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Someone's sitting in the shade today because someone planted a tree a long time ago.

Warren Buffett

Let's start planting that tree.

Defining our value.

Your life is busy and you want to focus on pursuing your passions – not grappling with financial uncertainty or working through the emotions of investments.

We bring clarity and a way forward to your financial life, and we serve as your Chief Investment Officer so you can be the boss of living your life to the fullest.





Numbers and value.

We started as do-it-yourself investors, so we understand the hesitancy when it comes to paying for financial advice. However, as business owners, we've come to live by the maxim of "do what you love and outsource the rest." From a numerical perspective, working with a comprehensive financial advisor (not just someone who invests your money) can add the equivalent of 3% additional return per year¹ and help investors achieve a 22.6% higher level of spending in retirement.²

Sources:

1. Vanguard, "Putting a value on your value: Quantifying Vanguard Advisor's Alpha," 2016
2. Morningstar, "Alpha, Beta, and Now... Gamma," 2013

Bringing the team together.

You.

You aren't passive, and neither are your finances. You've committed yourself either personally or professionally to serving others, and you understand the value of delegating things to other professionals so you can stay focused on what you really want to be doing in life.

You understand that emotions and money can create a volatile combination that may have less-than-ideal consequences. You don't really enjoy wasting time on things that don't add value to your life, are inherently frustrating, and can be extremely time-consuming.

You're here because you want financial certainty, a trusted guide to help you reach your goals, and more time to spend on the things you love.

Us.

Targeted Wealth Solutions is the new kid on the block of big Wall Street names – the same names that walked out of the Great Financial Crisis unscathed and continue to put their bottom lines ahead of their clients' interests.

Our firm does things differently. We're committed to working in your best interest, have unrivaled service to support your unique needs, and bring a rigor of research and cost sensitivity to provide cost-effective investment solutions that stand out from the crowd.

Targeted Wealth Solutions uses TD Ameritrade Institutional as its primary custodian (where your assets will be held) and also has partnerships with other firms – like Dimensional Fund Advisors – who have a commitment to service before self.

We.

You're the hero of your financial story. We're the guide who helps you along the path toward your goals. Together, we form a partnership that's centered on your needs and enabled by our expertise and network.

We can craft a plan that finally gives you peace of mind and helps you get to the life you've imagined. We can take the emotions out of investing so you can put your emotions to work in the areas of your life that are most meaningful to you.

You're in the driver's seat – Targeted Wealth Solutions is here to keep gas in the tank, oil in the engine, and seat belts securely fastened.

Let's get to it.

Our client process.



The first meeting.

Building the relationship

We're in listen mode during this meeting, and our goal is to learn about your needs and wants. You probably have a first memory about money (good or bad), and we'll most likely ask about that. Why? Because that's undoubtedly left a strong impression on how you view money today, and we want to understand how we can effectively take away financial uncertainty and let you focus on your life.

Data gathering and plan building.

Pencil to paper

We'll start gathering data about your financial situation, your life goals, your immediate concerns, longer-term issues, and estate documents. This is where we'll be able to identify the services best suited for you – you may only need periodic advice, for example, and we're going to be honest about what's going to give you the most bang for your buck.



Our client process, continued.

Immediate corrections & short-term wins.

First glimpse at financial certainty

Once you've become a client by signing our client agreement, we'll continue to refine your financial plan and identify areas that need to be remedied immediately or any opportunities for a short-term win. Stuck with a bad insurance policy that's creating a monthly cash flow crunch? We can help you surrender the policy, exchange it for a better option, or decrease the face value to save on monthly payments. Easy wins keep everyone motivated and engaged.

Asset consolidation and transfer.

Simplify and manage

Although it's sometimes the most tedious part of the client process, consolidating accounts is a powerful way to gain clarity on your finances. Combining old 401(k)s into one IRA is a great example of simplifying your financial picture. We'll also start moving assets to TD Ameritrade Institutional, where we'll begin to craft a portfolio that's targeted to your risk tolerance (an actual number, not words) and goals.

Portfolio construction and review.

Tailored to you

Although we provide a portfolio recommendation during the plan building phase, we'll start putting the pieces into place now. We'll make sure that your assets are invested in a cohesive manner across your accounts – no more wondering what you should be doing in your 401(k) or when you should exercise your company stock options. We'll also introduce you to our client portal where you'll be able to view all of your investments in a single place.



