



BURT WEALTH ADVISORS

6116 EXECUTIVE BLVD. SUITE 500
ROCKVILLE, MD 20852

PHONE: (301) 770-9880
WWW.BURTWEALTH.COM



Growth Through Life

Welcome!

Version 05/26/19



AGENDA

ABOUT OUR FIRM – Mission and Philosophy

Getting to know who we are

WHO WE SERVE

Getting to know who we work with

PERSONAL CONVERSATION

Discussing your personal situation

GROWTH THROUGH LIFE WEALTH PLANNING PROCESS

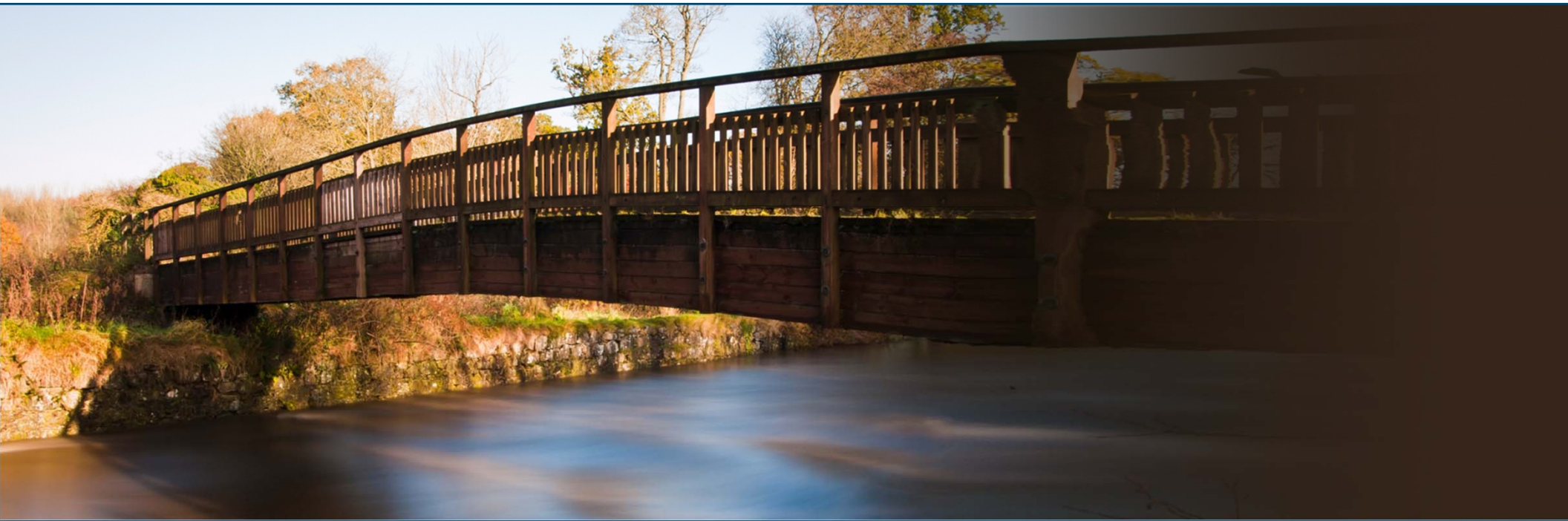
Understanding our proprietary process

GETTING STARTED

Taking the next steps

About Our Firm

Rooted in tradition with over 25 years of comprehensive wealth management experience

