EP | WEALTH ADVISORS

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Navigating the future with *you* in mind.

Since 1982. One objective. Providing *you* a secure financial future.

At EP Wealth Advisors, our job is to help you understand where you are going before deciding how to get you there. Today's economic landscape is constantly evolving and as a result, there is no one formulaic answer for investment management and financial planning.

A *complete* approach to Wealth Management.

Our mission is to understand your unique situation and develop a customized plan with strategies designed to achieve your specific goals and objectives. Years of client relationships combined with our highly credentialed staff, enable our firm to develop a fully integrated investment portfolio along with an individualized wealth plan.

We start by listening. Before any advice is given, it is essential that we understand what is important to you. Together, we review your personal balance sheet, risk tolerance and profit and loss statement. Once we understand your "complete picture" we can more effectively implement a plan to work toward accomplishing your goals.

We coordinate financial, tax, legal and personal issues to provide a comprehensive and integrated plan that is appropriate to your unique circumstances. The result? You gain the financial clarity to make informed decisions and manage your wealth more effectively.

Additionally, our firm does not manufacture investment products or receive any compensation from the investments we recommend. This is an essential part of maintaining a client first relationship.

Need help coordinating all your financial, tax, & legal issues?

Wealth Management
Asset Allocation & Management

Estate Planning
Estate Attorney/ CPA Alliances

Real Estate
Investment Analysis & Counseling

Asset Protection
Long Term Care, Life & Disability

Retirement Planning
Capital Needs Projections

Executive Benefits Analysis

Monte Carlo Simulations

Charitable Planning
Family Trusts & Foundations

Tax Planning
Tax Reduction Strategies/ CPA Alliances

Business Planning
Growth, Retention & Succession

Advisor Alliances

Family Needs Planning
Protection, Education & Gifting

Special Situations
Divorce, Widowhood

If we serve *you* well, our own success will follow.

Working with EP Wealth Advisors, you will gain decades of investing experience, the assistance of professionals with highly specialized training and access to institutional level investments.

What makes EP Wealth Advisors different?

An **experienced team of CFP certificants** that carefully analyze the financial planning objectives of each client

Institutional level investment products, research and trading services

Institutional **alternative investments** to assist in lowering portfolio volatility

Flexibility with our clients as we customize their current portfolio with our recommended portfolios

Our goal is to achieve *consistently* successful, long-term returns.

Our top-down investment philosophy is based on the belief that economic activity leads and greatly influences the financial markets. Our expert team of analysts look at a wide variety of economic indicators and high-level institutional research. We use a global view to determine which investments belong in your portfolio. In addition, we combine our conservative philosophy, in-depth research, and interview process to customize the appropriate plan for each client.

As fiduciaries, it is our responsibility to work with each client to understand their goals and manage their investments towards achieving their desired outcome.

We have a comprehensive, systematic process that allows you to make educated decisions about your money. Thereby avoiding errant decisions based on emotional reactions to market movements, and more importantly, regretful mistakes.

CENTRALIZED DECISION MAKING

Analytical projections are the basis for the asset allocations within all individual client portfolios. Decisions begin with our Investment Committee — where our analysts, traders and portfolio managers develop our investment thesis used to guide client portfolios.

We believe that a centralized decision making process ensures uniformity and consistency within each individual portfolio without any bias of preference or philosophy. Each member brings a unique background to the Committee, leading to a broad array of perspectives and a larger depth of knowledge. Because of the firm's independence, the Investment Committee can access research generated internally as well as leverage expertise externally through a vast array of leading institutional research providers when making decisions.

STRATEGIC PORTFOLIO CONSTRUCTION

We believe the most effective way to generate above average risk-adjusted returns is to emphasize market sectors exhibiting excess return potential while maintaining prudent diversification. Our portfolio management team begins the portfolio construction process with a strategic asset allocation including a number of distinct asset classes and then overlays its tactical allocation strategies as market dynamics change over time. While the specific exposures and asset mix are customized for each client, portfolios may include allocations to equities, fixed income, mutual funds, exchange traded funds, separately managed accounts, or other vehicles they find appropriate or beneficial.

Equities Our equity portfolio combines our macroeconomic, top-down views with our bottom-up fundamental analysis, resulting in a portfolio comprised of our best ideas. We source these ideas from our own in-house due diligence and that of the most well-respected institutional research providers available. This is a powerful combination that allows us to leverage insight and information from the market's most informed sources.

Stock Selection Our stock selection process concentrates on large and mid-cap publicly traded companies where positive growth is projected to continue. We start by identifying opportunities in market sectors. Then the stock selection begins by isolating companies that show above average return on invested capital, positive free cash flow and other fundamental metrics. From there, our analysts select companies we believe to be best-in-breed within their given sectors due to high quality management, forward looking corporate strategy and defensible product positioning, etc. The result is a portfolio that incorporates our best thinking, yet remains diversified.

