synergy™ ASSET MANAGEMENT, LLC

LIFESTYLE PROTECTION PLANNING

Establishing A Wealth Vision

For investors

What is a Wealth Vision?

The “retirement gap” is a persistent issue where people lack enough money for their later years. Unfortunately, this problem is becoming more severe as the gap between people’s financial goals and their actual situation widens.

The purpose of a Wealth Vision is to provide a clear vision to help you reach your wealth target.

First, we consider the five Ws: Who, What, Where, Why, and When. Determine who you are investing for, what is important about money to you, and where your assets should be located. Understand why you are investing and when you will need your money.

Additionally, our lifestyle protection planning process can help you create a personal Lifestyle Return Benchmark (LRB) by evaluating your willingness and ability to take risks. The LRB process works with your Wealth Vision and gives you assurance about the future of your portfolio.

Financial planning and portfolio management is a time-consuming process. The larger your estate, the more details there are to manage. We understand your time is valuable and want to help you manage your assets efficiently. Our Wealth Vision and Lifestyle Protection Planning process can help you free up your time by allowing us to manage your estate and portfolio effectively and efficiently.

WEALTH VISION SERVICES

- ✓ Estate planning
- ✓ Insurance planning
- ✓ Tax planning
- ✓ Investment management
- ✓ Asset protection planning

Not just another money manager.

Synergy Asset Management, LLC is an SEC-registered investment advisor located in Bellevue, Washington, and independently owned and operated.

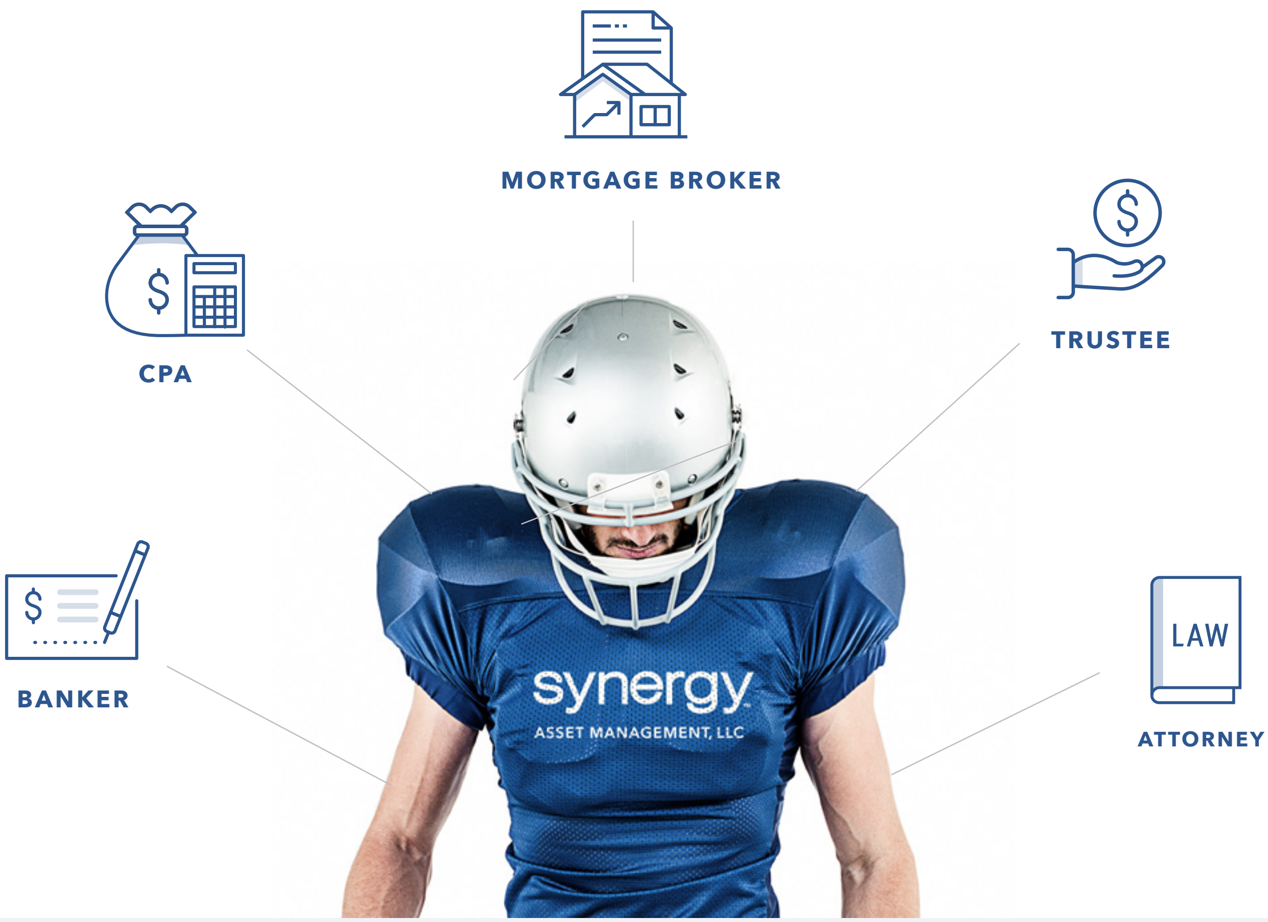
Synergy Asset Management, LLC's commitment to providing independent, fiduciary, institutional, asset management services starts with our team members. Our most valuable asset is the skills, experience, and personal dedication of every Synergy team member to each client. Our team comes from various educational backgrounds and professional experiences, which they utilize to accomplish our clients' wealth vision.