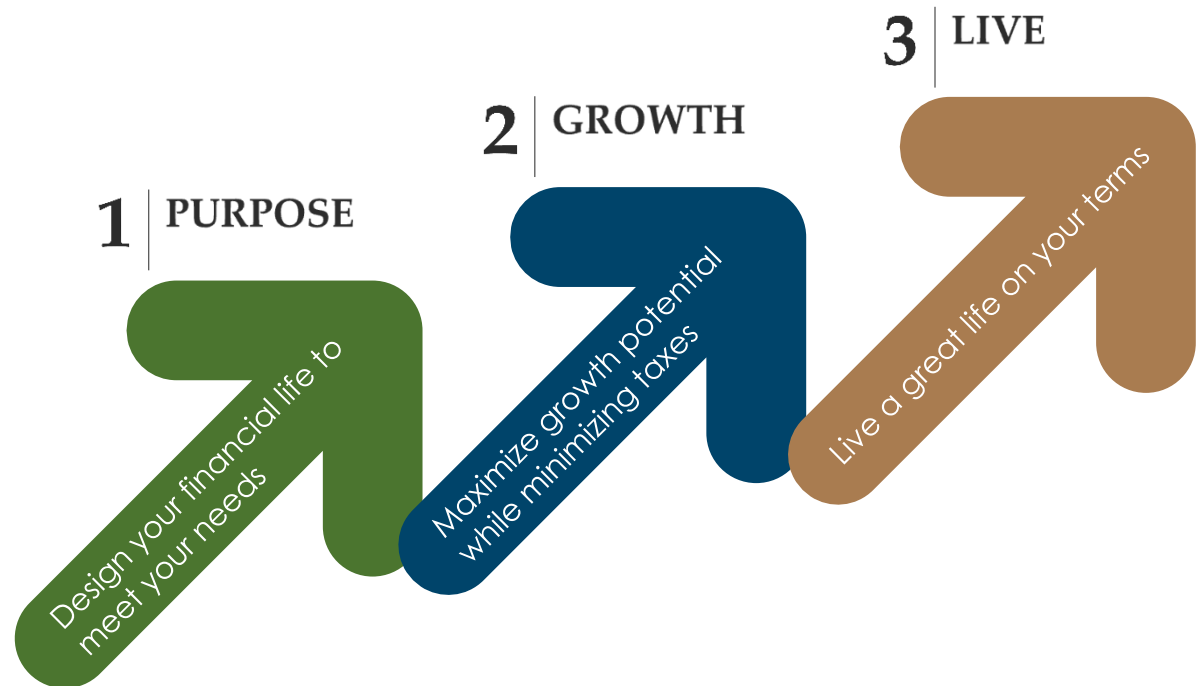


Our Mission

Growth Through Life

Our mission is to empower our clients to achieve financial freedom and peace of mind through holistic wealth management.

We are a trusted partner for high-net worth individuals and families wishing to grow and protect their assets throughout their life.



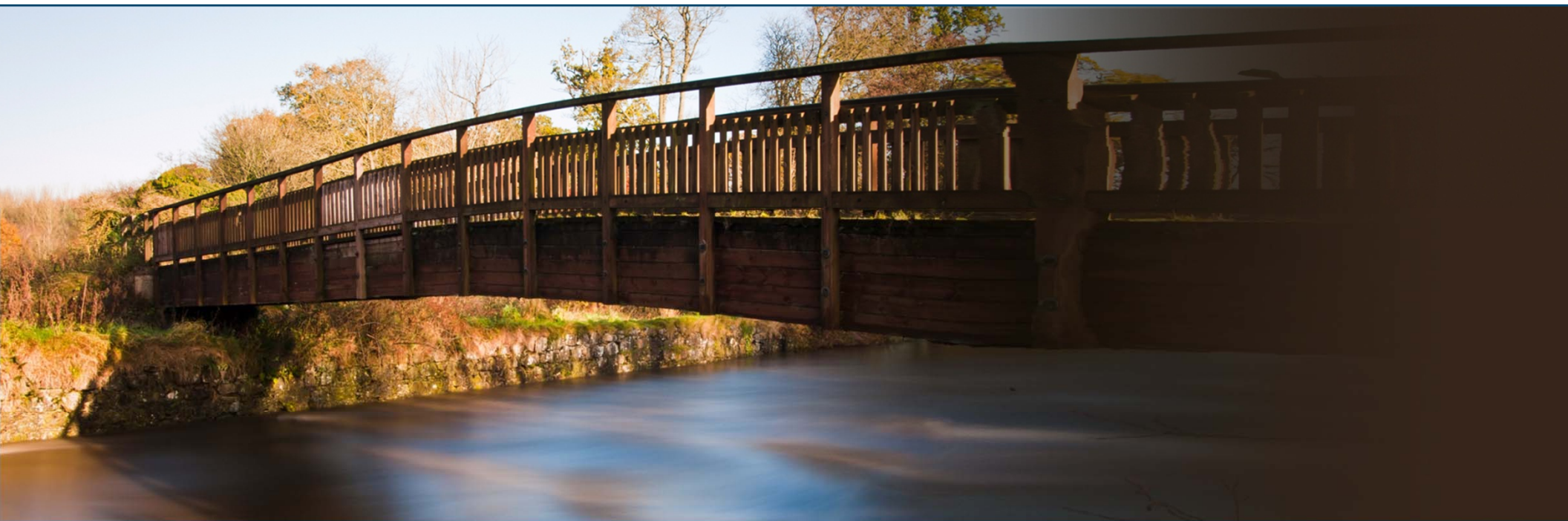
Our Core Philosophies

Growth Through Life



Who We Serve

Our firm is known for serving a diverse group of high-net worth families and individuals throughout their life cycle

