



WAVERLY

ADVISORS

WELCOME

BREED'S HILL CAPITAL



# CORPORATE RETIREMENT PLAN OVERVIEW

## PRESENTED BY:



**Jack Adams**  
QPFC  
Partner, Retirement Plan  
Advisor



**Jonathan Osborne**  
QKA®  
Partner, Retirement Plan  
Advisor

# YOUR SERVICE TEAM



**Steven Causey**

- Partner, VP, Senior Retirement Plan Consultant
- Joined the financial services industry in 1991
- Responsible for managing the 401(k) Complete service line



**Jack Adams, QPFC**

- Partner, Retirement Plan Advisor
- Joined financial services industry in 2007
- Provides turn-key plan administration and investment solutions for retirement plan clients



**Jonathan Osborne, QKA**

- Partner, Retirement Plan Advisor
- Joined financial services industry in 2010
- Responsible for retirement plan compliance and consulting on plan design



**Billy McMahon, CPFA, CRPC, QKA**

- Retirement Services Liaison
- Joined financial services industry in 2014
- Responsible for ensuring high service standards are met for plan sponsors and participants



**Kim Warner**









- Annual Plan Review Specialist
- Joined our firm in 1999
- Responsible for scheduling and creating annual plan reviews, on-boarding new clients and on-going client service



**Diana Contorno, HDP™**

- Retirement Planning Specialist
- Joined financial services industry in 2011
- Responsible for 401(k) education meetings with participants

## OFFERINGS

	 <p>401 k Complete Your total retirement plan solution.</p>	
3(38) Investment Advisor		
Recordkeeper & TPA		
Custodian		
Clients & Assets	<p>180+ Clients \$1.1 Billion</p>	<p>10 Clients \$200+ Million</p>

\*In partnership with American Trust



# OUR PHILOSOPHY





# RESPONSIBILITIES

## Investment Advisor – Waverly Advisors

- Serving as a 3(38) fiduciary; the highest level
- Investment selection/monitoring
- Employee communication/education
- Plan reviews

## Recordkeeper & TPA – Waverly Advisors

(in partnership with American Trust)

- Daily transaction processing and valuation
- Website
- Quarterly participant statements
- Compliance testing and form 5500

## Custodian – American Trust Custody

- Custodies the plan assets
- Produces periodic trust statements

Waverly Advisors has engaged American Trust Corporation (“ATC”) to assist with its provision of plan administration services to retirement plan sponsors. Waverly Advisors compensates ATC for its services. There is no extra charge to the plan sponsor or its participants as the result of Waverly Advisors’ engagement of ATC. In addition, Waverly Advisors recommends that its retirement plan clients consider engaging the custody services provided by Mid Atlantic Trust Company (“MATC”). Waverly Advisors recommends MATC because MATC is generally able to provide plan sponsors with lower cost custody services. MATC and ATC are affiliated entities. Neither Waverly Advisors, nor any of its employees, receive any economic consideration from either MATC or ATC.





# INVESTMENT OPTIONS

## Variety of individual mutual fund options

- Primarily passive investment strategies
- Extremely low expense ratios
- Include target-date funds

## Five Risk-Based Portfolios

(comprised of individual fund options above):

- Aggressive Growth
  - Growth
  - Moderate
  - Moderately Conservative
  - Conservative
- 
- Periodic rebalancing and tactical investment and allocation changes as appropriate
  - Offers participants a convenient and diversified risk-based portfolio that is actively managed



# FUND OPTIONS

## Equity Funds

- Vanguard Value Index
- Vanguard Growth Index
- Vanguard Mid Cap Value Index
- Vanguard Mid Cap Growth Index
- Vanguard Small Cap Growth
- Avantis US Small Cap Value
- Avantis Emerging Markets EQ
- Avantis US Large Cap Value
- Vanguard Dividend Appreciation Index
- DFA International Core
- DFA International Small Company
- Fidelity S&P 500 Index

## Fixed Income/Alternative Funds

- DFA Inflation Protected Securities
- Vanguard High Yield
- Vanguard Intermediate Term Bond
- Vanguard Total Bond Index
- Vanguard REIT Index
- Stable Value
- Vanguard Money Market

## Vanguard Target Date Funds

## Waverly Advisors Risk-Based Model Portfolios

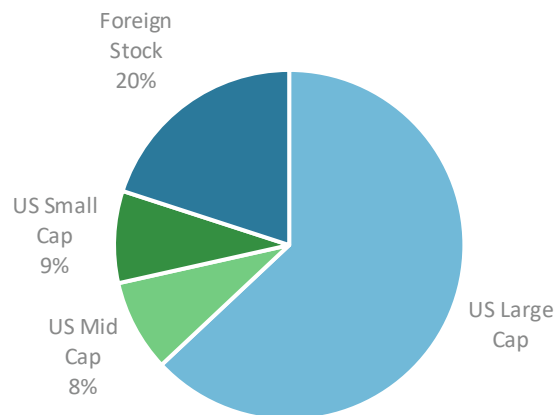
- Aggressive Growth
- Growth
- Moderate
- Moderately Conservative
- Conservative

*The above is subject to change based upon various factors, including changes in the client's situation, changes in applicable law and/or market conditions.*