We believe our strong ethical and compliant 20+ year commitment to our clients' Wealth Visions, coupled with our dedication to professionalism, makes Synergy Asset Management, LLC a beacon of success to both our clients and the investment industry.

Conducting our clients' affairs as though they were our own enriches our clients lives.

Our team has built and refined a process to be more than just another money manager. **Synergy Asset Management will act as your stewardship quarterback.**

As your lead fiduciary, we will coordinate a team of attorneys, CPAs, Trustees and other professionals, as necessary.



Financial and investment planning

Every time the stock market jolts up or down, it is relaying information about expected risk and return. For many people, this jolting action sends a shivering signal down their spine about who they are as an investor.

If this market turbulence frightens you, Synergy Asset Management's Lifestyle Protection Planning Process (LPPP) can provide reassurance. Essentially, the LPPP combines financial planning with investment management.

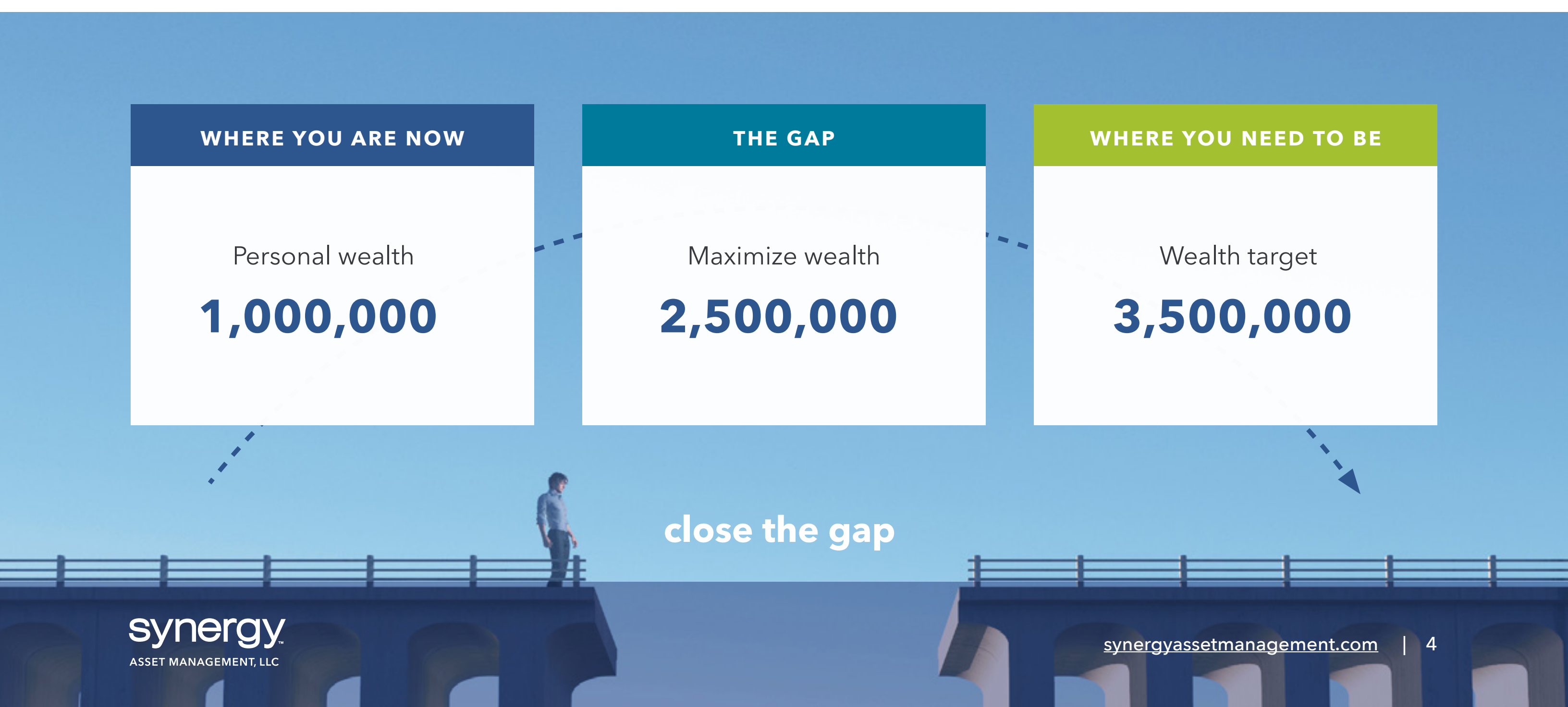
Will you have enough savings for your retirement?