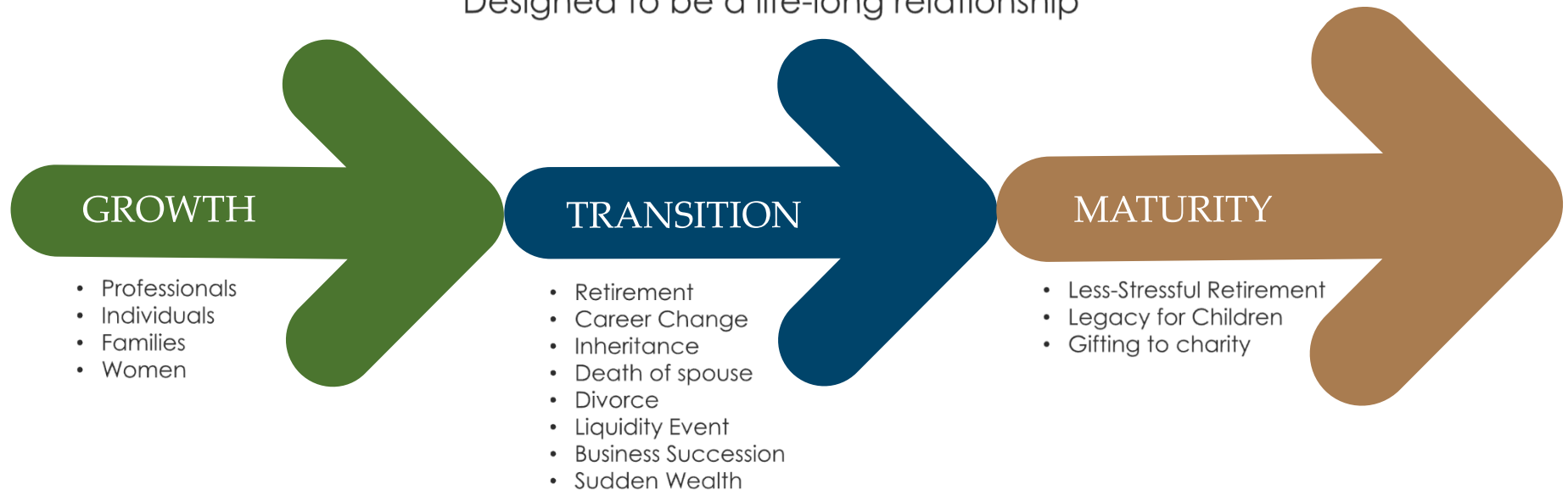


Personal Relationship for Life

Growth Through Life

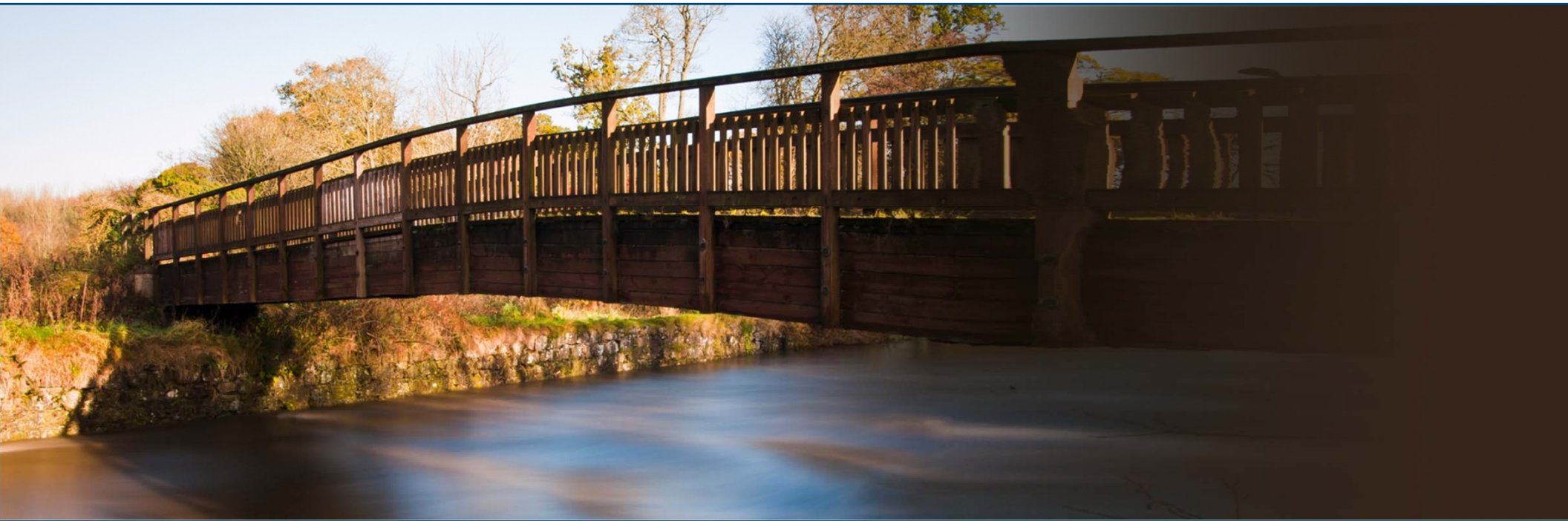
Growth Through Life Process Helps You Throughout Your Life

Designed to be a life-long relationship



Personal Conversation