Our client process, continued.

Proactive advice & ongoing guidance.

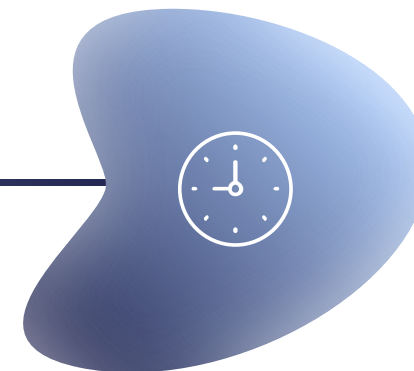
Responding to life

Life happens and the numbers in your financial plan are only important in the context of your story. During our brainstorming sessions and meetings with you, we'll offer guidance ahead of big events and advise you on recommended courses of action to help mitigate disruptions to your plan. Life is dynamic and so your plan needs to be just as responsive to those changes. From tax strategies to starting a business, we help ease the burden of financial planning.

Plan updates & opportunities.

Keeping the train on the tracks

Each year, we'll talk about the goals we set, whether we reached them, and what lessons we learned along the way. We'll make sure your plan is on track and if it's not, how to correct it. We'll also look at opportunities for the next year including new investment options or business opportunities. If you're transitioning to a new career, we can even help with salary benchmarking and networking. If you're starting a business, we can help with planning and financing strategies.



Frequently asked questions.



Timeline

How long does the client onboarding process take?

While we aim for 2 weeks, certain account transfers and consolidation make take longer. We run our process in parallel, though, so that we can craft your financial plan and identify some short-term wins as we work with your accounts.

Clients

How am I different as a TWS client?

Most financial advisors work as a generalist in a volume business. We don't operate like that. Our expertise is in helping military clients and their families, Veterans, career changers, entrepreneurs, and business executives with complex compensation (like stock options). You're never a number with us – you're a part of our firm's identity and we know that we can provide more value to you than a typical one-size-fits-all financial advisor.

Accounts

Where are my accounts kept?

TD Ameritrade Institutional is our primary custodian, so your accounts will be held there. We will be able to manage your portfolio at TD Ameritrade Institutional and you will be able to view your accounts on our client portal and through the TD Ameritrade Institutional website.

Fees

How much does this cost?

Our fee structure is straightforward. We charge our fees based on the amount of assets we manage or advise for clients. The fee starts at 1% per year with an annual minimum of \$2,000, paid quarterly in arrears. Our fees decrease above \$400,000 of assets that we manage or advise, and continue to decrease after \$1 million, \$5 million, and \$10 million.

Clients have the option of paying fees directly from their accounts or through electronic check or credit card payments.



Next steps.

Starting the journey toward peace of mind

Once you've decided that we would make a good addition to your team, we'll start the paperwork process that will begin our relationship. Although we normally use electronic signatures, "wet ink" signatures may still be required in some circumstances. We'll help you throughout the process so that you know exactly where we are on the timeline.

Our normal new client process involves the following steps:

