

140 THINGS WE DO FOR CLIENTS



As your life evolves, so will your goals. We'll be there with you, helping you make smart choices for every new chapter of your life.

Our firm works side-by-side with you as well as behind the scenes, to deliver a 'Signature' level of service.

Below are 140 services you see vs. don't see when you work with our firm.

Financial Planning



What Clients See

- Align Spending with Values and Goals
- Allocate Investments and Cash Based on Goals
- Analyze Career Transition Opportunities
- Analyze Generational Financial Planning
- Plan for Emergencies
- Evaluate Household Budget
- Assess Feasibility of Major Purchases
- Analyze Impact of Moving/Relocating
- Evaluate Student Loan Repayment Options, i.e. IDR
- Establish 529 College Savings Plans
- Plan for Sudden Wealth
- Plan for Inheritance

What Clients Don't See

- Compare Finance vs Purchase Scenarios
- Consider Impact of Marriage/Divorce/Widowhood
- Track CD and High Yield Savings Rates
- Evaluate Optimal Education Funding Plan
- Analyze Executive Equity Compensation Plans
- Obtain Professional Designations (i.e. CFP®)
- Complete Annual Continuing Education
- Stay up-to-date on Financial Planning Strategies
- Produce Financial Planning Educational Content
- Stay up-to-date on Legislative Changes
- Enhance Service Experience
- Utilize State-of-the-Art Financial Planning Technology

Retirement Planning

What Clients See

- Determine Contributions to Retirement (401k, 403b, IRA, etc.)
- Analyze Pre-Tax vs Roth Strategies
- Provide Pension Claiming Strategies for Maximization
- Calculate Probability of Success in Retirement
- Guide Households To and Through Retirement
- Determine Cash Flow Needed in Retirement
- Create and Execute on Retirement Income Plans
- Provide Account Consolidation Options upon Retirement
- Provide Financial Confidence in Retirement
- Establish 401(k)/403(b) Retirement Plans for Entities

What Clients Don't See

- Consider Back Door and Mega Back Door Roth IRA's
- Consider Roth Conversion Strategies
- Consider Medicare/Medicaid Implications
- Strategize Ideal Retirement Age
- Analyze Social Security Claiming Age For Maximization
- Analyze Longevity Risks
- Map Out Required Minimum Distributions
- Maximize Tax Efficient Distributions
- Determine Proper Withdrawal Rates to Ensure Longevity of Portfolio and Investments
- Stay up-to-date on Social Security Rules



Investment Planning



What Clients See

- Invest in Stocks, Bonds, Mutual Funds, ETF's, UIT's, etc.
- Invest in Fixed, Variable, and Indexed Annuities
- Invest in Interest-Bearing Accounts (CD's, Money Markets, etc.)
- Assess Risk Tolerance
- Handle Employee Stock Options (ISO, ESOP, NSO, RSU, etc.)
- Manage Investor Decision-Making Through Volatile Markets
- Provide Educational Workshops from Third-Party Economists
- Track Progress of Portfolios In Relation To Market Conditions
- Provide Clients with Online Access
- Communicate Plan for Market Downturns
- Rebalance Portfolios as Needed

What Clients Don't See

- Develop Asset Allocation Plan
- Develop Asset Location Plan
- Strategize To Diversify Concentrated Stock Positions
- Provide Downside Protection with Hedging Strategies
- Provide Defensive Techniques with Tactical Strategies
- Provide Income Floor When Necessary
- Evaluate Need for Structured Products
- Monitor Online and Local Bank Interest Rates
- Consult with Internal Investment Committee on Portfolio Managers
- Consult with Fund Managers on Market Outlook
- Stay up-to-date on Innovative Investment Techniques

Tax Planning¹

What Clients See

- Implement Tax-Loss Harvesting Strategies
- Create Charitable Giving Strategies (i.e. DAF, CRT, CLT, etc.)
- Leverage Tax Credit and Tax Deduction Opportunities
- Educate/Gameplan on IRS Tax Bracket System
- Develop Tax-Efficient Income Strategies
- Coordinate Short-Term/Long-Term Capital Gains/Losses

What Clients Don't See

- Monitor Changes in the IRS Code
- Communicate with CPA's and Tax Planners
- Review Annual Tax Returns
- Develop Small Business Exit/Continuation Plan Options
- Track and Report on Cost Bases



Insurance Planning



What Clients See

Educate on and Implement Permanent Life Insurance
 Educate on and Implement Term Life Insurance
 Educate on and Implement Disability Income Insurance
 Educate on and Implement Long-Term Care Insurance
 Provide Group Health Insurance for Small Businesses
 Educate on Health Savings Accounts
 Educate on and Integrate Annuity Products for Guaranteed Income ²
 Educate on and Integrate Annuity Products for Hedging Strategies
 Educate on and Integrate Annuity Products for Fixed Interest Strategies
 Educate on and Integrate Annuity Products for Tax Deferred Growth

What Clients Don't See

Analyze Existing Life Insurance Policies
 Develop Capital Needs Analysis for Insurance Planning
 Complete Insurance Continuing Education Requirements
 Attain Insurance-centric Professional Designations
 Evaluate Key-Person Insurance Strategies for Small Businesses
 Evaluate Buy-Sell Insurance Strategies for Small Businesses
 Stay informed on Insurance Regulations
 Evaluate Medicare Options for Seniors
 Evaluate Workplace Benefits for Optimization
 Stay informed on Insurance Regulations

Estate Planning¹

What Clients See

Work with Client's Estate Planning Attorney
 Ensure Proper Beneficiary Designations
 Implement Gifting Strategies
 Consult with Client's Attorney on Special Needs Trusts
 Prepare Surviving Spouse for Widowhood
 Integrate Life Insurance with Estate Planning
 Advise on Family Legacy Planning
 Educate Next Generation on Financial Planning
 Conduct Family Planning Meetings

What Clients Don't See

Review Trust and Will Documents
 Develop Business Succession Planning Options
 Analyze Impact of Estate Taxes
 Evaluate Needs for a Trust
 Evaluate Options to Minimize Taxation at Death
 Evaluate Options to Maximize Wealth Transfer at Death
 Optimize Generational Planning for High-Net-Worth Families



Deliverables



What Clients See

Produce Recurring Financial Statements
 Generate On-demand Financial Reports
 Develop a Clear Outline of Your Financial Picture – Asset Map
 Provide a Detailed Analysis of Your Current Investments – Nitrogen
 Create Probability-Based Projections of Your Retirement Plan – eMoney
 Provide Online Access to Your Accounts and Financial Plan
 Offer an Open Architecture for Investment and Insurance Solutions
 Maintain Brick-and-Mortar Office to Visit
 Commit to a Long-Term Relationship with You
 Allow Access to Your Financial Professional's Online Calendar
 Provide Access to CFP® on Staff
 Customize Financial, Investment, and Insurance Plans
 Create an Executive Summary Based on Your Finances
 Invite to LIVE Exclusive Educational Webinars

What Clients Don't See

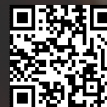
Articulate Goals
 Commit to Understanding Client's Point-of-View
 Develop New Ideas/Innovative Planning Techniques
 Hold Clients Accountable on To-Do Items
 Ask Challenging Questions (Hard Questions)
 Invest in Your Success
 Simplify Complex Topics
 Monitor Ongoing Life Changes
 Commit to Prompt Response Time
 Provide Dedicated In-House Support Staff
 Deploy a Multiple-Financial Advisor Team Approach
 Succession Plan for Your Financial Professional
 Provide Goal-Based Approach to Planning

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 WEALTH CONCEPTS

Lighting the way to your financial future

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