Let's talk about your situation and where your greatest needs are today and in the future





Questions for You

CURRENT SITUATION

Where are you in your life?

DREAMS AND GOALS

What do you want to accomplish?

CURRENT RESOURCES

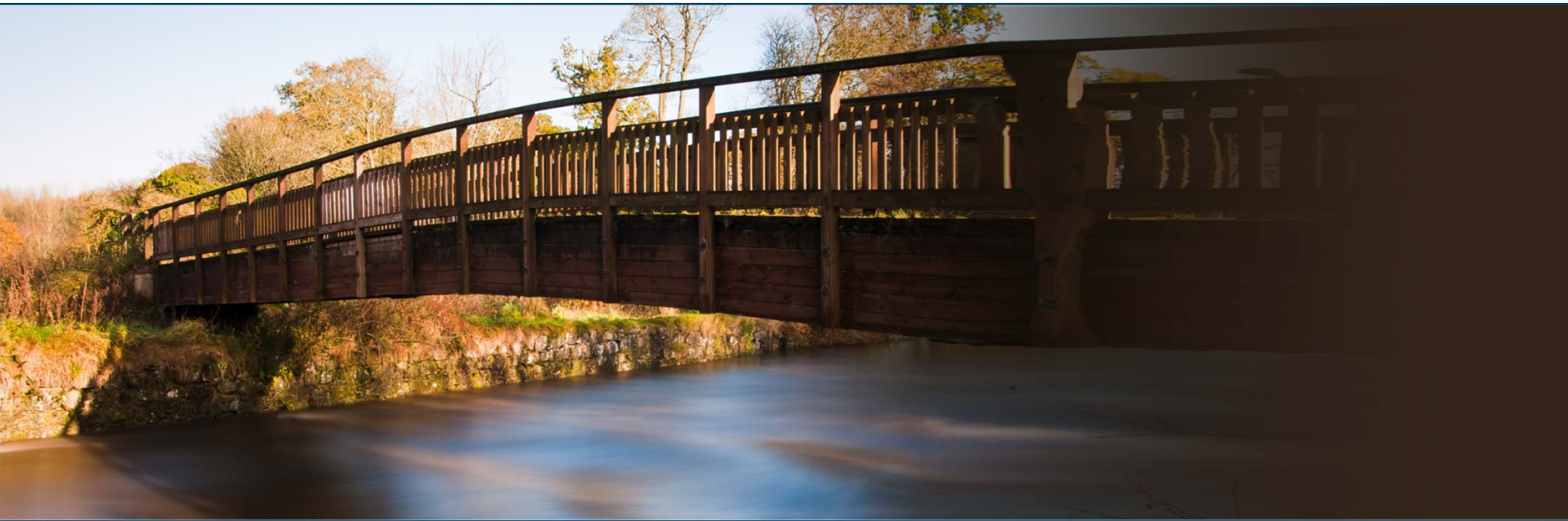
Where are you financially?