According to a survey conducted by The Wall Street Journal, many workers who often miscalculate the actual cost of their desired retirement lifestyle. To ensure your retirement plans stay on track, it's best to seek guidance from a professional financial advisor. They can help you navigate the different options available and provide valuable insight throughout your retirement journey.

We offer a process to help you answer important financial questions and achieve your retirement and wealth goals. Our portfolio management approach focuses on balancing investments with return potential and risk management. Think of it as **crossing a bridge** from your current financial state to a well-funded retirement. Our process takes into account your risk tolerance and ability to take risks, resulting in a personalized Lifestyle Return Benchmark to guide your required rate of return.

WEALTH VISION GOALS

1. Maximize value
2. Minimize taxes
3. Maintain control



3-STEP PLAN

How It Works

Synergy has built and refined a process to help you maximize value, minimize taxes, and maintain control.

1.

Perform Wealth Vision Assessment

2.

Establish Lifestyle Return Benchmark™

3.

Build your Wealth Vision portfolio

STEP 1

Wealth Vision Assessment

The first step is to discover and understand your Wealth Vision.

Who are you investing for?

Yourself, children, grandchildren, parents, charity

What are you investing for?

Accumulation, income, distribution, importance of money

Where should your assets be?

Taxable accounts, qualified accounts, asset protection entities, asset location

Why are you investing?

Retirement, peace of mind, leave an estate, legacy

When do you need your money?

Short-term goals, mid-term goals, long-term goals, investment horizon

THE

5Ws

STEP 2

Establish Lifestyle Return Benchmark

Next, we use the information we've learned to establish your Lifestyle Return Benchmark™ (LRB). Your LRB is the rate of return your portfolio **needs to earn to achieve your lifestyle goals and aspirations**.

The LRB process converts your lifestyle goals and aspirations into your personalized rate of return objective. Additionally, it establishes your customized rate of return benchmark, which is far more meaningful to you than a random benchmark, like the S&P 500, which is unrelated to your situation and has little bearing on your financial circumstances.

We establish your LRB through our **proprietary required rate of return (RRR)** process. Each year we compare your LRB with your portfolio's actual return to ensure you are progressing in the right direction. If your portfolio is not on track, we reevaluate your plan and make the necessary economically possible adjustments. Moreover, we educate you on the other available options you have to stay on course.

