividends. Total value of REIT stocks represented by Dow Jones US Select REIT Index and the S&P Global ex US REIT Index. Dow Jones US Select REIT Index used as proxy for the US market, and S&P Global ex US REIT Index used as proxy for the World ex US market. Dow Jones and S&P data © 2019 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved.

Fixed Income

2018 Index Returns

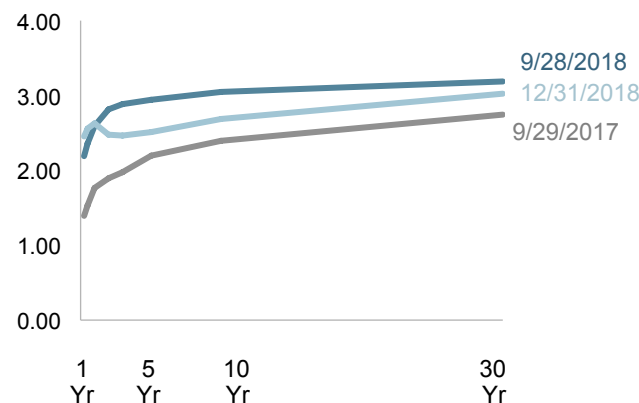
For 2018, yields on the 10-year Treasury note and 30-year Treasury bond increased 29 basis points (bps) and 28 bps, respectively.

The short end of the yield curve experienced the greatest increases. The yield on the 1-year Treasury bill increased 87 bps to end at 2.63%, while the 2-year Treasury note finished with a yield of 2.48% after an increase of 59 bps.

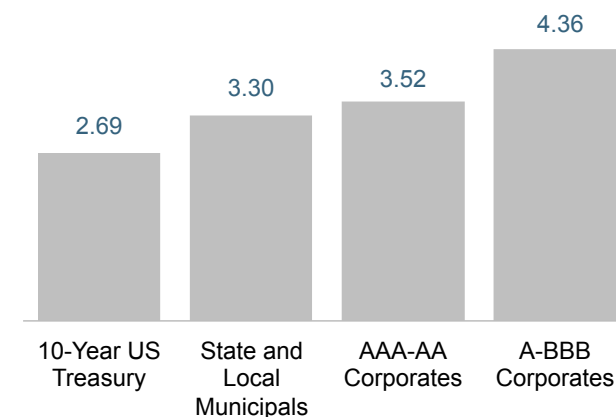
In terms of total returns, short-term corporate bonds increased 1.57% for the year. Intermediate-term corporate bonds declined 0.23%.

The total returns for short-term municipal bonds were 1.77%. Intermediate-term municipal bonds returned 1.57%. General obligation bonds outperformed revenue bonds.

US Treasury Yield Curve (%)



Bond Yields across Issuers (%)



Period Returns (%)

Asset Class	1 Year	3 Years*	5 Years*	10 Years*
FTSE World Government Bond Index 1-5 Years (hedged to USD)	2.1	1.6	1.5	1.7
ICE BofAML US 3-Month Treasury Bill Index	1.9	1.0	0.6	0.4
ICE BofAML 1-Year US Treasury Note Index	1.9	1.1	0.7	0.6
Bloomberg Barclays Municipal Bond Index	1.3	2.3	3.8	4.9
Bloomberg Barclays US Aggregate Bond Index	0.0	2.1	2.5	3.5
FTSE World Government Bond Index 1-5 Years	-0.8	1.6	-0.8	0.3
Bloomberg Barclays US TIPS Index	-1.3	2.1	1.7	3.6
Bloomberg Barclays US Government Bond Index Long	-1.8	2.6	5.9	4.2
Bloomberg Barclays US High Yield Corporate Bond Index	-2.1	7.2	3.8	11.1

* Annualized

One basis point equals 0.01%. Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Yield curve data from Federal Reserve. State and local bonds are from the S&P National AMT-Free Municipal Bond Index. AAA-AA Corporates represent the Bank of America Merrill Lynch US Corporates, AA-AAA rated. A-BBB Corporates represent the ICE BofAML Corporates, BBB-A rated. Bloomberg Barclays data provided by Bloomberg. US long-term bonds, bills, inflation, and fixed income factor data © Stocks, Bonds, Bills, and Inflation (SBBI) Yearbook™, Ibbotson Associates, Chicago (annually updated work by Roger G. Ibbotson and Rex A. Sinquefeld). FTSE fixed income indices © 2019 FTSE Fixed Income LLC, all rights reserved. ICE BofAML index data © 2019 ICE Data Indices, LLC. S&P data © 2019 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved.

