ADVISORY PARTNERS

PRIVATE INVESTMENT OFFICE

Family Office Services
Investment Management

Our Firm

At Advisory Partners, we are your partner and your advocate. Your Personal CFO. Operating as an independent SEC Registered Investment Adviser, we provide Family Office Services and

Investment Management to affluent individuals and families, entrepreneurs, business owners and corporate executives.

As your partner, you can count on us to always keep your best interests at the forefront. We are privately owned and have no outside shareholders or corporate parent. We are not affiliated with any bank, broker-dealer or hedge fund, which means we work solely on behalf of our clients.

As a Registered Investment Adviser, we are a FIDUCIARY — not a broker salesman. We seek to manage your wealth in compliance with the Investment Advisers Act of 1940, which requires us to put our clients' interests ahead of our own. At Advisory Partners, we provide personalized service rarely found at large brokerage firms and banks.

Why Advisory Partners

We understand the challenges you face and your desire to spend time pursuing other business and personal interests. We take the time to understand the intricacies of your financial life and seek to streamline and manage the countless tasks associated with managing your wealth.

We know that your time is at a premium and that your daily challenges may include:

- Lack of time
- Coordinating scattered assets and accounts
- Lack of transparency on fees and expenses
- Misallocation of assets
- Concerns about financial risk
- Challenges keeping up with current market trends
- Lack of guidance on which outside professionals to retain
- Inertia

How Advisory Partners can help:

- Listen to your goals and objectives
- Organize your financial life

- Coordinate and monitor your outside advisors
- Create a financial plan
- Offer sophisticated investment advice
- Implement desired asset allocation and risk management
- Provide transparency on fees and expenses
- Customize financial reporting and aggregated data compilation
- Monitor performance and progress
- Build your personal family portal via AP Vault
- Safeguard your assets with third party custodians
- Serve as your Personal CFO

Our Approach

WE SEE THE WHOLE PICTURE

At Advisory Partners, we serve affluent individuals and families who want their wealth to survive for future generations. Our clients come from a broad range of backgrounds and include successful professionals, corporate executives, business owners, entrepreneurs, individuals and families. Our clients have substantial resources and need personal financial guidance and counsel. They are looking for an experienced and knowledgeable team of professionals to help them navigate their complex needs and changing circumstances over time, and to help manage their wealth so that they can pursue and fulfill their financial aspirations.

Our work starts with an initial assessment. We work with you to evaluate what you own, how you own it (trusts, LLCs, partnerships, joint tenancy, etc.) and if it all makes sense for your objectives. This often includes compiling and reviewing large amounts of data to gain a clear understanding of where you are in relation to where you want to be. Reviewing your current situation often provides answers to questions you already have. Once we have a clear understanding of your current situation, we can make recommendations and create an action plan on your behalf.

We understand, organize and simplify your financial life. We believe in low cost, tax-efficient, transparent and liquid investment strategies. We believe ongoing estate planning, tax planning and financial planning are essential for every client. We coordinate and collaborate with your existing professionals and we introduce new specialists when needed. We place a high priority on preservation of capital and maintenance of lifestyle. We strive to protect your considerable wealth with appropriate risk within your profile. We manage your money safely. We are your personal CFO.

PERSONAL CFO

While you may have attorneys, wealth managers, CPAs and other financial advisors helping manage your wealth, those advisors don't coordinate or work together. This lack of collaboration can lead to costly mistakes. The solution: Advisory Partners will act as your personal Chief Financial Officer by bringing together your advisors and managing all facets of your personal wealth. As your personal CFO, we take the time to understand the intricacies of your financial life and streamline the countless tasks associated with managing your wealth to ensure stability for generations to come.

COLLABORATE

We coordinate our efforts with your tax team, attorneys and other advisors to identify planning techniques that will be tailored to your personal and financial objectives. If you don't have an existing team of advisors, we will draw from Advisory Partners' ecosystem of professionals to create a custom team to specifically meet your needs. Solutions focused, this comprehensive and collaborative oversight and execution is what brings our clients peace of mind.