FUND

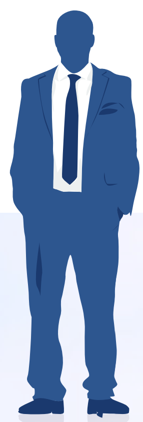
37%

OF RETIREES
say that their overall cost estimates turned out to be low.

SOURCE: RUETERS

The RRR process

UNIQUE LRB
8.1



Desired Spending →
You specify a minimum desired and sustainable level of spending

Risk Willingness →
You specify a willingness to take risk

Risk Ability →
Synergy helps you determine your ability to take risk

Return Requirement
Synergy translates this into a minimum absolute return requirement

CURRENT VALUE Portfolio value	+	**LIFESTYLE** Cash flows (ins and outs)	+	**LIFE EXPECTANCY** Estate value

Now that your lifestyle have been defined and calculated as a number (LRB), it's time to use your LRB to build your portfolio.

STEP3

Build Your Wealth Vision Portfolio

Our portfolio construction process integrates with your financial plan to form a custom mix of risk-on and risk-off assets.

Building your portfolio

Our objective is true wealth accumulation, preservation, and distribution through sensible and thoroughly tested portfolio construction practices which result in market-like returns with reasonable risk. If your lifestyle planning calls for a more conservative approach, we can achieve that for you, too. This tactic may result in a slightly lower rate of expected return, but it provides better protection in the event of a severe bear market.

The goal: build a portfolio that aims to achieve your LRB with minimal risk.

We have found most investors prefer a plan ensuring their standard of living against severe short-term loss while allowing them to maintain and improve their lifestyle over time. The goal is not to beat the S&P 500 but, most importantly, to **earn your lifestyle return benchmark™ (LRB)**.

To accomplish your objectives, we use a proprietary mix of safe and conservative investment strategies, core portfolio strategies and satellite (alternative) portfolio strategies. Annuities and insurance can also play an important role in a broadly diversified portfolio to buffer sudden shocks and unexpected perils.

Each year we will compare your LRB with the actual return on your portfolio to ensure you are moving in the right direction. If you are not on track, we will reevaluate your plan and make any necessary portfolio adjustments that are economically possible. Moreover, we will educate you on the other options you have to stay on track.

22
core portfolios

6 stock

15 asset allocation

1 bond

6
satellite portfolios

LEARN MORE

You Are the Boss

Like a corporation, there is a board of directors and executive officers. Your role is the boss–the Chairman of the Family. Synergy is your executive team acting as your Chief Wealth Officer, Chief Investment Officer, and Chief of Special Projects.

VISION WEALTH SERVICES

Chief Wealth Officer

Responsible for the overall coordination of the financial plan.

Strategic Goals

- ✓ Wealth Vision verification
- ✓ Foundational goals
- ✓ Personal goals
- ✓ Family goals
- ✓ Legacy goals
- ✓ Qualitative
- ✓ Quantitative

Asset Protection

- ✓ Wills and trusts
- ✓ Powers of attorney
- ✓ Health directives
- ✓ Charitable giving
- ✓ Family limited partnerships
- ✓ Limited liability companies
- ✓ Gifting strategies

Tax

- ✓ Income taxes
- ✓ Estate taxes
- ✓ Gift taxes
- ✓ Generation skipping taxes
- ✓ Excise taxes
- ✓ Social Security
- ✓ Medicare

Risk Management

- ✓ Life
- ✓ Health
- ✓ Disability
- ✓ Longterm care
- ✓ Property and casualty
- ✓ Assessment

Cash Flow

- ✓ Budgeting
- ✓ Credit needs
- ✓ Pre-retirement
- ✓ Post-retirement
- ✓ Large capital expenditures

VISION WEALTH SERVICES

Chief Investment Officer

Responsible for the implementation and execution often investment strategies.