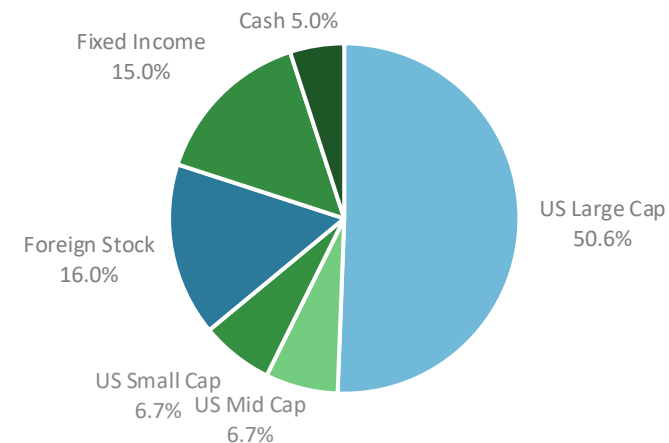
# MODEL ALLOCATIONS

**AGGRESSIVE**  
100% Stocks



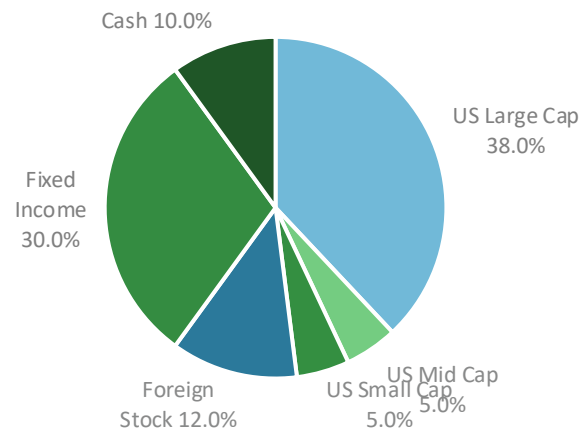
**GROWTH**

80% Stocks | 20% Fixed Income/Cash



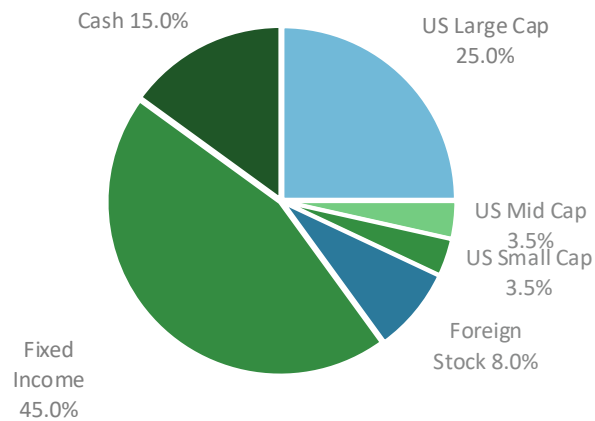
**MODERATE**

60% Stocks | 40% Fixed Income/Cash



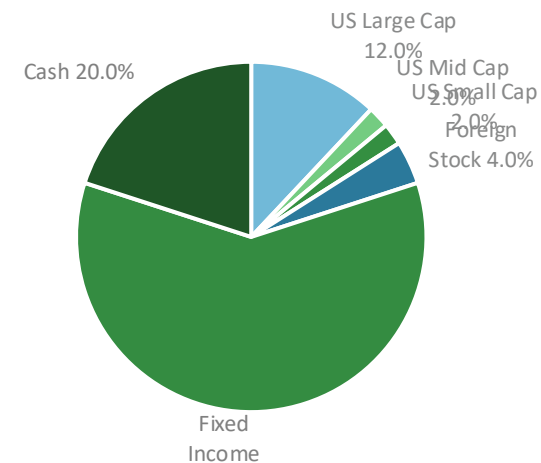
**MODERATELY CONSERVATIVE**

40% Stocks | 60% Fixed Income/Cash



**CONSERVATIVE**

20% Stocks | 80% Fixed Income/Cash





# EMPLOYEE EDUCATION

- Employee education is included in our services
- Conduct in-person and virtual meetings and can record participant education videos
- Participant education includes general financial wellness topics and items beyond the 401(k) plan, such as the importance of a consistent savings plan, general market updates, college savings plans, etc.
- iJoin retirement projection tool allows participants to customize their savings plan

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Your total retirement plan solution.

# PARTICIPANT COMMUNICATION

## Participant News

- Statement Reminder
- Market Update

## Targeted Emails

- For Example
  - Company contribution max
  - Beneficiary updates
  - Catch-up contributions



## 401(k) COMPLETE PARTICIPANT NEWS

Your Quarterly eStatement is now available.

[Click here](#) to login to your 401(k) account.

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As a reminder, your eStatements are located in the Forms & Reports section, which you can access in the blue menu bar at the top of the home page. While logged in, you can also check your current account balance, transfer funds, change investment elections and update your personal information.

If you have questions or need additional information about your investments, please contact WA Asset Management at 1.888.925.6387. If you need help with anything else, please reach out to 1.800.847.6639 or [RetirementServices@WorkSaveRetire.com](mailto:RetirementServices@WorkSaveRetire.com).

### 2Q 2022 Market Update: Sunglasses & Umbrellas

by [Joshua G. Miller, CPA, CFA®, CIPM](#)



When it comes to the markets, the summers (good times) tend to be long, and the winters (tough times) are often short as bull markets are more enduring than bear markets. Despite the beautiful weather this time of year, stock and bond markets have disappointed so far in 2022; however, we must remember that four of the five years leading up to this year were very strong. Just as rainy and cold days are inevitable, so are volatile and disappointing market returns every now and then.