TIMEFRAME

What are your immediate needs?

Growth Through Life Process

Our proprietary wealth planning is designed to enhance your finances throughout all the phases of your life



Areas of Focus

Six primary areas of our Growth Through Life Wealth Planning Process



*For your estate and tax planning needs, we coordinate with your attorney and accountant as an extra benefit and time saver for you.

Initial Steps

Growth Through Life Process for Lifelong Success

Stay on Track with a Comprehensive Wealth Management Plan
Operating your financial life in a systematized way ensures success



Planning Meeting

Detailed discovery meeting of your planning needs and goals.



Presentation Meeting

Presentation of detailed plan for your immediate needs for financial success.



6 Month Follow Up

Check in meeting to ensure plan is on the right track.



Proactive Mtg. System

Detailed updates of your financial situation including status reports and follow-up on pending actions .



Ongoing Analysis

As your financial situation grows and changes you can speak to us anytime.

Four Point Team

The diversity of our team is your most powerful asset

Investment & Research Team

Oversees your investment portfolio and provide recommendations to implement your planning objectives



Advisory Team

Provides you recommendations and attends all meetings



CLIENT

Planning Team

Oversees comprehensive financial planning analysis and ongoing changes to your situation



Client Service Team

Ensures all administrative information is updated and immediate needs are handled



Investment Management

Managing Your Money Across Multiple Market Cycles

ASSET ALLOCATION

We work with our clients on an ongoing basis to maintain a clear understanding of their wealth goals and risk profile.

Beyond risk and return considerations, planning discussions focus on income needs, anticipated expenses and projections for financial success at certain lifecycle milestones.

These factors help our wealth advisors to best define an asset allocation strategy that is best customized to you.

PORTFOLIO CREATION

We employ a conservative, balanced, and disciplined approach that aims to meet goals while minimizing risk.

Investment portfolios generally include a diverse blend of the following:

- Cash & Cash Equivalents
- U.S. Treasuries
- Inflation Protected Bonds
- Corporate Bonds
- Municipal Bonds
- Domestic and International Equities
- Liquid Alternative Investments

PORTFOLIO MANAGEMENT

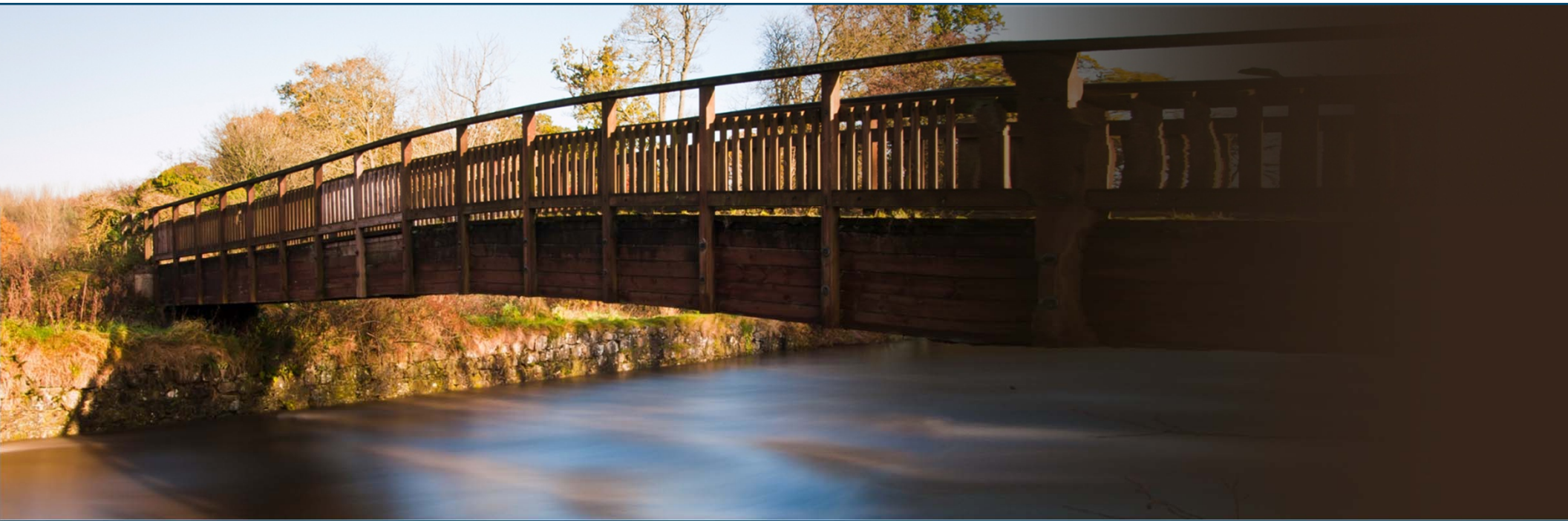
As a client, you will have a dedicated wealth advisor and all other teams available to you at any time to answer questions.