Mutual Funds Our mutual fund selection is concentrated on investment management teams and philosophies that have added value and risk-adjusted return. In addition to traditional domestic markets, we utilize outside managers in specialty asset classes to gain diversified market exposure. These may include larger markets such as international and emerging markets equity or much smaller, niche markets such as High Yield Bonds, Emerging Market Debt, and particular alternative investment styles such as long/short equity, merger arbitrage and event-driven strategies. After assessing the position of the fund, we communicate with the mutual fund's management to determine our on-going comfort level with the team and strategy.

Bonds While current yield is a focus for many fixed income investors, searching for yield alone can often lead to portfolios with unwanted levels of risk. Credit is one of the risks we look to mitigate by focusing on higher quality issues. Another risk is duration or interest rate risk which we look to minimize by devoting time and research to yield curve analysis. Our taxable fixed income portfolios can invest in a mix of Investment Grade Corporates, Agencies, Mortgage Backed Securities and Treasury Bonds (including Treasury Inflation Protected Securities or TIPS). Municipal Fixed Income portfolios are managed with the same preservation of principle focus as our taxable fixed income portfolios. Being an independent Registered Investment Advisor (RIA), without the potential conflicts of carrying inventory or charging mark up fees, allows us to access institutional trading desks globally when sourcing bonds for client portfolios. This access allows us to have a wider variety of bonds to choose from, rather than merely selecting from a single inventory.

Alternative Investments We utilize alternative asset strategies that historically have been less correlated to traditional stock and bond markets in order to further diversify our portfolios. Many of these strategies have exhibited lower volatility, even through times of distress. We believe that the use of these strategies, when implemented with efficient, cost-effective vehicles, should improve the risk-adjusted return profile of our clients' portfolios.

Socially Responsible Investing Another investment option we offer is SRI. We believe portfolios that follow Sustainable and Responsible Investing (commonly referred to as SRI) guidelines can potentially provide clients with the ability to both generate attractive risk-adjusted returns and support positive global change. Screening for SRI means selecting or avoiding investments based on various environmental and social criteria. Some issues considered include: corporate environmental practices, discrimination, product safety, animal welfare, weapons manufacturing, alcohol, tobacco, gambling and nuclear power.

Do you have an investment process?

Asset Allocation

Investment Selection

Diversification

Team of Professionals

Fiduciary Standards

Alternative Investments

Our financial planning process begins with *listening*.

We believe that before any advice is given, it is essential to understand all that is important to you and customize strategies around your objectives. When determining the right approach for our clients, we find it paramount to understand the entire picture. As such, we believe a personal financial plan should have many of the same characteristics as a business plan. Similar to a business, we believe it is essential for clients to have a strong understanding of their personal balance sheet, profit and loss statement, as well as their potential opportunities and risks.

DEVELOPING YOUR ROAD MAP

Once you are confident in your goals, we will construct and maintain your personalized financial plan. This financial plan will serve as a road map going forward. Our comprehensive planning process seeks to provide you with the information you need in order to make prudent and well-informed decisions.

Cash Flow Analysis A common question clients have is, "Will I have enough?" We best answer this question by utilizing a statistical probability report called a Monte Carlo Simulation. Utilizing this analysis can empower you to make decisions by analyzing the impact certain financial choices may have on your financial future in different market environments.

Risk Assessment & Mitigation After we analyze your financial projections, we then discuss any deterrents that could impact successfully achieving your goals and objectives. We review insurance, health care, investment and business risks, potential legal issues or other risk exposures that could compromise a positive financial outcome.

Estate Preservation & Legacy Planning The goal of planning is to be prepared for the future. Proper estate planning provides confidence that loved ones are able to reduce legal, administrative and taxation issues during an already difficult period. We discuss possible estate liabilities, potential tax minimization strategies and charitable bequests to provide you with the comfort of knowing that your estate will protect and benefit the people and charities you hold close. In addition, we work closely with each client's estate planning team to assist in developing an effective estate plan.

Business & Executive Benefit Counseling For many clients, their most valuable asset is their closely held business or employer company stock. For business owners, we can assist in recommending appropriate retirement plans and corporate structures to maximize EBITDA. In addition, we analyze transition and liquidation options in an effort to generate the largest after tax return.

For clients that have concentrated positions in company stock, we help them diversify through option collars, prepaid forwards, exchange funds or other recognized techniques. Furthermore, NUA (Net Unrealized Appreciation), charitable gifting, and other repositioning strategies may be utilized.

Tax Minimization Concepts Taxes play a large role in planning decisions. Whether we are evaluating issues such as converting all or part or your retirement plan to a ROTH IRA, or maximizing your annual gift exclusion, tax implications are always important. Often, potential tax liabilities paralyze decision-making. By clarifying tax issues and providing you with a long-range view, we can assist you in making informed decisions that may be beneficial from both a financial planning and tax perspective.

Monitor Life is fluid and therefore monitoring is a vital step in every financial plan. We can continually update your plan as tax laws, resources, goals and life events change. Simply, planning is not a static process, but constantly evolving.
We help you achieve comfort by helping you make confident financial decisions.

What does your financial future look like?

Retirement & Estate Planning

Tax Planning

Business & Family Needs