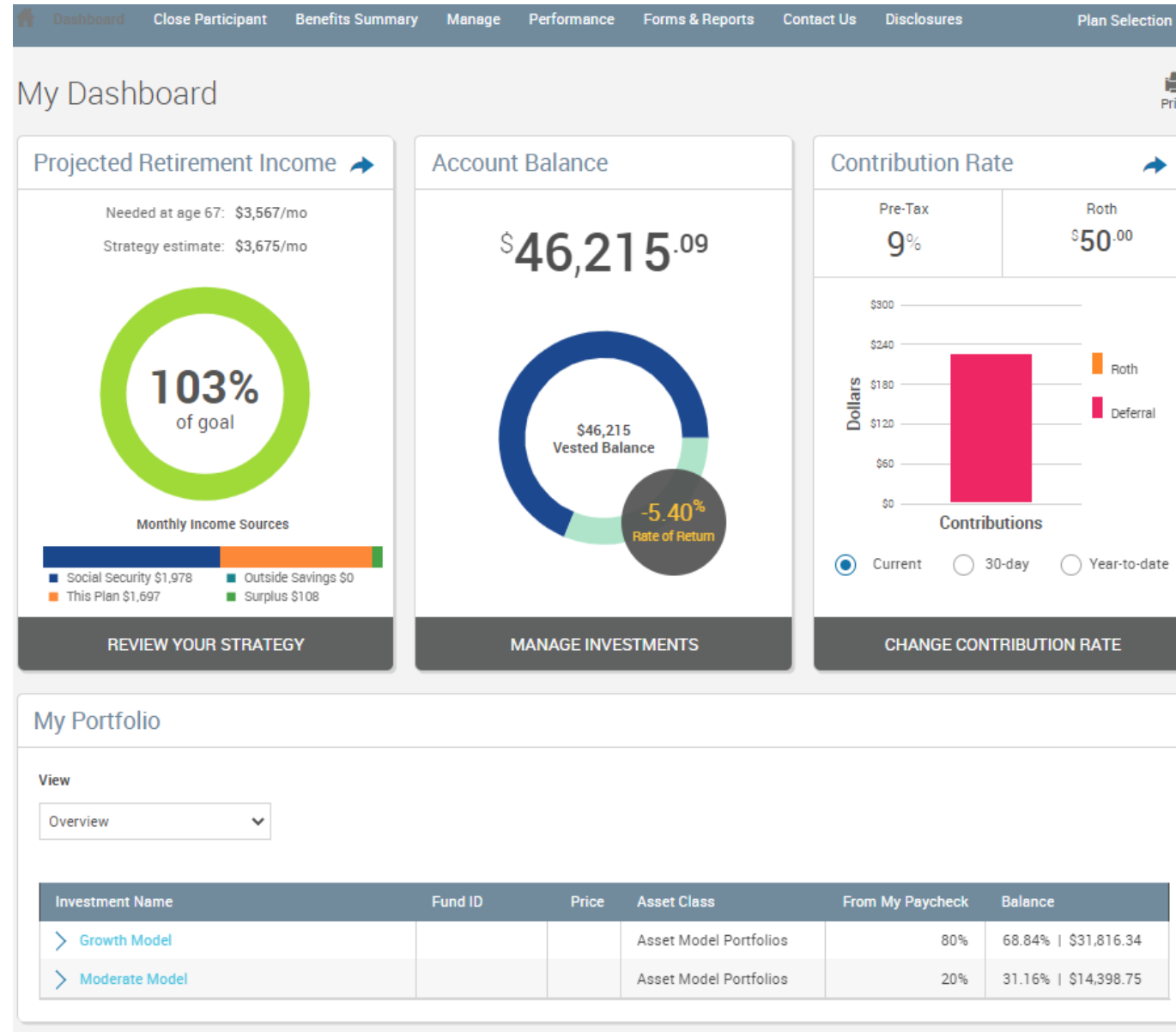
[Read More](#)

[HOME](#) | [INSIGHTS](#) | [CONTACT US](#)



# EMPLOYEE DASHBOARD

- Concise look at employee account, all on one screen
- Personalize your experience using iJoin's tools by clicking "Review Your Strategy"
  - Change your retirement age
  - Change your retirement income needs
  - Estimates SS benefits
- Current balance
- Contribution rate
  - Change contribution rate
- Current Investments
  - Change investments
- Portfolio break down
  - Deferral
  - Overall balance



# iJOIN ACCOUNT ACCESS

## Make It Yours

- Click Personalize Your Projection
- Update Your Income Details
- Update your annual salary and your state of residence

Please include information that will help us personalize your retirement picture.

Confirm or Update Annual Salary  
\$45,000.00

Where do you plan to live in retirement?  
Alabama

Do you want to include household/spousal income and savings in your projections?  
No  Yes

CANCEL OK

- Click on Modify Your Savings Strategy
  - Look at changing your deferral
  - Look at changing your Retirement Age
  - Look at changing your Amount Needed monthly in retirement

Your Retirement Snapshot

Stacy, your current investment election is displayed below.

This investment election and your current contribution rate is projected to provide the following income at retirement age. In the next step you can modify other factors to see how they impact your projection.

Your Investment Election	Your Projected Income Goal
<p><b>WADEMO AGGRESSIVE</b></p> <p>Estimated Return: 7.1%</p> <p>This is an estimate of long term portfolio growth generated using forecasting data for your actual fund selections or similar fund selections. This is only an estimate and is not a guaranteed indicator of future portfolio performance.</p> <p>CHANGE INVESTMENT</p>	<p>156% of goal</p> <p>Needed at age 67: \$3,056/mo. Current estimate: \$4,766/mo. (not guaranteed)</p>

Monthly Income Sources

Current Contribution Rates		Monthly Income Sources	
10% Pre-Tax	0% Post-Tax (Roth)	Social Security \$1,778	Outside Savings \$0
		This Plan \$2,988	Surplus \$1,710

MODIFY YOUR SAVINGS STRATEGY

PERSONALIZE YOUR PROJECTION

Your Projected Income Goal

160% of goal

Needed at age 67: \$2,981/mo.  
Strategy estimate: \$4,766/mo. (not guaranteed)

