



7BBIURQDOLHGP HHWLOJV SHUHDUFWRPLHGWRFRYHU&WRW&RIWKIWRSLFVZHOR&HU
PHHWLOJ

™ ~~PHH~~PHLHYZ

™ ,QYHWP HQWUHYLHZ

™ %HQHILFLDUNHYLHZ

™ ~~RDO~~DQGREMHFWLYHUYLHZ

™ 5HWLUHPPHQWGLWULEXWLRQWUDWHJLHWRRUGLODYLQJ
DWWV

™ 5HTXUHGPLQLPRGLWULEXWLRQFDOF&DWLRQV
DOGFRRUGLODWLROZWR&KODQW&RSLF
LOWHQWLRQV

™ 7D&HWHXQUHYLH&DQGWUDWHJLFDW&SODQQLQJ

™ ,MDQFHUHYLH&LIHGL&DELOLW&7&

™ (G&DWLRQI&GLOJSODQQLQJIRUW&OIFKOGUHQ
RUJ&DQGFKOGUHQ

™ &FLDO&IF&LW&S&DQ&V&SUHUHWLUHPPHQW

&PSOLPHQWDU\LOYLWHWRHG&DWLRQDOHYHQWV

Access to Wealth By Design SURSULHWDU\
FRQWHQW

&WR&DQ&D&OOLIH&SODQQLQJ&FRDFKQJ
FRQ&WLQJ&FDOO

&W .1042% charged monthly in ar HDs based
on market value at month end

- Minimum annual AUM cost of .

&PSOLPHQWDUQRWDUMUYLFHV

&OODERUDWLR&R&RW&KIUDGYLRU\
SURIH&VRQDO&D&WWRUQH&LIHRUE&X&QH&V
FRDFR&S&RQH&FDOO&OLPLWHGHPDLOV

%LUW&D&D&FKwith guest

4&UWHUORDUNW&GDWH

&OLPLWHGHPDLOFRUUH&S&RQGHQ&FRU
TKWLRQ&D&Q&FRQ&FHUQ&Z&WR&X
W&Q&DUR&G&RQUH&S&RQ&H

\$OOIH&D&UH&M&HF&W&WRQ&H&R&WLD&WLRQD&W&W&K&R&OH&GL&V&UH&WLRQRI:%5HODWLRQ&X&SZOOEH
UHYLH&Z&GD&Q&D&D&O&R&UF&OL&HQ&W&QH&HG&D&Q&GO&HY&HO&F&D&E&H&F&D&Q&J&HG&D&Q&D&O&OR&RU&H&G&H&WD&LOV
DYD&LO&DE&OH&R&Q&W&WS&Z&D&OW&E&G&H&W&Q&R&P&X&G&HU,QYHWP HQW&D&D&Q&D&J&H&P&HQW
&UYLF&HO&HY&HOV