PRESERVE AND PROTECT

Rather than searching for "home run" returns that can create unintended and sizable risk, we place a high priority on the preservation of capital. Our primary goal is to preserve, protect and grow your wealth prudently. We are focused on low cost, liquid, tax-efficient and transparent investment strategies. We aim to maximize your after-fee and after-tax returns.

CUSTOMIZED

Every client situation is unique. We create customized investment strategies that reflect your risk tolerance, tax concerns and cash flow requirements. We will discuss your personal, professional and philanthropic aspirations to help you achieve your goals. Whether you have large real estate holdings, concentrated stock positions, a family business or other unique circumstances, we will customize your experience.

FEE SENSITIVE AND TAX EFFICIENT

Excessive fees, hidden expenses and poor tax efficiency can significantly reduce the short and long term value of your investment portfolio. In coordination with your tax team, we optimize asset placement and utilize investment vehicles with low to zero embedded fees and no commissions or sales charges. Our goal is to maximize after-fee and after-tax returns with maximum liquidity.

AGGREGATE AND INTEGRATE

We provide our clients with data aggregation and consolidated performance reporting that show you exactly what you own, how you own it and where you are in relation to your investment objectives. This information is tailored to your preferences and shows you only the information that is most important to you and your family, saving you the trouble of sifting through a 75 or 100-page brokerage statement. In addition, AP Vault will provide you with a 24/7, one-stop view of all of your family's assets and holdings across all providers.

Family Office Services

At Advisory Partners, we believe that individuals and families should apply the same best practices to managing their wealth as they would to running a successful business. Acting as your outsourced family office, we serve as the central hub for the coordination of your financial, tax and estate planning, philanthropic, insurance and family financial reporting needs. Our family office services allow you to enjoy the benefits of a single family office without the burden or cost of maintaining your own infrastructure and staff. Advisory Partners will custom build a plan to assist you in navigating the activities, decisions and professional relationships necessary to safeguard and grow your wealth. You can rely on us to proactively coordinate the many facets of your financial world, giving you peace of mind. Collaborating with your advisors, we bring everyone together to ensure effective implementation of family plans. If you don't have an existing team of advisors, we bring our experts to the table and create a custom team to specifically meet your needs.

PLANNING

Too often, the financial advice provided for an individual or family is compartmentalized, with well-intentioned professionals at different institutions unaware of one another and unaware of the potential synergies—and contradictions—of the strategies each is employing. Advisory Partners offers a complete view of your financial picture, wherever accounts and assets are held. We provide a continuous up-to-date view of your entire net worth, asset allocation, cash flow and consumption. You can be confident that the advice and services you receive on any element of your financial picture is based on our knowledge of all your assets and holdings.

TAX

We communicate and collaborate with your tax advisors in real time to coordinate the day-to-day aspects of your finances. Through this collaboration, we are able to create strategies that maximize your tax efficiency and after-tax returns, and make the process of gathering documents and preparing annual and quarterly fillings more efficient.

ESTATE

Working seamlessly with your legal team, we help you think through the intricacies of your estate plan and ensure it aligns with your current vision and values. We strive to create appropriate wealth transfer strategies while providing tax efficiency and wealth protection for current and future generations.

RISK MANAGEMENT

We help you identify your risks and discuss the appropriate level of mitigation for each risk within the context of your estate and tax planning. We conduct a thorough review of your existing insurance policies to ensure appropriate wealth transfer strategies are in place. We also want to ensure you aren't currently overpaying to be underinsured. Then, we provide options for solutions and providers to help meet your needs.

Business Owners

For many business owners, the business itself represents the largest asset on the balance sheet. The sale of your business is a once-in-a-lifetime transaction with just one opportunity to get it right. These facts, combined with the heightened emotions often associated with a transition or sale, leaves many business owners feeling uneasy about their long-range retirement, estate and wealth transfer planning.

