Bringing the RSM US Wealth Management service experience to you

WHO WE ARE

A strategic advisor focused on helping physicians build wealth and minimize tax

A team of wealth management professionals who have the ability to customize our services to meet the needs of each individual we serve

A leading provider of audit, tax and consulting services offered through RSM US LLP focused on the middle market. We use our deep understanding of the needs and aspirations of clients to help them succeed

Collaboration and communication are critical – with clients, RSM colleagues, and other professional advisors – in order to identify issues, develop practical solutions, and ensure proper execution

WEALTH MANAGEMENT BY THE NUMBERS

#4

Accounting Today Ranks RSM US Wealth Management No. 4 on Top Firms by Assets Under Management[1]

#25

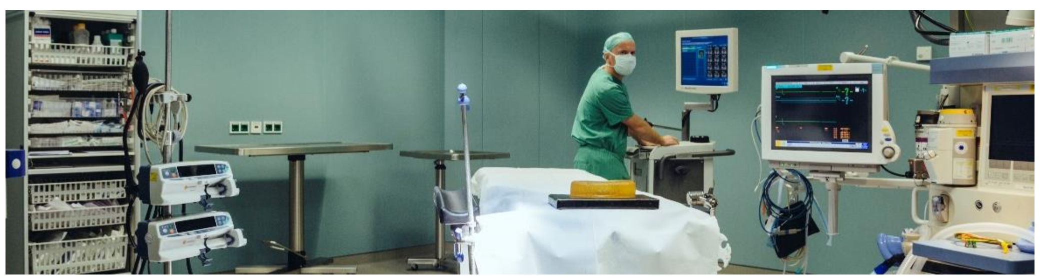
Barron's 2019 Top 50 Registered Investment Advisory firms ranking[2]

$5.8 BILLION

Since 2001, RSM US Wealth Management has grown to 120 plus wealth management employees in 23 offices across the country managing $5.8[3] billion in assets

Experienced and credentialed professionals

- Accredited Investment Fiduciary (AIF®)
- Certified Divorce Financial Analyst (CDFA®)
- CERTIFIED FINANCIAL PLANNER™(CFP®)
- Certified Public Accountant (CPA)
- Chartered Financial Analyst (CFA)
- Chartered Alternative Investment Analyst (CAIA℠)
- Chartered Financial Consultant (ChFC®)

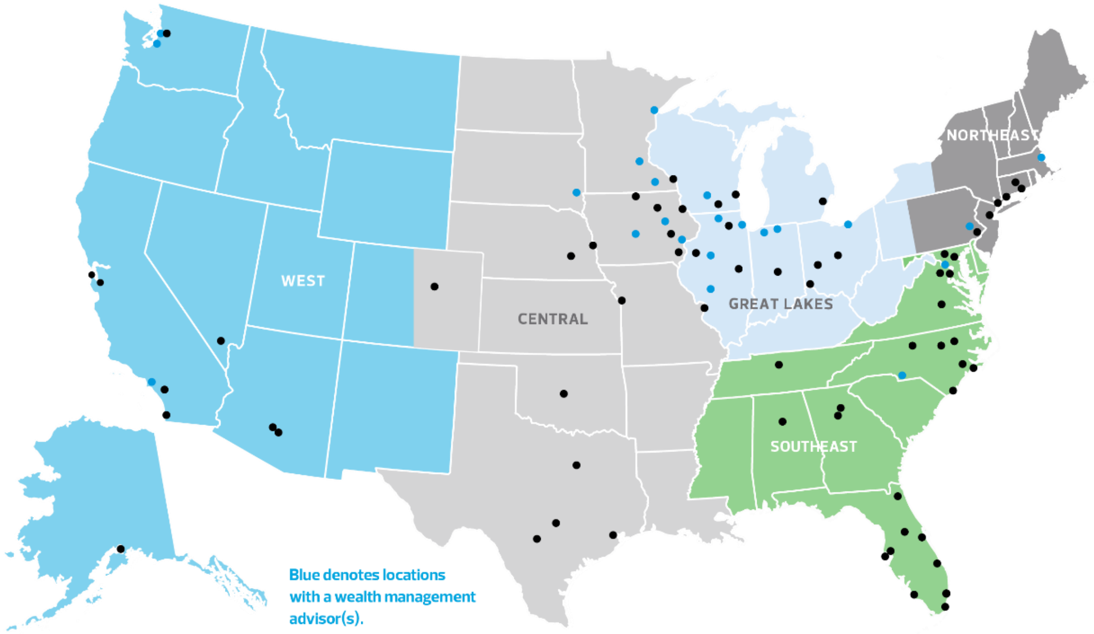


WHAT WE OFFER

- Integration of and guidance regarding employer based compensation and benefits with traditional wealth planning
- Comprehensive suite of tax efficient wealth planning services and strategies for all stages of a physician's lifecycle
- Disciplined process for a consistent high-quality client experience
- Independent, objective investment advice
- Ongoing access to the technical knowledge of a national firm providing broad resources to address the financial planning needs of physicians
- Collaboration with the human resources benefits department to help confirm appropriate assumptions and maximize planning opportunities for the physician and their family, if requested.
- Coordinated team of specialists delivering a singular RSM experience to identify issues, develop solutions and help ensure proper communication and implementation