Monthly Income Sources

Increase Your Contribution Rates		Consider Adjusting These	
Pre-Tax: 10%	Post-Tax (Roth): 0%	Amount Needed: \$ 2,981.25	Retirement Age: 67
Contribution Type: Percentage <input checked="" type="radio"/> Fixed Dollar		Selected Investment Portfolio: WADEMO AGGRESSIVE complete	
\$173 estimated impact to current bi-weekly paycheck		Estimated Return: 7.1% (not guaranteed)	

CANCEL CONTINUE

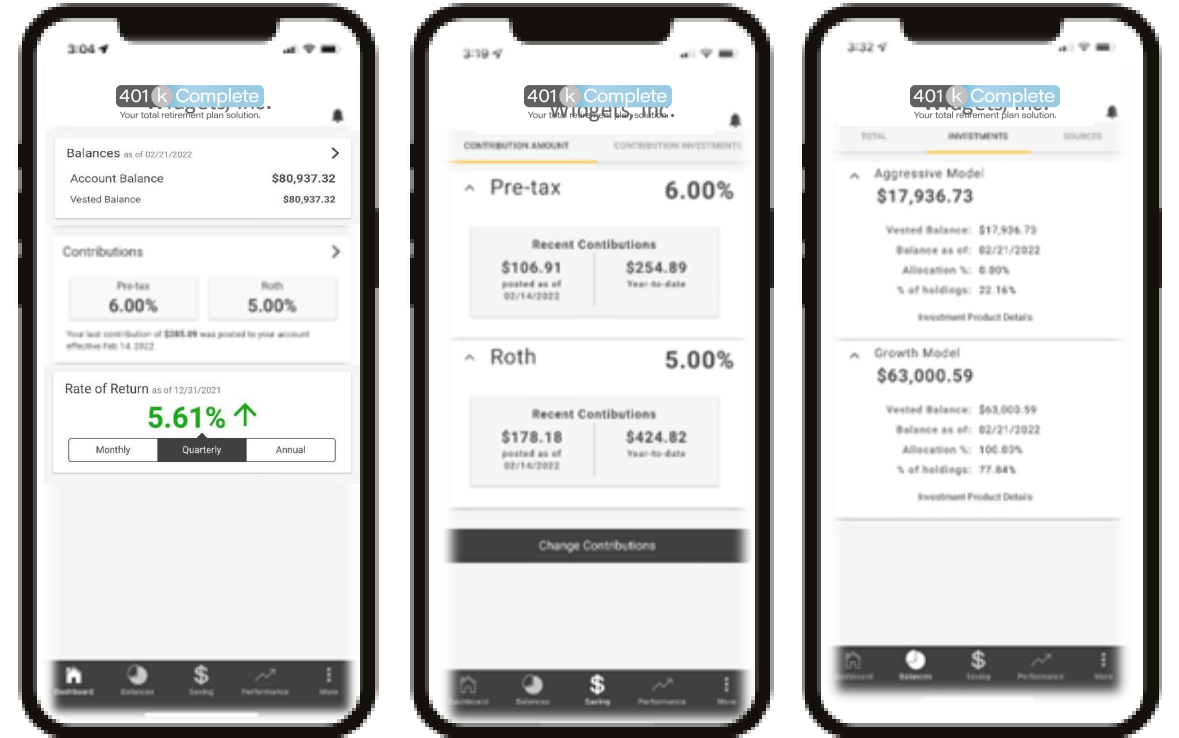


# MOBILE APP. FUNCTIONALITY

WORK | SAVE | RETIRE

## On-the-Go Accessibility:

- Check balance
- Check and/or change deferral rate
- Check rate of return (month, quarter or annual)
- Check investment selection
- Access personal information
- Smart Text
  - BAL = Balance
  - ABOUT = phone number
  - LOAN = loan amount



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## SPONSOR EDUCATION

- Sponsor Education/Plan Review is included in our services
- Plan review offers in-depth review of plan's operations, compliance, plan design, legal updates, employee participation, fee benchmarking and investments
- Conduct in-person or virtually
- Periodically send out our market commentary or any other pertinent updates (such as SECURE Act 2.0 summary) to plan sponsors directly



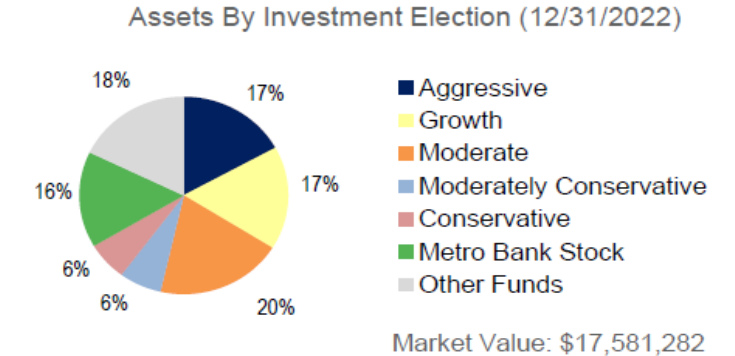
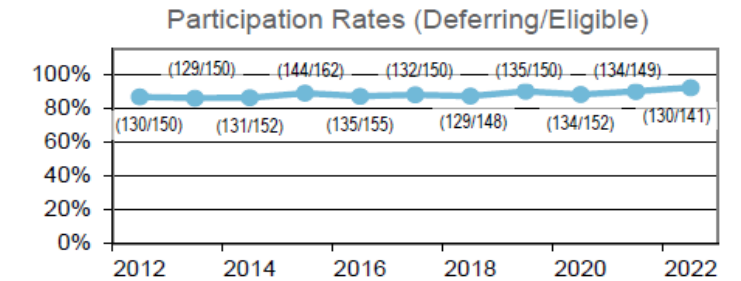
# CLIENT DASHBOARD