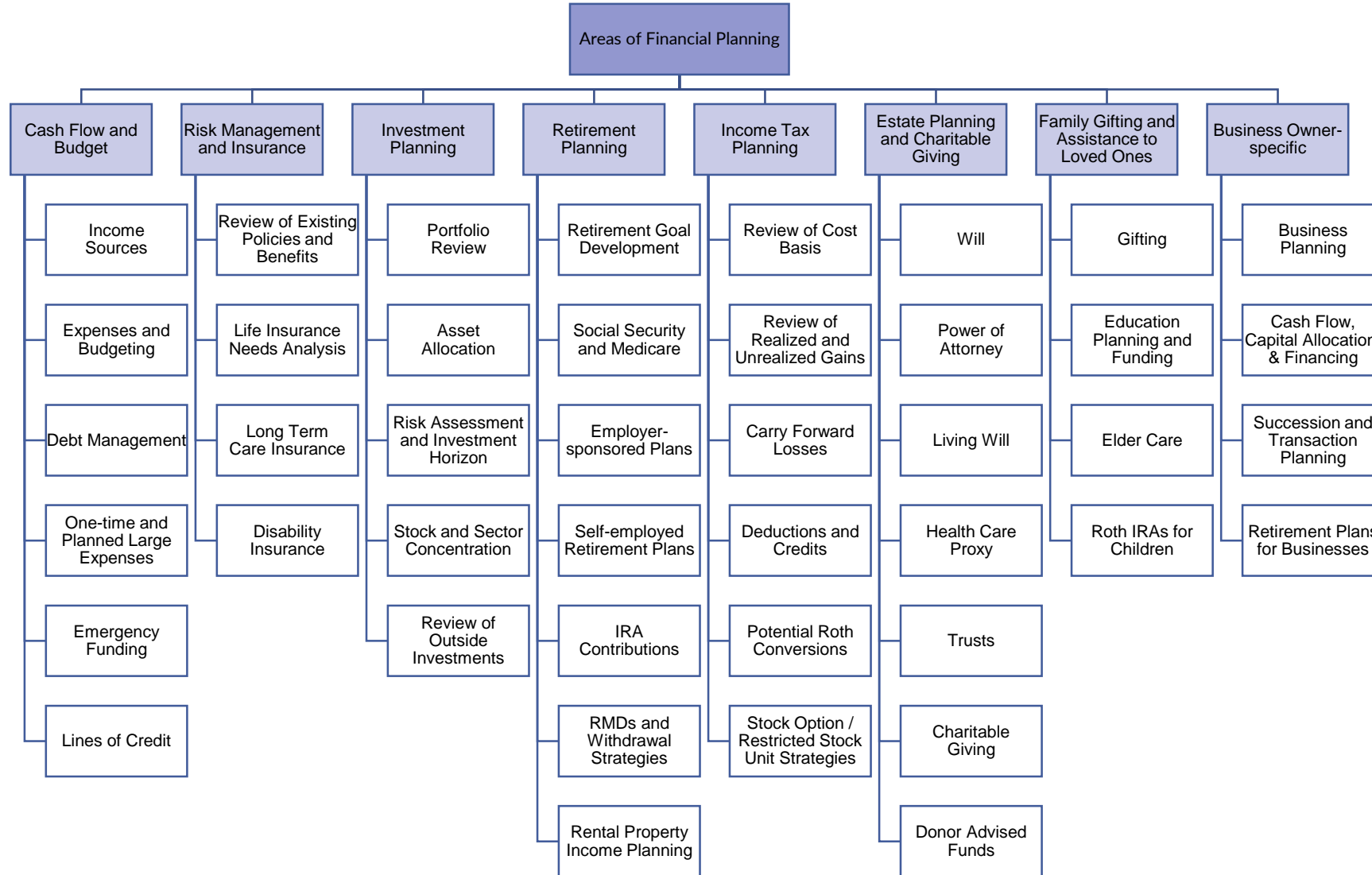
- Client Agreement (along with our firm's disclosure materials)
- Confidential Client Data Gathering Form
- Household Financial Overview (budget, assets, liabilities)
- Brainstorming Your Future meeting (goal setting and long-term visioning)
- Portfolio review and recommendations (using account statements that you provide)
- Account transfer and consolidation packet
- Plan presentation and way-ahead meeting

This list may seem daunting, but don't worry. One of the desired outcomes of our process is that you'll feel empowered by the rigor of our planning to start living life unburdened by your finances.



What does financial planning cover?

A partial overview of the areas we address:





**Live your life unburdened
by financial uncertainty.**

Disclosures

Investing involves risk. Please read these disclosures carefully.

- The information presented within this document is not indicative of future results, which may vary. Information contained within this document is not to be construed or interpreted as investment advice, tax advice, or legal advice. Information is for illustrative and educational purposes only.
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- International investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principles or from economic or political instability in other nations; emerging markets involve heightened risks related to the same factors, as well as increased volatility and lower trading volume; bonds and bond funds will decrease in value as interest rates rise and are subject to credit risk, which refers to the possibility that the debt issuers may not be able to make principal and interest payments or may have their debt downgraded by ratings agencies.
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- An investment in "money market" is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. "Money market" funds seek to preserve the value of your investment at \$1.00 per share, but, it is possible to lose money by investing in "money market."

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