Global Fixed Income

Fourth Quarter 2018 Yield Curves

Interest rates in the global developed markets generally decreased during the quarter.

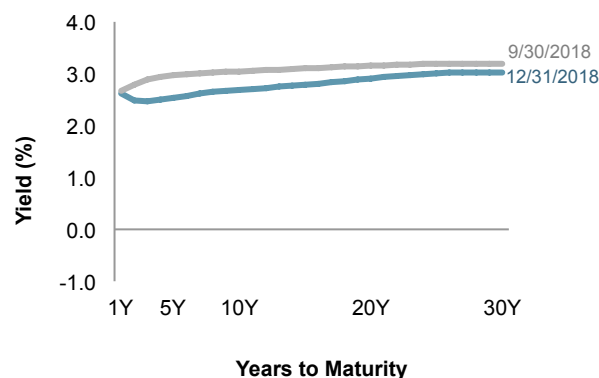
Longer-term bonds generally outperformed shorter-term bonds in the global developed markets.

For the year, longer-term bonds underperformed shorter-term bonds in the US but generally outperformed shorter-term bonds in the non-US developed markets.

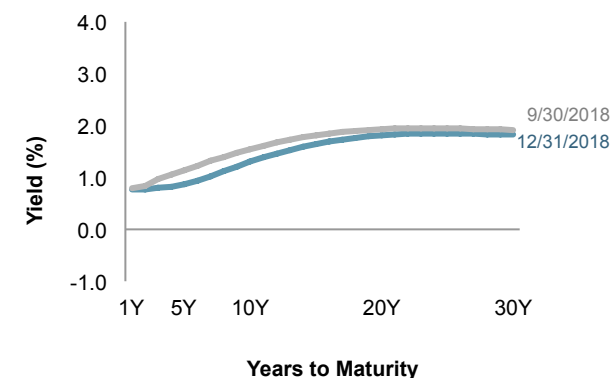
Changes in Yields (bps) since 12/31/2018

	1Y	5Y	10Y	20Y	30Y
US	-4.2	-44.0	-35.5	-24.4	-17.6
UK	-2.3	-26.9	-25.2	-11.6	-9.3
Germany	-15.2	-18.9	-21.8	-18.9	-19.6
Japan	-1.6	-9.3	-14.2	-14.6	-16.3