[1]The 2019 Wealth Magnets Ranking, created and conducted by *Accounting Today*, is solely based on Assets Under Management of CPA firms with financial planning services that participated. For more information, please contact *Accounting Today* at 800-869-6882 or refer to their website: www.accountingtoday.com. This survey may not be representative of any one client's experience and is not indicative of future performance.
[2]Barron's Best RIA Firms list is based on data supplied by RIA firms that wish to be ranked. Barron's verify that data and applies a rankings formula to the data to generate a ranking, based on assets, revenue and quality of practice. For more information, please refer to their website: https://www.barrons.com/report/top-financial-advisors/ria/2019. This survey may not be representative of any one client's experience and is not indicative of future performance.
[3] Asset under management as of April 30, 2019

RSM US Wealth Management locations and relevant services



WEST

Alaska
Anchorage

Arizona
Tempe
Phoenix

California
Irvine
Los Angeles
San Diego
San Francisco
San Jose

Nevada
Las Vegas

Washington
Bellevue
Seattle
Tacoma

CENTRAL

Colorado
Denver

Iowa
Burlington
Cedar Rapids
Davenport
Des Moines
Dubuque
Iowa City
Mason City
Waterloo

Minnesota
Duluth
Minneapolis
Rochester

Missouri
Kansas City
St. Louis

Nebraska
Lincoln
Omaha

Oklahoma
Oklahoma City

South Dakota
Sioux Falls

Texas
Austin
Dallas
Houston
San Antonio

Wisconsin
La Crosse

GREAT LAKES

Illinois
Champaign
Chicago
Galesburg
Peoria
Rockford
Schaumburg
Springfield

Indiana
Elkhart
Indianapolis
South Bend

Michigan
Detroit

Ohio
Cincinnati
Cleveland
Columbus
Dayton

Wisconsin
Janesville
Madison
Milwaukee

SOUTHEAST

Alabama
Birmingham

District of Columbia
Washington

Florida
Ft. Lauderdale
Jacksonville
Melbourne
Miami
Naples
Orlando
St. Petersburg
Tampa
West Palm Beach

Georgia
Alpharetta
Atlanta

Maryland
Baltimore
Frederick
Gaithersburg

North Carolina
Charlotte
Greensboro
Morehead City
New Bern
Raleigh
Rocky Mount
Wilmington

Tennessee
Nashville

Virginia
Richmond
McLean

NORTHEAST

Connecticut
Farmington
New Haven
Stamford

Massachusetts
Boston

New Jersey
Edison

New York
New York

Pennsylvania
Blue Bell
Philadelphia

RSM US WEALTH MANAGEMENT LLC SERVICES

Investment advisory services

For our investment advisory clients, our firm provides continuous investment advice to clients based on the client's individual needs and circumstances. Through personal discussions in which goals and objectives are established, we develop a client's personal investment policy statement (IPS) and create and manage a portfolio based on that IPS. During our data-gathering process, we determine the client's:

- Individual investment objectives
- Time horizons
- Risk tolerance (the client's willingness and ability to take risks within the client's investment portfolio)
- Liquidity needs
- Tax considerations related to the client's investment portfolio
- Other assets held outside the portfolio managed by WM
- Any constraints or preferences the client wishes to impose

As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background. This information is used to determine an appropriate asset allocation (mix of equity, fixed income, and other asset classes) for the client, as well as make appropriate individual investment recommendations.

Financial planning services

For our financial planning clients, WM uses a comprehensive approach to financial planning in which we analyze various aspects of a client's financial position, make what we believe to be appropriate recommendations based on the client's individual circumstances, and then assist the client with implementing those recommendations.

We will discuss the client's future goals, objectives and attitudes towards risk. After carefully reviewing and discussing a client's financial situation, we will help design and coordinate the client's personal financial goals and prepare a written financial plan.

In general, the financial plan may include the following areas: net worth, income tax planning, cash flow analysis, investment planning, insurance planning, retirement planning, estate planning, and education planning.

Wealth management consulting services

For certain clients (which may include investment advisory and financial planning clients) seeking additional or stand-alone wealth management consulting services, we may, as directed and agreed to by the client, provide specific consultation and administrative services that do not involve recommending, determining or executing any transaction or providing an opinion on any individual security holding or transaction. In general, these services may include the following: investment aggregation and reporting, investment objectives, performance monitoring, meeting attendance, and fee negotiations.

Retirement plan consulting and advisory services

When providing these services for plans subject to the Employee Retirement Income Security Act of 1974 (ERISA), we may act as a fiduciary under section 3(21)A of ERISA, or as agreed contractually with the client, under Section 3(38) of ERISA. In general, clients, usually plan sponsors, may choose to use any or all of these services:

- Benchmarking services
- Fiduciary process management
- Investment policy statement preparation
- Investment recommendations
- Monitoring of investments
- Employee communications

RSM