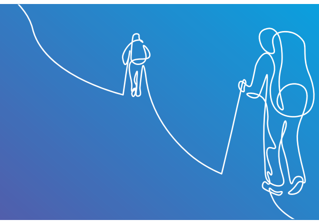

Financial Design

Our holistic approach to wealth management

Effective wealth management may seem overwhelming, from understanding your personal goals and values to analyzing current investments, cash flow, debt, income taxes, risk management needs and more. At Choreo, we believe managing your wealth is about more than just managing your money. It is about developing a personalized financial strategy that is as unique to you as your own fingerprint.

Our holistic approach and innovative discovery process is designed to help you build and live a great life. Our wealth management advisors collaborate with clients' tax advisors to offer a variety of services designed to address the complex financial and investment needs of high-net-worth individuals. Our focus areas and services include:

Designing a great life

- Values identification and alignment
- Roles and responsibilities
- Resource allocation
- Goal setting and prioritization
- Goal tracking and reporting

Asset management

- Strategic asset allocation and globally diversified portfolios
- Investment policy statement design
- Manager due diligence, selection, and monitoring
- Strategies implemented to increase tax efficiency
- Exposure to alternative investments
- Understand client's risk capacity and tolerance
- Disciplined approach to portfolio rebalancing
- Portfolio rebalancing based on risk parameters not market timing
- Application of risk budgeting concepts
- Ability to implement using both active and passive solutions

Asset protection

- Employee benefits analysis
- Risk management and insurance consulting

Cash flow, debt, and tax management

- Cash flow planning
- Debt analysis and structuring
- Education funding
- Executive compensation planning
- Retirement planning
- Stock option analysis and planning
- Tax-aware financial planning

Wealth transfer planning

- Estate and legacy planning
- Guidance and coordination of estate and trust administration
- Family wealth counseling
- Special needs planning
- Strategic philanthropy

The knowledge, guidance and attention of experienced wealth management professionals help you financially prepare for the future. Our goal is to help you accumulate and maximize your wealth. You should expect nothing less from an advisor entrusted with such an important assignment.

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Choreo

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