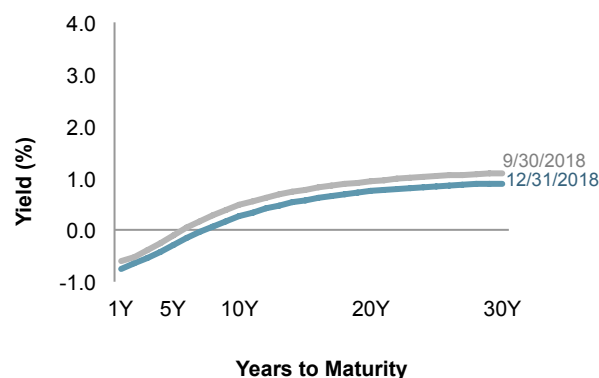
US



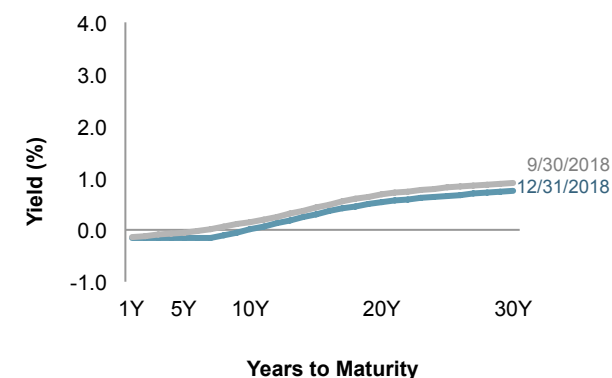
UK



Germany



Japan

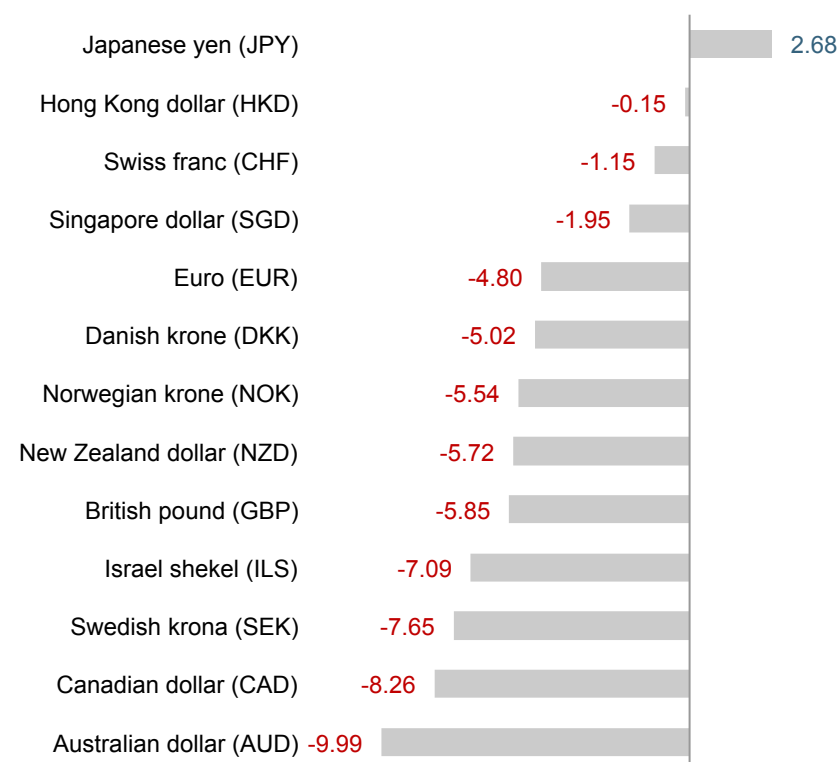


Select Currency Performance vs. US Dollar

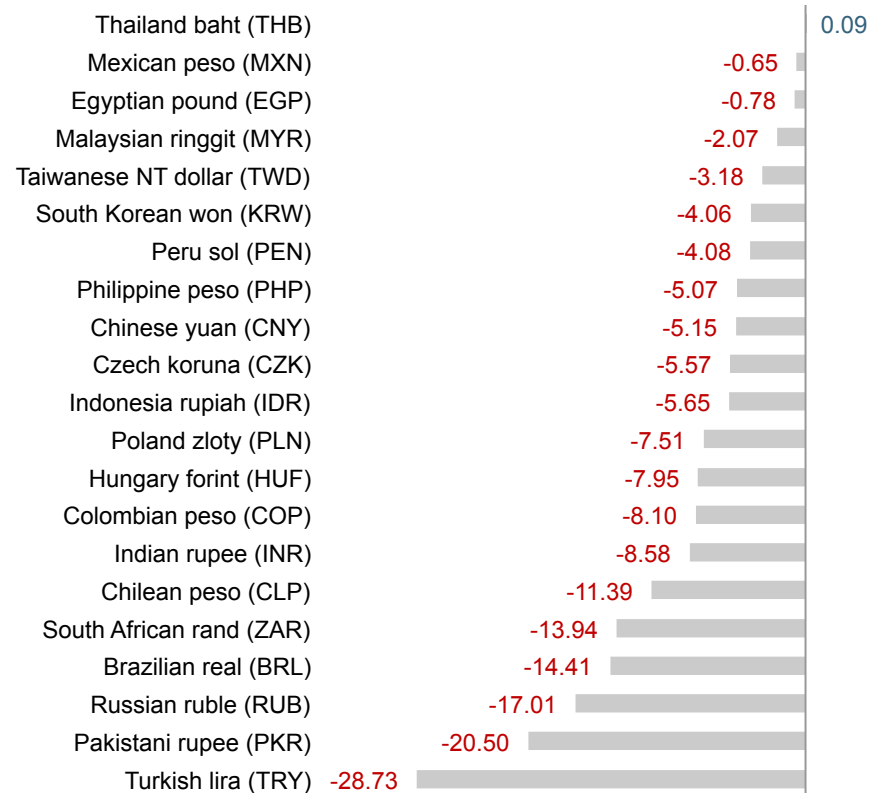
2018 Index Returns

Most currencies depreciated against the US dollar in developed and emerging markets, notably the Australian dollar in developed markets and the Turkish lira in emerging markets. One exception was the Japanese yen, which appreciated vs. the US dollar.