Investment

- ✓ Portfolio investment
- ✓ Retirement income
- ✓ Asset allocation
- ✓ Wealth accumulation
- ✓ Wealth preservation
- ✓ Wealth distribution
- ✓ Longevity planning
- ✓ Stocks, bonds, ETFs, mutual funds, etc.
- ✓ Performance reporting and communication

IPS

- ✓ Risk objectives
- ✓ Return objectives
- ✓ Time horizon
- ✓ Liquidity needs
- ✓ Tax awareness
- ✓ Legal issues
- ✓ Unique circumstances

Market Cycles

- ✓ Interest rates
- ✓ Inflation
- ✓ Corporate earnings
- ✓ Capital market assumptions
- ✓ Fundamental analysis
- ✓ Technical analysis
- ✓ World markets
- ✓ Geopolitical events

Economics

- ✓ Monetary policy
- ✓ Fiscal policy
- ✓ The Fed
- ✓ Supply & demand
- ✓ Population
- ✓ Demographics
- ✓ Trends
- ✓ International trade

VISION WEALTH SERVICES

Chief of Special Projects

What differentiates us from other firms is that we have internal expertise to perform these two additional services.

Real estate

- ✓ Commercial buying and selling
- ✓ DSTs
- ✓ 1031 Exchange
- ✓ Residential buying and selling
- ✓ Private REITs

Business Planning

- ✓ Valuation
- ✓ Buying
- ✓ Selling
- ✓ 401k's
- ✓ Pension plan
- ✓ Employee benefits
- ✓ Succession planning
- ✓ Advance planning

How We Can Serve You

Strategic Planning

- ✓ Quantify your financial goals
- ✓ Quantify your personal goals
- ✓ Illustrate the effects of savings and spending
- ✓ Model effects of changing goals

Asset Protection

- ✓ Coordinate the preparation of legal documents with your attorney and CPA
- ✓ Evaluate asset protection options
- ✓ Devote the necessary time to clarify your objectives and discuss alternatives

Tax Support

- ✓ Minimize taxes by structuring the timing of financial decisions
- ✓ Review your tax organizer
- ✓ Review tax returns
- ✓ Establish withholding and estimated tax payments
- ✓ Review ROTH IRA Conversions
- ✓ Review Social Security & Medicare tax strategies

Risk Management

- ✓ Analyze insurance needs and desires
- ✓ Evaluate employer provided insurance
- ✓ Request insurance proposals from brokers
- ✓ Recommend alternatives
- ✓ Arrange purchase of appropriate insurances

Cash Flow Planning

- ✓ Schedule future cash flow needs
- ✓ Advise on the ong-term effect of current spending
- ✓ Coordinate Social Security and Medicare to maximize cash flow

Investments

- ✓ Goals into investment objectives
- ✓ Prepare written portfolio guidelines as necessary (IPS)
- ✓ Establish asset allocation strategy
- ✓ Manage the portfolio
- ✓ Evaluate and establish cash, risk-on, and risk-off bucket

Real Estate

- ✓ Real Estate Investment Policy
- ✓ Evaluate the use of real estate in your portfolio and your estate
- ✓ Screen and negotiate professional services
- ✓ Act as your broker or consultant