Our investment professionals will monitor investment performance and collaborate with your advisory team to ensure your portfolio adheres to your customized wealth management strategy.

Once the appropriate investments have been chosen, we provide ongoing oversight and make changes as often as necessary.

Getting Started

Getting started in our process is the first step to financial success and peace of mind



Let's Begin

Growth Through Life Wealth Planning Process

Grow a More Secure Future with Us
Beginning our process is easy

Complete Paperwork

Review and sign our advisory agreement to get started



Schedule Planning Meeting

Scheduling the first meeting will launch you into our Growth Through Life™ Wealth Planning Process



BURT WEALTH ADVISORS
6010 EXECUTIVE BLVD. SUITE 900
ROCKVILLE, MD 20852

PHONE: (301) 770-9880
WWW.BURTWEALTH.COM



Growth Through Life

FAQ's

Q: How does BWA add value to my financial life?

Growth Through Life Wealth Planning Process

Burt Wealth Advisors add value in the following ways:

1. Save income taxes by proactively working with your CPA, tax loss harvesting, capital gains avoidance, low cost investments, tax-free investments, asset location and rebalancing
2. Optimize estate planning by working with your attorney to reduce estate taxes, probate and settlement costs and strategies for appropriate asset distribution
3. Plan retirement withdrawal sourcing, maximize Social Security calculations, access to Medicare/LTC specialist, scenario analysis for various retirement dates and spending levels, additional scenarios created to answer your questions
4. Insurance needs analysis
5. Delegate work to a professional and free up your time to do what you enjoy



Q: What do we need from you?

Growth Through Life Wealth Planning Process

To get started we will need the following information from you:

1. Signed management agreement including brief information request form
2. Complete risk tolerance survey
3. Current account statements
4. Most recent tax return



Q: What are examples of ongoing advice?

Growth Through Life Wealth Planning Process

Examples of Ongoing analysis requested by clients:

1. Can I downsize from my home to a retirement community?
2. When should I take social security?
3. Can I afford LTC insurance and does it make sense for me?
4. Can I afford to make larger gifts to my family or charity?
5. Does a qualified charitable distribution from my IRA make sense for me?
6. Would a donor advised fund be a better vehicle for charitable giving?
7. What kind of legacy can I leave for my children?



Q: What happens to my current investments?

Growth Through Life Wealth Planning Process

You need not worry about losing control as you are integral part of the portfolio design process. *We start by transferring all of your current assets “in-kind” to new Schwab accounts without selling investments. We then prepare and present a new and improved investment plan incorporating your current investments and risk tolerance plus our new recommendations. You then have the opportunity to review the plan and ask questions and we work together with you until you are comfortable with the portfolio. You then sign off on the plan and we begin the implementation process of buying and selling investments to match the plan you approved.



*It is our goal to transfer all investments as is, however, company retirement accounts transfer as cash and certain investments are not transferable.

Q: How are investment decisions made?

Growth Through Life Wealth Planning Process

In terms of legacy assets, we continually monitor the relative risk/reward prospects of the investment. We also focus on investment costs and potential tax liabilities in determining any sell recommendations.

BWA makes investment decisions through our Investment Committee. The Investment Committee is comprised of senior members of our Advisory and Research teams. These members collectively have 100+ years of investment experience, and represent 6 Certified Financial Planning Designations (CFP®) and 2 Chartered Financial Analyst Charterholders (CFA). Investments are selected using a blend of fundamental research, technical analysis, and macroeconomic data. We are very conscious of investment costs, and primarily use institutional level funds and exchange traded funds (ETFs) to build our portfolios.



