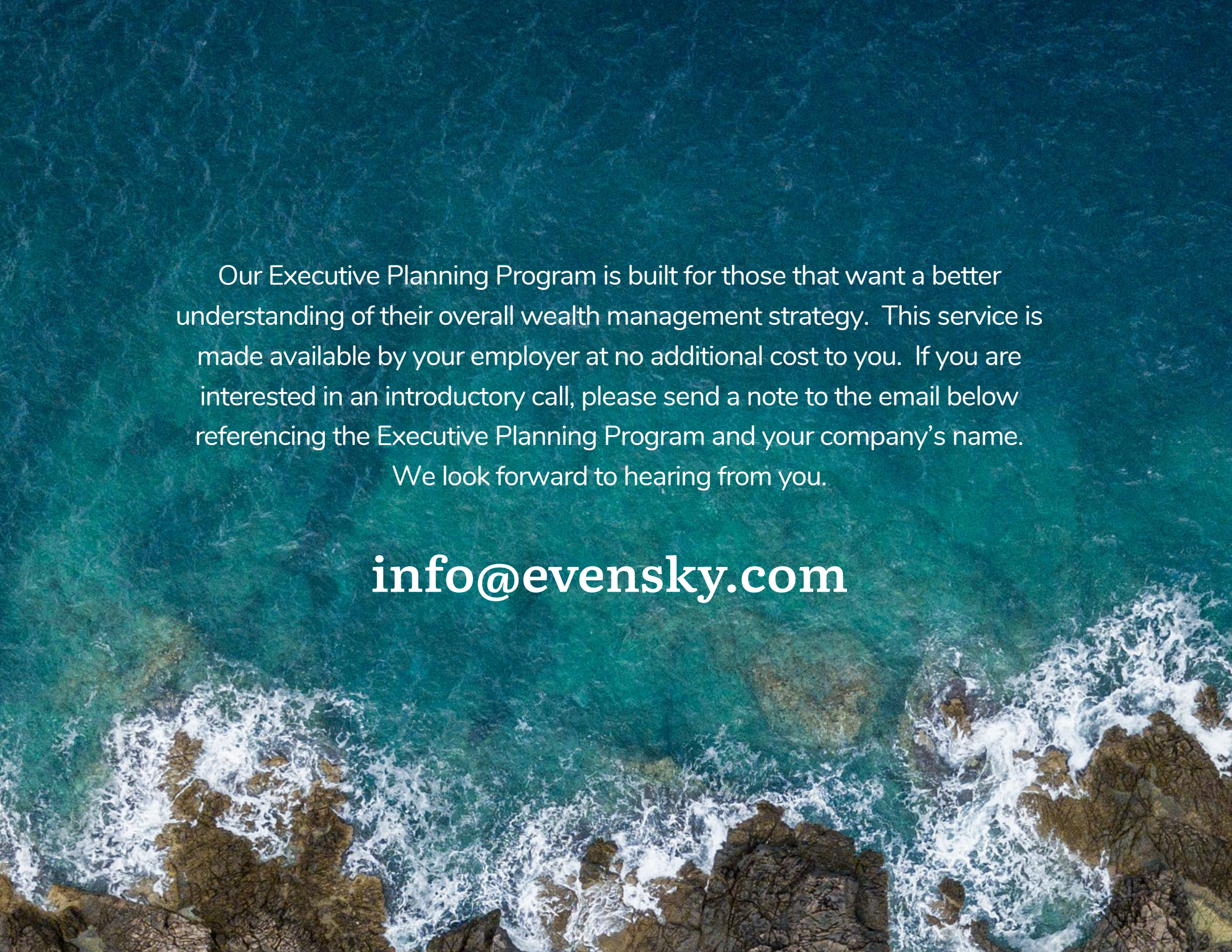




EVENSKY & KATZ / FOLDES
— WEALTH MANAGEMENT —

Executive Planning Program

DELIBERATE ACTIONS TO ENHANCE YOUR WEALTH MANAGEMENT STRATEGY

An aerial photograph of a rugged coastline. The water is a deep turquoise color, with white foam from breaking waves visible along the shore. The rocks are dark and jagged, protruding from the water. The overall scene is dynamic and scenic.

Our Executive Planning Program is built for those that want a better understanding of their overall wealth management strategy. This service is made available by your employer at no additional cost to you. If you are interested in an introductory call, please send a note to the email below referencing the Executive Planning Program and your company's name.