## ABC Inc. 401(k) PLAN APRIL 4, 2023

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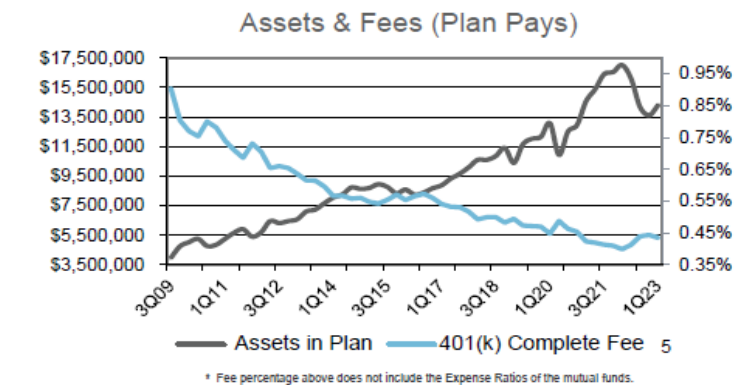
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KEY AREAS OF RETIREMENT PLAN		No Action Required	Needs Attention	Requires Action
<b>PLAN REVIEW</b>	<b>EMPLOYEE EDUCATION</b>			
- Last plan review: 03/2022	- Last employee meeting: 11/2022			
<b>INVESTMENT REVIEW</b>	<b>COMPLIANCE ITEMS</b>			
<ul style="list-style-type: none"> <li>The number of fund options is appropriate: individual options &amp; 5 risk-based portfolios</li> <li>All major asset classes are covered</li> <li>Fund change – June 2022 (DFIEX, AVEEX, AVUVX)</li> <li>See tab 4 for details</li> </ul>	<ul style="list-style-type: none"> <li>Plan intends to comply with 404(c):                             <ul style="list-style-type: none"> <li>Participants able to make informed and timely investment decisions.</li> <li>Broad range of investment options</li> </ul> </li> <li>Default investment meets QDIA criteria</li> <li>Waverly Advisors serves as 3(38) Investment Advisor</li> <li>Compliance with fee disclosures</li> </ul>			
<b>COMPANY CONTRIBUTION</b>	<b>OTHER</b>			
<ul style="list-style-type: none"> <li>Safe Harbor Match – 100% on first 3% &amp; 50% on next 2% + Discretionary Profit Sharing</li> <li>2023 Maximum deferral amt: \$22,500 / \$30,000 catch-up</li> </ul>	<ul style="list-style-type: none"> <li>66% of assets in risk-based portfolios</li> <li>Fidelity Bond: \$3,000,000</li> <li>Online Beneficiary</li> <li>Online Distributions</li> <li>Targeted Emails</li> <li>Payroll Provider: <a href="#">Paycom</a></li> </ul>			



DOCUMENT CHECKLIST	
Plan Document	06/2022
Summary Plan Description	06/2022
Waverly Advisors Agreement	08/2011
Investment Policy Statement	02/2022
Fee Disclosures	11/2022
Plan Year End	12/31

PLAN SPECIFICATIONS	
Eligible: Deferral	Age 21 & 1 Yr (1000 hrs)
Eligible: Company Contrib.	Age 21 & 1 Yr (1000 hrs)
Entry Date	Jan 1 <sup>st</sup> & July 1 <sup>st</sup>
Roth deferral	No
Force Out	\$5,000
In-Service	59 ½ / Hardships
Enrollment	Paper
Distributions	Paper
Term Pays Fees	Yes
Top Heavy / Refunds	8.14% / NA



The Waverly Advisors Consulting Fee is an annual fee billed quarterly in advance and may be charged to the plan or may be billed directly to the employer.

## TIERED FEE STRUCTURE

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<i>Incremental Account Value</i>	<i>Total Account Value</i>	<i>Incremental Fee</i>	<i>Effective Fee</i>
First \$1,000,000	\$1,000,000	1.50%	1.50%
Next \$1,000,000	\$2,000,000	0.90%	1.20%
Next \$1,000,000	\$3,000,000	0.45%	0.95%
Next \$1,000,000	\$4,000,000	0.35%	0.80%
Next \$1,000,000	\$5,000,000	0.30%	0.70%
Next \$15,000,000	\$20,000,000	0.25%	0.36%
Next \$20,000,000	\$40,000,000	0.22%	0.29%
Any Additional	+\$40,000,000	0.10%	----

**Note:** Other participant level transactional fees may apply (distribution fees, loan fees, etc.).

**Annual Per Participant Fee (with a balance):** \$25/year (\$6.25 charged quarterly)

*Information pertaining to Waverly Advisors' advisory operations, services and fees is set forth in Waverly Advisors' current disclosure statement on Part 2A of Form ADV, a copy of which is available from Waverly Advisors upon request.*





WAVERLY  
ADVISORS

## IN SUMMARY

- We serve as **co-fiduciary**.
- **Retirement plans** are what we do, and we're good at it.
- We provide a **disciplined, independent** investment process.
- We offer **comprehensive** participant investment advice and education services.
- We are **plan consultants**, not just administrators.
- We provide **hands-on** service.
- Our fees are completely **transparent** (not paid from the fund companies).
- Our team **entrusts their personal retirement** in the same investments, so you can be confident your retirement plan is managed with the utmost scrutiny.

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# DISCLOSURES

## Financial Advice

This material is not financial advice, an offer to sell, or a solicitation of an offer to purchase any funds managed by Waverly Advisors, LLC (“Waverly Advisors”). Such an offer will be made only by the Confidential Private Offering Memorandum, a copy of which is available to qualifying potential investors upon request. Waverly Advisors reserves the right to modify its current investment strategies and techniques based on changing market dynamics and Fund objectives.