Q: What are the deliverables?

Growth Through Life Wealth Planning Process

The following is an overview of the deliverables and work you can expect from us throughout our long-term relationship:

1. Periodic review of your portfolio and progress toward your goals and priorities
2. Analysis of your risk tolerance
3. Detailed investment plan and ongoing maintenance
4. Interactive planning sessions, whereby together we explore “what if” scenarios
5. Written wealth planning summary to track progress toward goals
6. Detailed meeting agendas to keep us on track toward achieving your dreams
7. Follow-up actions checklist to monitor successful completion toward goals



Q: What is the cost of your services?

Growth Through Life Wealth Planning Process

QUARTERLY FEE SCHEDULE *	
0.375%	On the first \$500K
0.200%	On the next \$250K
0.175%	On the next \$1.25M
0.150%	On the next \$4M
0.125%	On the next \$4M
0.100%	On the amount over \$10M



* subject to a minimum fee of \$937.50 per quarter

Q: How is BWA different from my current advisor?

Growth Through Life Wealth Planning Process

The following is an overview of what separates BWA from our competitors:

- We are a **locally owned**, and **independent** firm. We do not have a large parent company, proprietary products or sales quotas. Therefore, we are free to obtain the highest quality products and services for our clients.
- We work in a **team environment** to deliver quality financial advice and service to our clients. Investment decisions are made as a committee and clients work with a dedicated team.
- We **focus on educating our clients** in terms of financial planning strategies and investment decisions. We want our clients to understand what we are doing, and why we are doing it.
- We will **proactively work with your other professionals**, including lawyers, accountants, and insurance professionals to help coordinate your overall financial planning and investment management goals.



Q: The Fee-only and Fiduciary Difference

Growth Through Life Wealth Planning Process

The following is an overview of what separates BWA from our competitors:

- As an SEC Registered Investment Advisor, we are held to a **fiduciary** standard. This means that we are legally required to act in the best interest of our clients and put our clients' interests ahead of our own at all times. We are NOT commission-oriented brokers who are held to a lower standard of legal care. Brokers can sell the investment that pays them the most commissions as long as the investment is deemed *suitable* for the client. Our fiduciary obligation sets us apart from the broker suitability standard and is the basis for our trusted advisory relationships.
- We are a **fee-only** advisor and receive no commissions. Our revenue is generated entirely from our clients so that we have no incentive to recommend products for sales compensation. Additionally, we are very transparent in regards to what a relationship with BWA will cost in terms of advisory fees and/or investment costs. Because we are fee-only and transparent, our clients can further trust that we are completely objective in our recommendations and put their interests ahead of our own.



Firm Overview

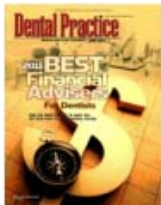
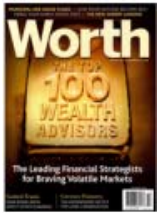
Growth Through Life



Burt Wealth Advisors has served as a trusted partner of high net worth individuals and families wishing to protect and grow their assets. We take an objective and proactive approach, bringing our expertise to bear on every aspect of a client's wealth. We have a duty and commitment to our clients' financial success.

Honors & Awards*

Growth Through Life



WASHINGTONIAN

Wealth Manager

Medical Economics
QUARTER BUSINESS BY BETTER PATIENT CARE

Our focus on client matters and solutions has earned the firm recognition in numerous leading regional and national publications. Additionally, our advisors have been recognized for their expertise as some of the top wealth management professionals in the country.



Burt Wealth Advisors was ranked on CNBC's list of the Top 100 Fee-Only Wealth Management Firms.

* BWA is very proud of our awards and industry accolades. Rankings and/or recognition by unaffiliated rating services and/or publications should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if BWA is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of BWA by any of its clients. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser. For further information regarding the awards mentioned on the website (including the inclusion criteria), please see and click on the awards criteria link in the "In the News" section of the WWW.BurtWealth.com website.



BURT WEALTH ADVISORS

6116 EXECUTIVE BLVD. SUITE 500
ROCKVILLE, MD 20852

PHONE: (301) 770-9880
WWW.BURTWEALTH.COM



Growth Through Life