We look forward to hearing from you.

info@evensky.com



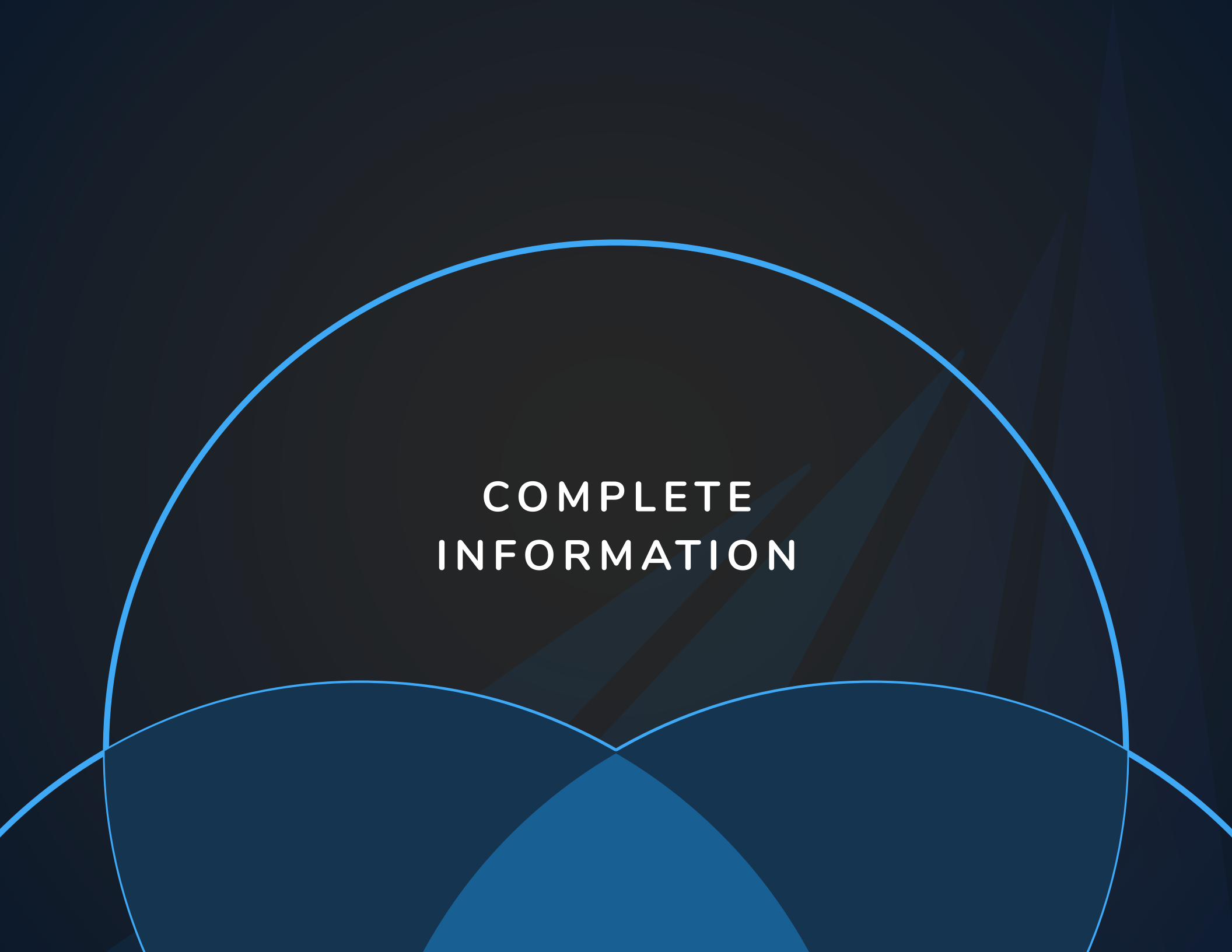
Executive Planning Program

IT IS THE FORMAL AND SYSTEMATIC
PROCESS WE UTILIZE TO:

- Engage clients in honest conversations about their unique goals and priorities
- Intake and organize each client's financial data
- Perform a goals based analysis to determine where you are and where you need to be
- Prioritize the areas of initial focus and improvement
- Develop an Investment Policy specifically for you and your family
- Effectively communicate the required Deliberate Actions

How to achieve *best possible outcomes*





COMPLETE
INFORMATION

Financial Resources Checklist

We will help you gain peace of mind by reviewing and discussing all aspects of your financial life that are important to you.