## Registration

Waverly Advisors, LLC is an investment adviser registered with the U.S. Securities and Exchange Commission. Registration does not imply a certain level of skill or training. More information about Waverly Advisors’ investment advisory services can be found in its Form ADV Part 2, which is available upon request.

## Limitation of Use

This material is limited to the dissemination of general information regarding its investment advisory services to prospective clients where providing such information is not prohibited by applicable law.

## Market Data

This report has been prepared from the most recent available data from various market reporting outlets. Securities prices, returns, and performance may vary from day-to-day. Certain investments, asset classes, segments, and indexes or index funds may reflect values or performance as of a prior date due to their nature and the ability to report the value in a timely manner.

## No Guarantee of Performance

The hypothetical performance is shown for informational purposes only and should not be interpreted as actual historical performance of Waverly Advisors. Results are hypothetical and do not reflect trading in actual accounts and are prepared with the benefit of hindsight. In addition, such results may not reflect the impact that material economic and market factors may have had if accounts had actually been managed by Waverly Advisors during the entire period portrayed. The actual returns experienced by individual clients will differ due to many factors, including individual investment and fees, individual client restrictions, and the timing of investments and cash flows. Returns are presented gross of investment advisory fees and include the reinvestment of all income. Clients should not rely solely on this performance or any other performance illustrations when making investment decisions. Actual performance may differ from hypothetical results.

**PLEASE NOTE:** Waverly Advisors has prepared the above solely based upon information provided by the client. If the information provided is incomplete or incorrect the results will be adversely affected. The above is subject to change based upon various factors, including changes in the client’s situation and changes in applicable law. Please remember that it remains your obligation to contact Waverly Advisors for the purpose of reviewing/evaluating/revising our previous recommendations and/or services.

## Investment Portfolio Models

Any Sample Portfolio’s presented approximate our most common strategic allocations among broad investment classes. The representative allocation weightings are provided for illustrative purposes only. Individual portfolios are then tailored within this allocation according to client needs and risk tolerance and will vary in holdings and in relation to others.

## Assumption of Risk

There is no assurance any investment strategy will be successful. All investments involve risk including loss of principal. Different types of investments involve varying degrees of known and unknown risks, and there can be no assurance that any specific investment will be profitable for a client or prospective client’s investment portfolio. Any investor who subscribes, or proposes to subscribe, in an investment must be willing and able to bear the risks involved and must meet a fund’s subscription requirements.

## Investor Eligibility & Suitability

Some or all alternative investment programs may not be suitable for certain investors. Investors in alternative investment programs may be subject to accredited investor requirements unless otherwise determined to be exempt from such eligibility requirements.

## Regulated Securities

Waverly Advisors is not a bank, savings and loan, credit union, or insurance company. Securities may or may not be subject to specific regulation including regulations promulgated by the Securities and Exchange Commission (SEC), the Financial Industry Regulatory Authority (FINRA), the Federal Reserve Board (FRB), the Federal Deposit Insurance Corporation (FDIC), or other regulatory bodies. Cash held in client portfolio accounts may or may not be FDIC insured. Individual investors should carefully consider the applicability of regulation of securities before investing and the impact of the applicable regulations and the possibility that the regulatory environment is subject to change.

## Tax, Accounting, Legal Advice

Waverly Advisors does not provide tax, legal or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.





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THANK YOU.

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# INFORMATION TECHNOLOGY OVERVIEW