Advisory Partners can help business owners prepare for a liquidity event in the following ways:

- Coordinate the necessary legal, tax and valuation experts to evaluate and execute the options available when considering the sale of your business
- Develop a strategy to maximize the value of your business
- Minimize income taxes to both the entity and the individual owner through proactive planning that can be implemented in conjunction with a sale process
- Determine post-transaction cash flow and retirement needs and assist in modeling various proposed transaction structures (earn-outs, roll-over equity, etc.) including the identification of specific correlative risks
- Implement a post-transaction investment strategy to meet lifestyle needs and optimize the timing of any additional post-transaction cash flows

Investment Management

At Advisory Partners, we identify a client's investment goals and objectives while also considering the client's risk profile and tolerance, liquidity needs, time horizon, tax considerations, non-investment assets, client-specific portfolio restrictions and other unique circumstances. This information allows us to create an overall investment plan. We then implement the investment portfolio through the use of low cost, tax efficient, liquid and transparent investment strategies. Advisory Partners continually monitors these strategies and assesses the portfolio, recommending changes and rebalancing as necessary or when suitable opportunities present themselves.

WE AIM TO MAXIMIZE AFTER-FEE AND AFTER-TAX RETURNS.

Our Investment Management process and services include:

- Determining investment objectives, cash flow needs, risk tolerances and tax situations
- Integrating existing holdings, including real estate and other non-illiquid assets, into investment objectives and allocation
- Customizing a formal asset allocation and investment strategy
- Implementing investment strategies
- Designating benchmarks to measure performance
- Customizing financial reporting and data
- Monitoring performance and progress
- Safeguarding your assets with third party custodians

AP Vault

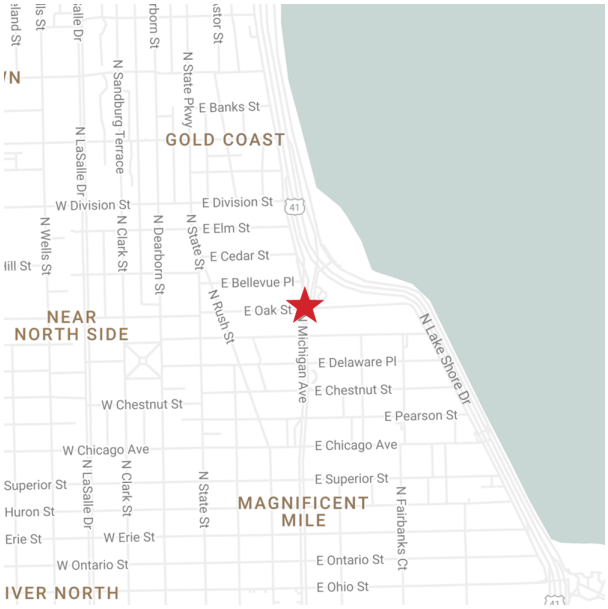
AP VAULT IS A 24/7, ONE-STOP RESOURCE FOR YOU AND YOUR TEAM OF ADVISORS.

We understand that life is constantly changing, and so is your financial picture. That is why we offer AP Vault as part of our Family Office Services. AP Vault is a digital wealth management portal, customized for your family, that houses all of your financial and family documents in one place.

AP Vault is a secure online location where you can link your accounts from various financial institutions allowing you to better monitor pertinent data such as asset allocation, cash flow, net worth, and much more. This "big picture" view allows us to help you make more informed investment and lifestyle decisions. AP Vault provides unlimited access to secure electronic document storage and keeps your most valuable documents (such as legal, tax, business and personal documents) safe and accessible.

Since the client site is mobile, you can access AP Vault from wherever you are, on any device you choose. If there's an emergency or urgent need, documents like wills, deeds, operating agreements and tax returns can be accessed digitally at your fingertips.

Connect with Advisory Partners



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