STATEMENTS:

Examples of statements you will want to gather

- ☐ Social Security Administration
- ☐ Bank
- ☐ Investment
- ☐ Retirement accounts
- ☐ College savings accounts
- ☐ Mortgage

RETIREMENT INCOME:

Gather information regarding your current and future sources of income

- ☐ Pension
- ☐ Annuity Income
- ☐ Alimony
- ☐ Part-time work
- ☐ Royalties
- ☐ Rental properties
- ☐ HSA
- ☐ Other

RISK MANAGEMENT:

Areas of insurance coverage we will want to review

- ☐ Life insurance with cash value
- ☐ Group term
- ☐ Long-Term Care
- ☐ Disability
- ☐ Auto
- ☐ Home
- ☐ Other

INVESTMENT ASSETS AND CONTRIBUTOR AMOUNTS:

Gather statements and breakdown amount of annual savings into each of these accounts

- ☐ Employer-sponsored plans (Eg. 401k, 403b, 457)
- ☐ Traditional IRAs
- ☐ Roth IRAs
- ☐ Taxable / brokerage assets
- ☐ Tax-deferred accounts (Eg. Annuity)
- ☐ 529 college savings plans
- ☐ Other

LIABILITIES OR DEBT (TOTAL AMOUNT AND END DATES):

Gather information regarding current balance, interest rates, and payments.

- ☐ Mortgages
- ☐ Equity lines of credit
- ☐ Vehicle loans
- ☐ Business loans
- ☐ Credit cards
- ☐ Personal lines of credit
- ☐ Education or student loans
- ☐ Other

OTHER ASSETS:

Other assets to consider

- ☐ Home(s)
- ☐ Collectibles
- ☐ Personal property
- ☐ Business
- ☐ Real estate
- ☐ Inheritance or gift
- ☐ Other



HONEST ANALYSIS



Honest Analysis

Your team of planners will take you through a conversational Risk Tolerance assessment to get a better understanding of your true risk profile.

Your team will also build a detailed Capital Needs Analysis to help you identify the Risk Required and Risk Capacity of your overall plan.

At the end of this process you will know if you are on track to accomplish your objectives, if any course corrections need to be made and what Deliberate Actions may be required to get you on a better path forward.



DELIBERATE
ACTION



Deliberate Actions

Our analysis will uncover areas of strength and weakness in your overall wealth management strategy.

For each area of improvement we will provide you with actionable steps to improve your current position.

You can take action on these steps yourself or engage us for our Wealth Management services.



Some Of The Questions *We Will Help You Answer*

- How aggressively should I invest?
- Should my age impact how I invest?
- When can I retire?
- Do I have enough to retire comfortably?
- Is investing for retirement different than investing during retirement?
- How much might healthcare cost in retirement?
- How do I spend from my retirement savings?
- Am I saving and investing enough?
- Should I rebalance my portfolio?
- What am I invested in?
- How should I be invested?
- Should my 401k be invested the same way as my other accounts?

Wealth Management Services

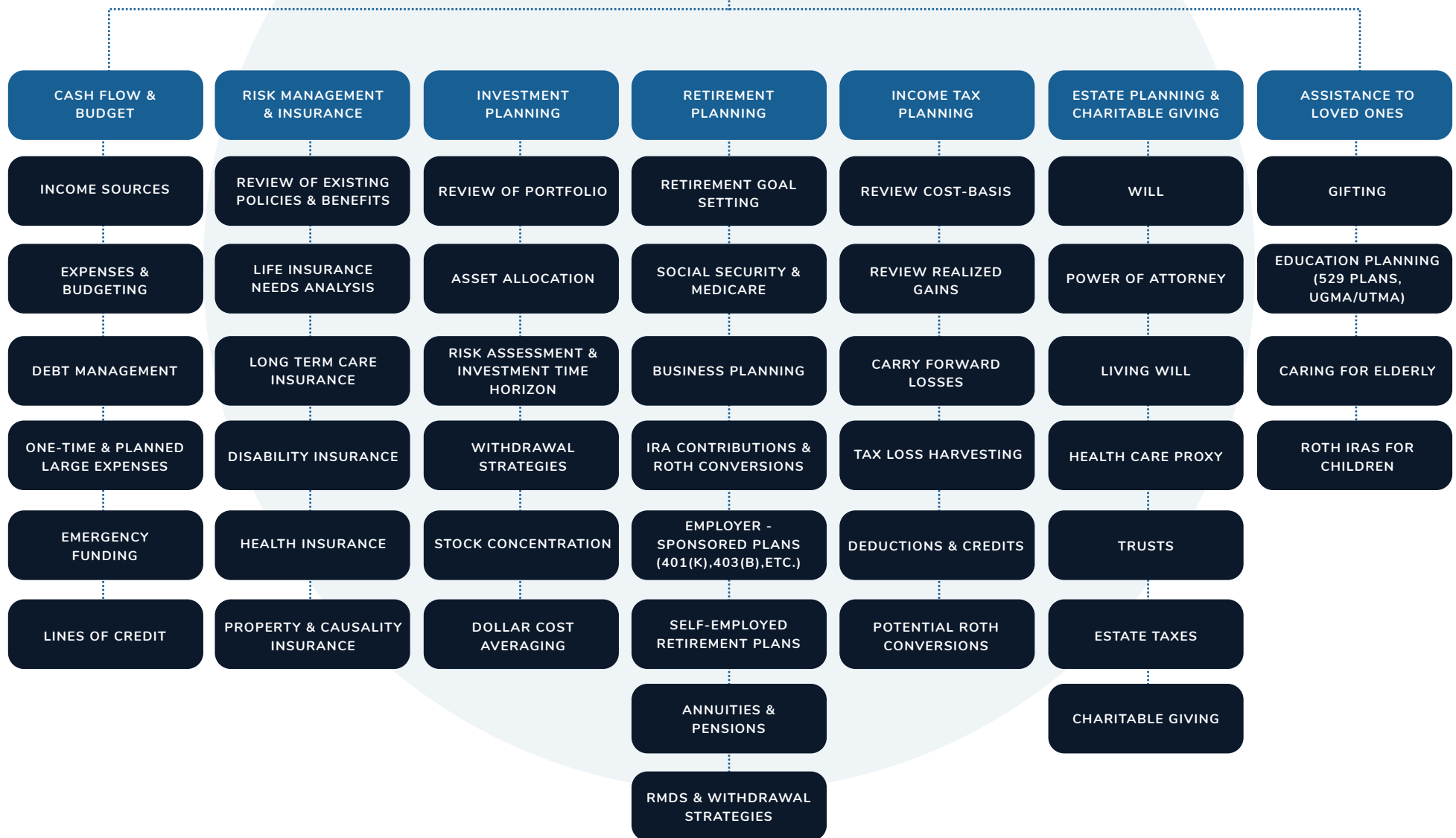
For those that engage us for our wealth management service, we will assist with implementation of our recommendations and provide ongoing/strategic maintenance of your financial plan.