## PRESENTED BY:



Brent Gunn  
Chief Information Officer



Heath Echols  
MS, CFP®  
Chief Technology Officer



# TECHNOLOGY TEAM



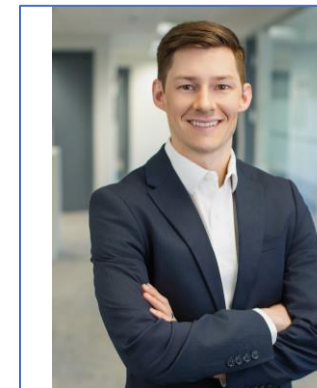
Brent Gunn  
Chief Information Officer



Heath Echols  
Chief Technology Officer



Phil Sims  
IT Support Analyst



Zach Evetts  
Cloud Engineer

# CLOUD ONLY APPROACH



Portfolio Mgmt



Custodians



Planning



Email Archival



Email Distribution



Project Mgmt



Email Encryption



CRM





# ORION PORTFOLIO MANAGEMENT



**WAVERLY ADVISORS**

**Your Portfolio Summary** Sample Client 2  
7/1/2022 to 9/30/2022

**Accounts in Your Portfolio**

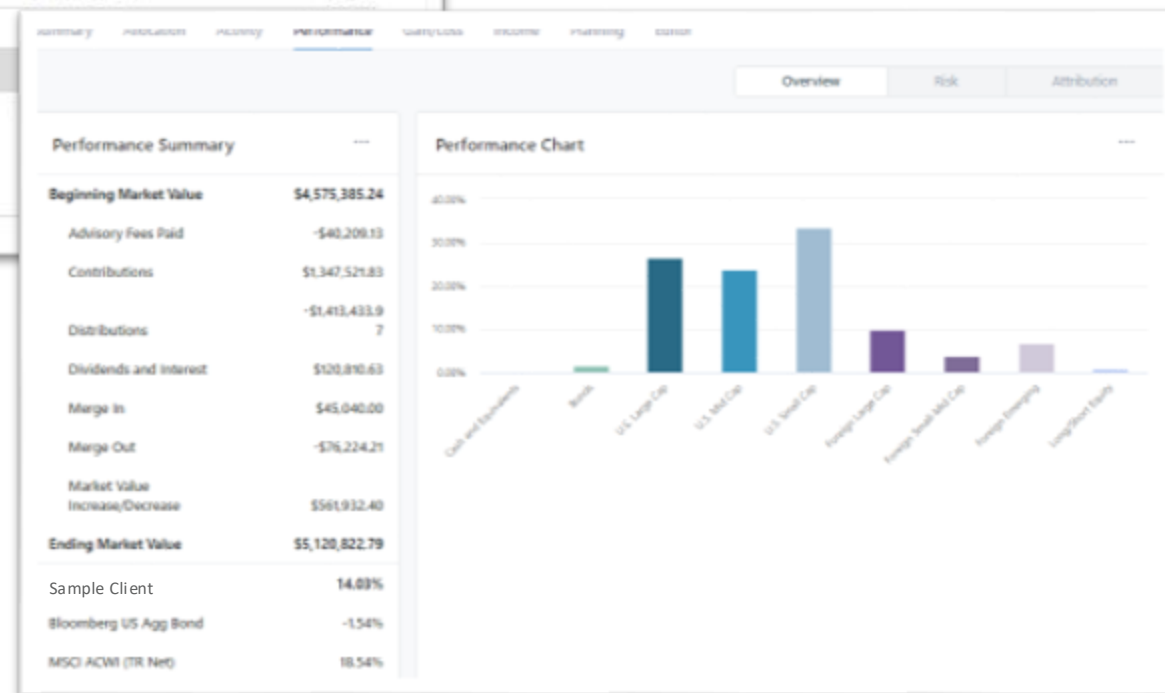
Account Name	Category	Account Number	Account Strategy	Account Value
Sample Client 2 Individual	Fidelity	Sample 6	Moderate Allocation	\$4,137,765
Sample Client 2 Individual	Fidelity	Sample 1	Moderate Allocation	\$2,636,384
Sample Client 2 Trust	Fidelity	Sample 6	Moderate Allocation	\$1,126,770
Sample Client 2 Trust	Fidelity	Sample 7	Moderate Allocation	\$652,858
Sample Client 2 Individual	Fidelity	Sample 2	Moderate Allocation	\$479,352
Sample Client 2 IRA	Fidelity	Sample 4	Moderate Allocation	\$457,330
Sample Client 2 Individual	Fidelity	Sample 3	Moderate Allocation	\$103,125
Sample Client 2 IRA	Fidelity	Sample 5	Moderate Allocation	\$54,820
<b>Total</b>				

	Period	Year To Date
Beginning Market Value at Bond Annual	\$5,323,456	\$11,147,901
Net Cash Flows	39	39
Dividends and Interest Received	39	39
Change in Market Value	-\$459,874	-\$7,264,376
Ending Market Value at Bond Annual	\$5,293,615	\$5,293,615
Return	-4.9%	-29.5%

- Portfolio Accounting
- Client Portal and App
- Performance Reporting
- Billing

- Trading
- Compliance
- Client Risk Analysis



# REDTAIL CRM



REDTAIL CRM Search Contacts...

Today Accounts Activities Emails Contacts Market News Notes Opportunities Reminders

\$0.00 ACCOUNTS

109 reminders REMINDERS

160 updates UPDATES

0 active WORKFLOW TASKS

Things to do today (1)

WHEN	SUBJECT	TYPE	#	ASSIGNED TO	CONTACTS	LOCATION	CATEGORY
All Day	Funds Moving Out -	Task	1	2 users			Portfolio - Funds Moving Out

Workflow tasks to do today (0)

WORKFLOW	LINKED CONTACTS	STEP	TASK	TASK DUE DATE
No tasks available to display.				

Team Notices

Welcome  
Welcome to Redtail CRM!!

Today's Birthdays - 2

Mary Pouton Lee (72)	Client - Active
Elizabeth McDonald (54)	Client - Active

NOTE DETAILS

Derise Coleman Today at 12:22 PM

The activity: Funds Moving Out - \$5,000 was completed

SUBJECT Funds Moving Out - \$5,000

NOTES

Advisor: Heath Echols  
 Delivering Account Name: [REDACTED]  
 Receiving Account Name: [REDACTED]  
 Receiving Account Location: Regions Bank  
 Place From and To Account Numbers in Location field above  
 Amount: \$5,000  
 What is the method of transferring funds? EFT  
 Custodian: Schwab  
 Is 3rd Party: No  
 SLOA Used: Yes  
 How was the request for funds made? Email  
 Who confirmed the request via voice? CSA confirmed with client  
 eAuthorization: No  
 How quickly does this need to occur? ASAP

CSA Notes: DC spoke with Meg and processed distribution for receipt on tomorrow (2/15/22).

