The FWM Client Experience:
Answers You Deserve to Know

740.354.9585 www.FrazieWM.com

What Do You Do?

"We provide wealth solutions to the 5 major financial challenges facing affluent families.

Issues such as organizing their financial junk drawers, reducing overexposure to taxation and maintaining a substantial lifestyle in retirement ."

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What Are the 5 Major Wealth Challenges?

Remember when you were a kid, life was simple. You thought the harder you worked, the more successful and simple life would become. In reality, the more successful you have became, the more complicated and less simple life became. We have discovered regardless of one's success, there are still five common challenges facing most successful families. Does your family face any of these challenges themselves?

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WHAT DOES IT TAKE TO BE AFFLUENT?

Most affluent people came from very humble beginnings and are self-made. Because of this, they consider themselves upper middle class and not affluent or rich.

OVER 80% OF THE AFFLUENT ARE A SELECT GROUP OF *Wise:*

- Entrepreneurs
- Professional Practitioners (Physicians, Attorneys, CPAs, Engineers, etc.)
- Individuals in the Retirement Red Zone (the 15 years before and after retirement)

Common CHARACTERISTICS:

- Have a deep appreciation for the hard work and smart decision making
- Share an enthusiasm for helping loved ones and passing along strong family values
- Extremely motivated and won't settle for "Average"
- Want to engage best-in-class experts to act as stewards of their vision
- They want to engage with professional advisor, not a product sales person
- Investable Assets of $500,000 + or Net worth of $1 million + or $125,000 annual income

IF THIS SOUNDS LIKE YOU, GIVE US A *Call!*

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What is Your Process?

We have developed and refined a consultative, consistent and repeatable process that allows us to develop a wealth strategy customized to your unique situation. As your life unfolds, our proven wealth process will evolve with you.

1. Listening Session

Our first goal is to develop a true understanding of who you are as a person, establish why money is important to your family, prioritize your goals and gather information to assess current situation.

2. Strategy Development

We will closely analyze your financial information to identity gaps and issues. We will look at where you are, where you want to be and how we can maximize the probability of helping you reach your financial goals.

3. Investment & Tax Planning Meeting

We will present our findings and our recommendations for how we can bridge the gaps in order to reach your life goals. We will clearly explain our Investment Strategy Process and Tax Planning recommendations. This will form the foundation for all of our work together.

4. Legacy Planning Meeting

We engage our professional network to begin working on advanced planning issues (complex tax reduction, wealth transfer, family protection, and estate and legacy planning).

5. Strategy Summary Meeting

After your wealth strategy has been executed, we will meet again to summarize everything we have discussed and implemented. We will set up online access to your Wealth Summary Center. From here, we will be constantly monitoring and adjusting as needed.

6. Strategy Progress Sessions

We want to make sure that we always have the most up-to-date understanding of your personal situation. Our periodic Strategy Progress Sessions will ensure as your life unfolds and changes, our proven wealth process and strategy will evolve with you.

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What Services Do You Offer?

We Develop Comprehensive Wealth Strategies

Have you ever tried to put together a 1,000 piece puzzle without a picture? Every person's finances are a puzzle that can only be solved through active listening. Once we have reached a deep understanding of all the dynamics that effect your life, the financial advice part of your wealth strategy begins.

Our comprehensive wealth strategy enables you to organize and manage your personal wealth so that all the pieces of your wealth puzzle harmoniously work together with one simple goal. To provide advice and strategies that align the money you have with the life you want to live.

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Is Your Advice Pressure Free and Independent?

There is nothing cookie-cutter about us!

As an independent, privately-owned wealth consulting firm, we are free from both public shareholder demands and bottom-line corporate profits, which gives us the freedom to put you first.

FREEDOM:

noun. *the power or right to act, speak, or think as one wants without hindrance or restraint*

FREEDOM allows us to be genuinely relationship-driven, so we can care about your success and focus on your individual needs.

FREEDOM allows us the ability to offer independent, conflict-free advice and keeps us from any ties to proprietary products and companies.

FREEDOM allows us to be free from public shareholder demands and bottom-line corporate profits.

FREEDOM gives us an open architecture product platform with unlimited access to hundreds of global strategic partners and first-rate technology tools.

In order to facilitate our regulatory compliance and assure our advisors adhere to all securities laws and regulations; we have chosen to be affiliated with an independent, privately owned RIA firm and broker dealer that also has no proprietary products or quotas.

Investment Advisory Services offered through Cambridge Investment Research Advisors, a Registered Investment Advisor. Securities offered through Cambridge Investment Research, member FINRA / SIPC. Frazie Wealth and CIR operate independent of each other.

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Do You work as An Individual or Team?

Comprehensive Wealth Management is multifaceted and can be overwhelming. We believe an office of one professional advisor and an assistant cannot handle the complexity of today's financial world. It requires specialty expertise in several areas of wealth planning.

We have assembled an entire family of local professionals to provide an effective client experience. All of our team members are passionate about taking a very hands-on approach to serving your family. As you advance through our wealth solutions process, we will engage our entire professional network to begin working together on advanced planning issues such complex tax reduction, wealth transfer, family protection, and estate & legacy planning.