We also provide advice and analysis across various planning areas:





Areas of Financial Planning



We provide guidance in many of these areas of financial planning. EKF is neither a law firm, nor a certified public accounting firm, and no portion of the content of this presentation should be construed as legal or accounting advice.



Who We Are

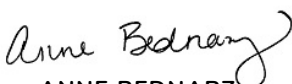
- We are a fee-only firm, providing fiduciary based wealth management services.
- We have been in business for over 35 years.
- Our professional staff includes 19 Certified Financial Planners™, three Chartered Financial Analysts, four Accredited Investment Fiduciaries, two Certified Public Accountants, one Juris Doctor, one PhD, one Associate Personal Financial Planning Professor, and one past Personal Financial Planning Professor.
- We have offices in Florida, Texas, and Washington to best serve our clients' regional needs.

Putting Our Client's Interests First

We believe in placing our clients' best interests first.

Therefore, we are proud to commit to the following five principles:

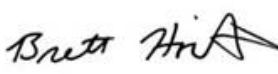
- We will always put our clients' best interests first.
- We will act with prudence; that is, with the skill, care, diligence, and good judgment of a professional.
- We will not mislead clients, and we will provide conspicuous, full, and fair disclosure of all important facts.
- We will avoid conflicts of interest.
- We will fully disclose and fairly manage, in our clients' favor, any unavoidable conflicts.

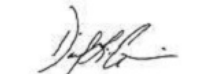

ANNE BEDNARZ


ALDO CASTANEDA


AUSTIN TANNER


BRIAN FISCHER


BRETT HOROWITZ


DAVID GARCIA


JOSH MUNGAVIN


JOHN SALTER


KAYLYN ADAMS


KATHERINE SOJO


LANE JONES


MICHAEL HOEFTLINGER


MICHAEL WALSH


MATT MCGRATH


MARCOS SEGRERA


ROXANNE ALEXANDER


TAYLOR GANG

*“Rather the pain of
discipline than the
pain of regret.”*

- ARISTOTLE



Important Disclosure Information

Past performance is no guarantee of future results. Different types of investments involve varying degrees of risk. Therefore, there can be no assurance that the future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Evensky & Katz/Foldes Wealth Management (“EKF”), or any non-investment related content, will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. EKF is neither a law firm, nor a certified public accounting firm, and no portion of its services should be construed as legal or accounting advice. Moreover, you should not assume that any discussion or information contained in this presentation serves as the receipt of, or as a substitute for, personalized investment advice from EKF. A copy of our current written disclosure Brochure discussing our advisory services and fees is available upon request or at www.evensky.com. The scope of the services to be provided depends upon the needs and requests of the client and the terms of the engagement.



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