Wealth Advocate GROUP

"Plan With Conviction, Live Your Way"

- Clients in over 21 states
- Manage over $300 million in clients' assets
- Headquartered in Beachwood, OH
- Offer in depth and varied services

Contact
Office: 440-505-5578
3750 Park East Drive
Suite 200
Beachwood, OH 44122

<u>OUR FAMILY OF CLIENTS</u>

If you want help, we want to help. For over 20 years our team has been confidently stewarding the financial affairs of Individuals, Families, and Businesses alike. From those just starting out on their careers, to those at the most senior positions, our team can offer a comprehensive set of solutions custom tailored for your needs.

<u>SO, WHY CHOOSE US?</u>

Simplify your financial story and allow us to handle it on your behalf. We comprehensively represent our clients' interests in all things Financial Planning and Investment Management. By aligning your financial interests squarely behind a formal team of experienced financial professionals, you can have confidence in authoring your own financial story for years to come.

<u>WE'RE A LITTLE DIFFERENT… SEE WHY</u>

<u>Our Team</u> – Professional planning requires professional credentials. We are just the people for the job. We're proud to have a team of several individuals holding the Certified Financial Planner® designation, an individual holding Chartered Financial Analyst® designation, and several Registered Representatives all working in concert to engineer innovative solutions for the betterment of your financial future.

<u>Personal Approach</u> – Your financial story, your vision. We're here to listen, understand, and tactically strategize a plan that helps you to live the way you envision. Your financial goals are unique to you, it is our highest privilege to be able to custom tailor a comprehensive plan that encapsulates your vision in a way that works for you and your family.

<u>Investment Philosophy</u> – We employ a proprietary blend of traditional fundamental analysis in tandem with powerful quantitative methods rooted in machine learning and statistics to help uncover genuine, sustainable investment opportunities for our clients. Risk and Reward are two sides of the same coin, inextricably tied together. At Wealth Advocate Group, we take a disciplined approach to managing risk in our clients portfolios to help them pursue the necessary returns to achieve their financial goals.

Services

Wealth Management

- Capital Market Environment and Outlook
- Notable Events List
- Performance Reports (overall, manager, strategy)
- Portfolio Risk/Volatility Analysis
- Review Current Beta vs. Target Beta
- Time Horizon/Liquidity Needs Analysis
- Aggregate Portfolio Asset Allocation
- Concentrated Stock Positions Risk Management
- Taxable Allocation Strategies
- Optimize Allocation for Retirement Income
- 529 Plans
- RMDs
- Cash Flow Distribution Strategies
- Alternative Investment Discuss/Suitability
- Direct Business Account
- Self Directed IRA (Equity Trust)
- Annuity Review
- Structured Product Review
- Wallet Share
- Capital Gains Tax Planning Strategies

Cash Flow Analysis and Planning

- Monthly Savings
- Budget
- Credit Card
- Car Loan
- Mortgage(s)
- HELOC
- Student Loans
- Portfolio Loans
- Business Loans
- Margin

Risk Management

- Life Insurance Review
- Survivor Needs
- Long Term Care Insurance
- Annuities
- Health Care Costs
- Long Term Disability
- Short Term Disability
- Property & Casualty

Philanthropy

- Philanthropic Interests
- Gifting strategy discussed and tested
- RMD Discussion
- Donor Advised Fund (Renaissance)
- Family Charitable Foundation
- Highly Appreciated Securities

Value Added

- Personal Financial Dashboard
- Equity Compensation Planning
- 10B5-1 Plans
- Expense Review
- Cost Basis Research
- Client Appreciation Events
- Next Generation Financial Education
- Probate Avoidance Planning

Financial Independence

- Financial Plan
- Social Security Timing
- Pension Timing
- Pension Lump Sum
- Long Term Healthcare
- Portfolio Distributions
- Monte Carlo Simulation

Estate Planning Strategies

- Introduction to Attorney
- Wills
- Healthcare Proxies
- Power of Attorney
- Revocable Trusts
- Irrevocable Trusts
- Irrevocable Life Insurance Trust
- Charitable (DAF, CRT)
- Executor and Trustees Selection Considerations
- Beneficiaries Reviewed
- Probate Avoidance Strategies
- Special Needs Planning
- Gifting Strategies
- Trust Services*
- Location of Important Family Documents

*LPL Financial Representatives can offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial

Tax Planning Strategies

- Formal introduction to CPA
- Authorization to Share Information
- Reach out to CPA during Tax Season
- Tax Proforma/Portfolio Income Estimate
- Accurate Cost Basis
- Capital Gain Distributions
- Carry Forward Losses
- Withholding for RMD
- Estimates
- HSA Contributions
- Retirement Plan Contributions
- Roth/IRA Contributions
- Maximizing Tax Benefits of Retire Accts
- Back Door Roth
- Roth Conversion
- 529 Plan
- Business Structuring
- Step Up Basis

Business Planning

- Business Structure and Income Tax Strategies
- Succession Plan Funding
- Retirement Plan
- Fringe Benefits