In addition, we have a nationwide network of wealth advisor partners that we collaborate with on investment portfolio research and allocation decisions, along with best practices to serve our clients.

How Often Will We Hear From Your Team?

As your trusted wealth advisory team, our core belief is founded on delivering a strong client experience while keeping proactively engaged in a personal relationship with you. We genuinely care about your well-being and success.

High-Touch Client Experience

We understand life can be super busy, as people are constantly on the go today. We also realize that everyone's preference for processing information and communications are completely different. That's why we feel it is more important than ever to make sure you have plenty of diverse and easy opportunities to stay connected with us.

We don't wait for our clients to call with questions.   Select clients will receive periodic relationship calls and invitations such as:

- Strategy Progress Sessions
- Family Update Calls
- Socials Events
- Breakfast with Friends Social (discuss current markets and strategy concepts)
- Annual Appreciation Event

In addition, we want to keep you informed with timely updates on issues that will have an affect on accomplishing your life goals. You will have access to an array of options such as:

- Quarterly Portfolio Allocation Notifications
- Access to Special Reports and Client Education Guides
- And much, much more

There is no additional cost to our clients for these services and events. We strongly encourage you to take advantage of as many of these opportunities as possible. By taking advantage of these opportunities, our relationship will constantly grow, along with our confidence in each other.

How Do You Charge for Your Services?

We work exclusively for our clients. Our fee structure is straight forward and transparent. Our advisory accounts do not have commission or transaction fees. We charge a percentage of assets based on the assets we manage for you.

Unlike commission based products, this puts us on the same side of the table with one mutual incentive – growth and preservation of your assets.

Simply put, our success is totally dependent on your success.   When you win, we win! When you lose, we lose!

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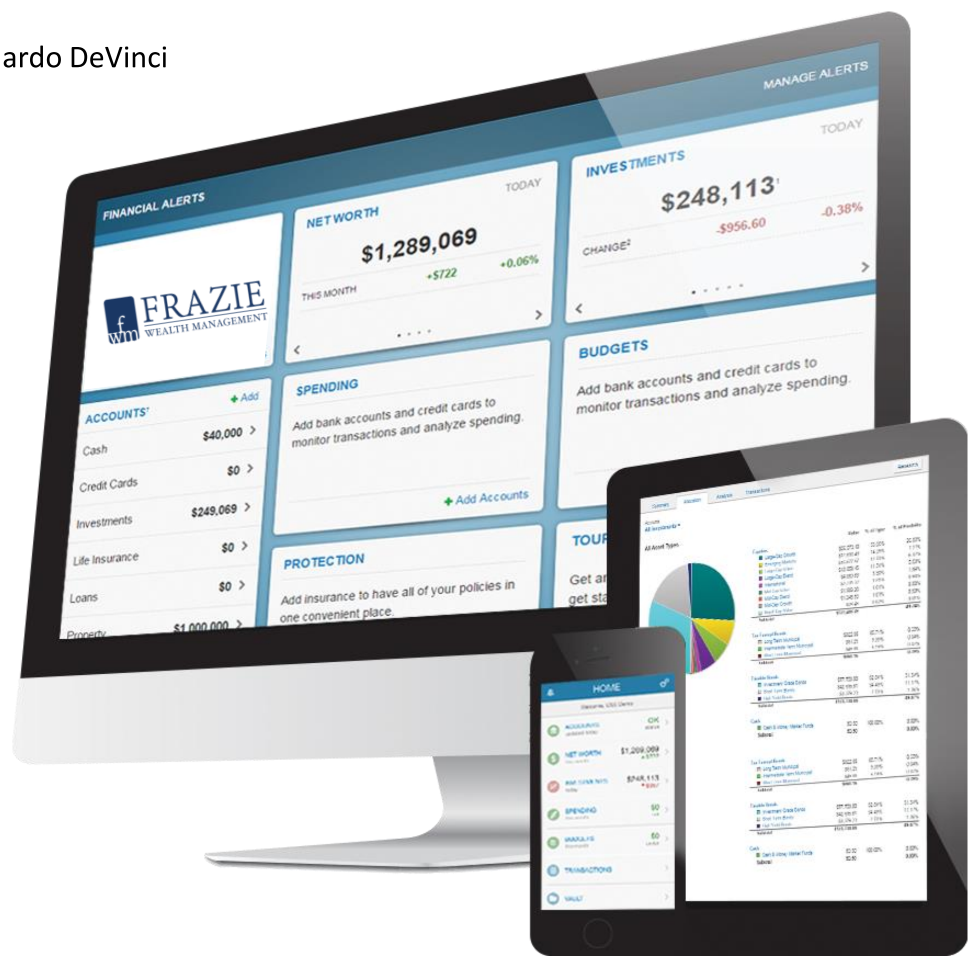
How Can You Help Simplify And Organize My Finances?

Life is busy. We will help you *Simplify, Organize and Streamline* your life!

We will provide you a private Wealth Solutions Center web portal allowing you to have a simple-to-understand summary of your entire financial picture. This includes financial priorities, investments, insurance, banking statements and important documents in one safe place.

SIMPLICITY
is the ultimate form of
Sophistication

- Leonardo DeVinci



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