Ranked Developed Markets (%)



Ranked Emerging Markets (%)





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Integrative Wealth Management

CLARITY. CONVICTION. CONFIDENCE.



Wealth Stress Testing

In these uncertain times, you may know a friend, family member or colleague who may have a difficult situation, or who wonders whether they are getting the right advice, or simply needs experienced professional advice but doesn't get it. That's not uncommon. Studies suggest that over 80 percent of "middle-class millionaires" would value a second opinion.*

In order to help those you care about achieve their goals and dreams, we provide a complimentary **Wealth Stress Testing** for those people. We're pleased to offer your friends, family and colleagues the same guidance and expertise that you've experienced as a valued client of Professional Financial.

Paul Byron Hill, MBA, MFP, MSFS, ChFC®, CFP® is a nationally recognized Wealth Management Professional, Financial Educator and CEO, written about in *Fortune*, *Forbes*, and *Money*, among others. As co-Author of *Retire Abundantly*, Paul has been interviewed by businessman James Malinchak, author of 20 books and featured on ABC-TV's hit series, *Secret Millionaire*. Reuters recognized Paul and his firm as one of 500 "Top Advisers," featured him in an interview on their AdvicePoint website, and honored him at a New York City gala event. Paul founded Professional Financial Strategies, Inc. in 1993 as an early independent wealth planning firm for affluent families.

Paul and his firm act as a personal chief financial officer for clients, bringing together a distinctive wealth management process with experts that help people make smart decisions about money for investing wealth, mitigating taxes, protecting assets from unjust loss, and making a true difference in passing a lasting legacy to people they love and causes they care about.

In 1983, Paul earned a pioneering designation as a Certified Financial Planner (CFP®), and then ChFC® (Chartered Financial Consultant) and ATA (Accredited Tax Advisor). He earned his MBA in Finance from the Simon Business School at the University of Rochester. His extensive education includes MFP (Master of Science in Financial Planning) and MSFS (Master of Science in Financial Services). Paul has been presented with the Albert Nelson Marquis Lifetime Achievement Award by Marquis Who's Who.

THE PROFESSIONAL WEALTH MANAGEMENT PROCESS



*Source: Russ Alan Prince and David A. Geraciotti, *Cultivating the Middle-Class Millionaire*, 2005.



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Wealth Stress Testing

Working with professionals who redefine the wealth management process

Ask ten investors to define wealth management. Rather, ask ten financial advisors you meet to do so. You'll probably get ten different answers, and most replies will focus only on investing or products. As a client of Professional Financial, however, you benefit from a team of CFPs® with a network of experts sharing a distinctive vision of interdisciplinary wealth management.

Our professional planning process

At Professional Financial we approach each engagement with a time-tested, collaborative process. We have an open conversation with you so we can explore your ideal future and values, goals and dreams. This proven process enables us to closely tailor an individual plan that works toward your wealth and legacy goals. As a valued client, you'll recognize each of the six steps below. In **Wealth Stress Testing**, we offer a portion of our consultative service, complimentary, to your friends, family and colleagues.

What to expect from wealth stress testing

We will meet with your friends and family in a conversation to explore their opportunities and concerns to see if we can help. If there is a fit, we will invite them back for a conversation about our findings. We may confirm whether they are on the right track with their existing financial advisors. Or if we are not the right fit, we will suggest another qualified professional firm that may be more appropriate. Either way, they will receive advice regarding their current wealth planning situation—a value up to \$5,000 or more.

STRESS TESTING CONVERSATION

Phase 1

Phase 2

Wealth
Envisionment
Session

Planning
Commitment
Session

INTEGRATIVE WEALTH MANAGEMENT

INVESTMENT MANAGEMENT

- Strategic planning
- Goal monitoring
- Performance evaluation
- Risk evaluation
- Portfolio structuring
- Manager due diligence

ADVANCED PLANNING

- Wealth enhancement, including tax minimization and liability restructuring

- Wealth Protection
- Caring for Heirs
- Legacy Planning
- Lifeprint Impact

RELATIONSHIP CONSULTATIONS

- Regularly scheduled calls, emails, reviews and in-person meetings
- Professional network, including accounting, tax, legal, insurance, actuarial and benefits experts



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Let us help you help those you care about. Contact us today.

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