Business Planning

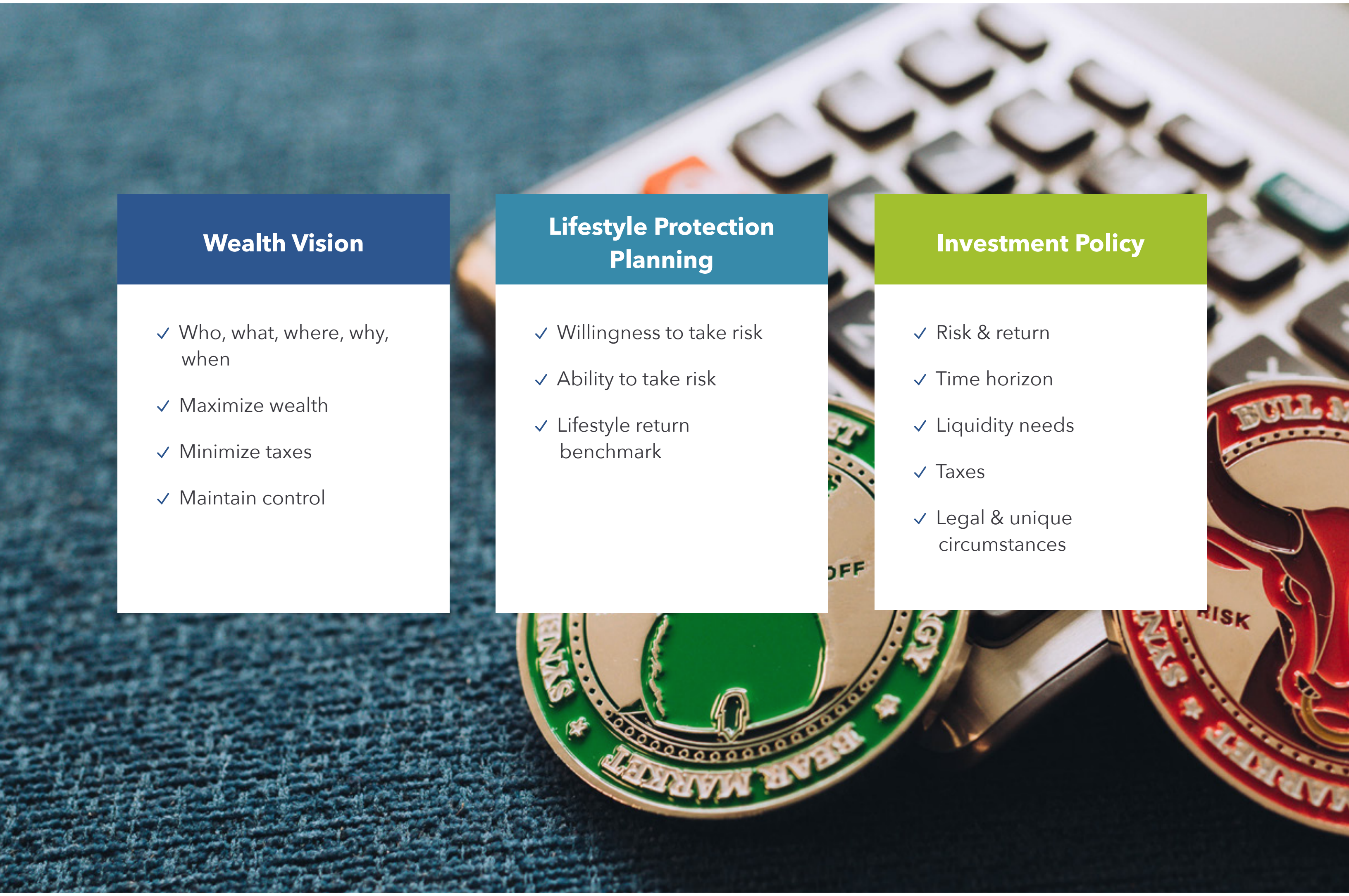
- ✓ Prepare business valuation
- ✓ Screen and negotiate professional services
- ✓ Assist with Succession strategies
- ✓ Help to maximize value
- ✓ Help to minimize taxes
- ✓ Help to keep you in control

PERSONAL WEALTH VISION

7 Step-Process

The order may change depending on your goals and circumstances.

WEALTH VISION		LIFESTYLE PROTECTION PLANNING			INVESTMENT POLICY	
Strategic Goals	Cash Flow	Investments	Tax	Risk Management	Asset Protection	Special Projects



Wealth Vision

- ✓ Who, what, where, why, when
- ✓ Maximize wealth
- ✓ Minimize taxes
- ✓ Maintain control

Lifestyle Protection Planning

- ✓ Willingness to take risk
- ✓ Ability to take risk
- ✓ Lifestyle return benchmark

Investment Policy

- ✓ Risk & return
- ✓ Time horizon
- ✓ Liquidity needs
- ✓ Taxes
- ✓ Legal & unique circumstances

What Happens Next

1. Assessment
We assess your needs

2. Proposal
We put everything in writing

3. Sign
You're now our client

4. Transfer
Transfer existing assets and establish a basis

5. Wealth Vision & LRB
Wealth planning

6. IPS
We agree to an investment strategy and put the IPS in writing

7. Management
Monitor portfolio, quarterly reporting, review meetings

Start building your Wealth Vision today.

JOE MAAS

Chief Investment Officer

CFA, CFP®, ChFC, CLU®, MSFS, CCIM, CVA, ABAR, CM&AA

Investment and Financial Planning advice offered through Synergy Asset Management, LLC.

Joe@Synergy-am.com

206.386.5455

synergyassetmanagement.com

Disclosure

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