START DATE Monday, February 14 2022 at 12:00 AM

COMPLETED DATE Monday, February 14 2022 at 12:22 PM

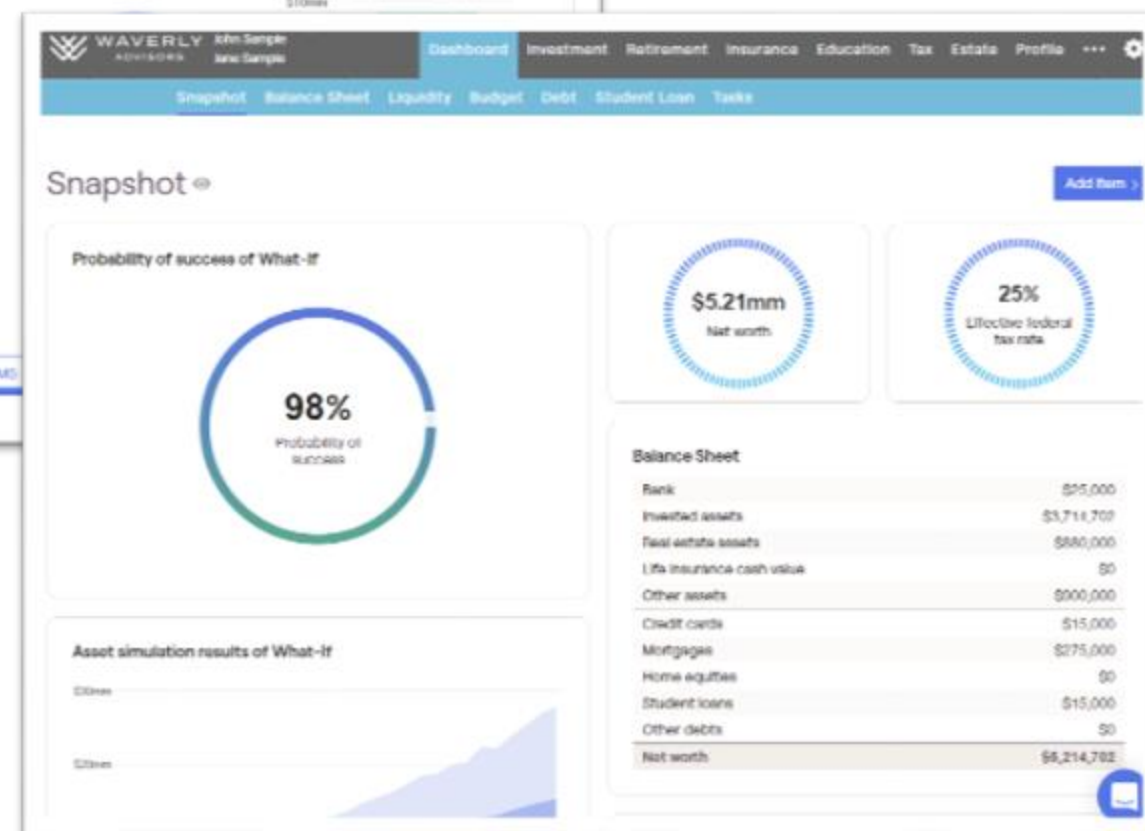
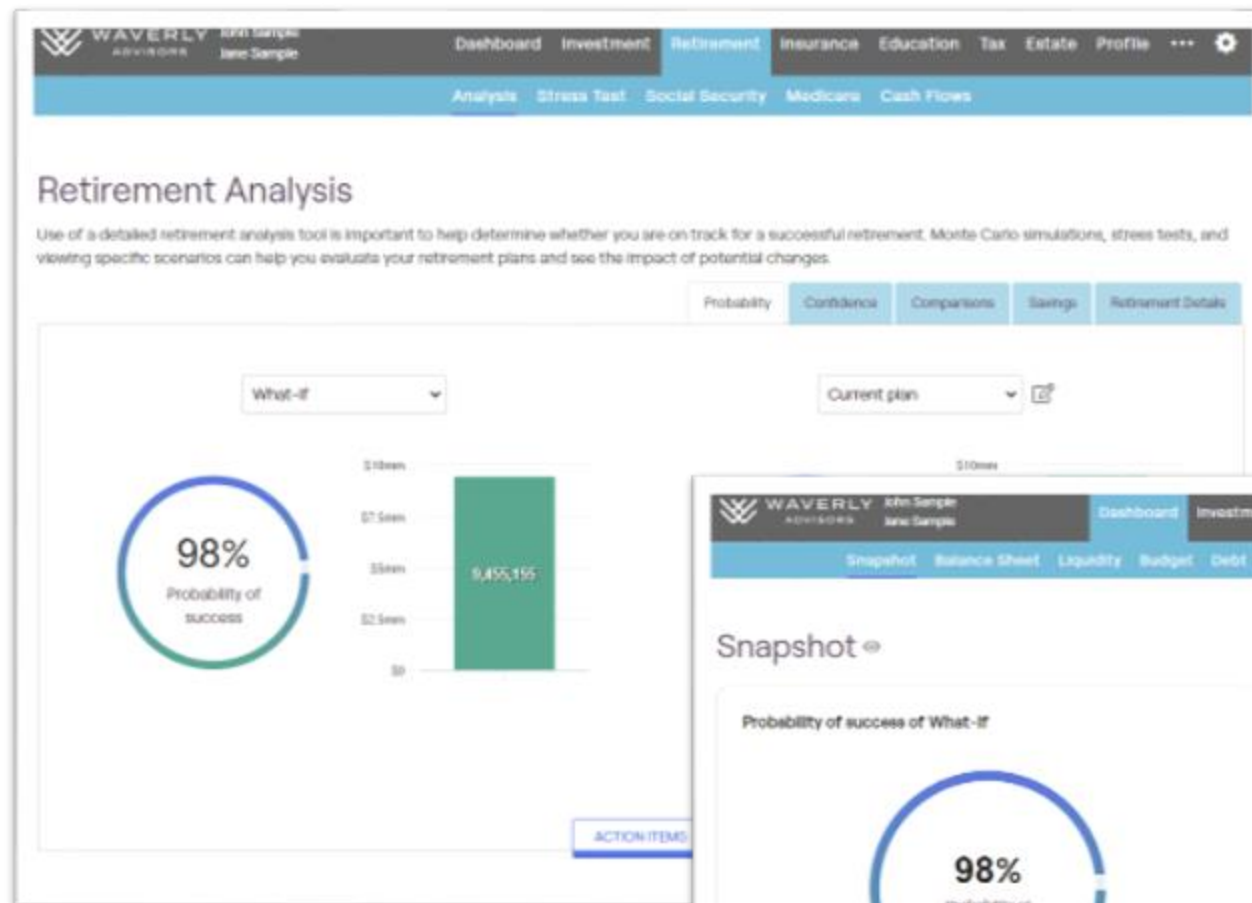
B I U [Rich Text Editor Icons] Format



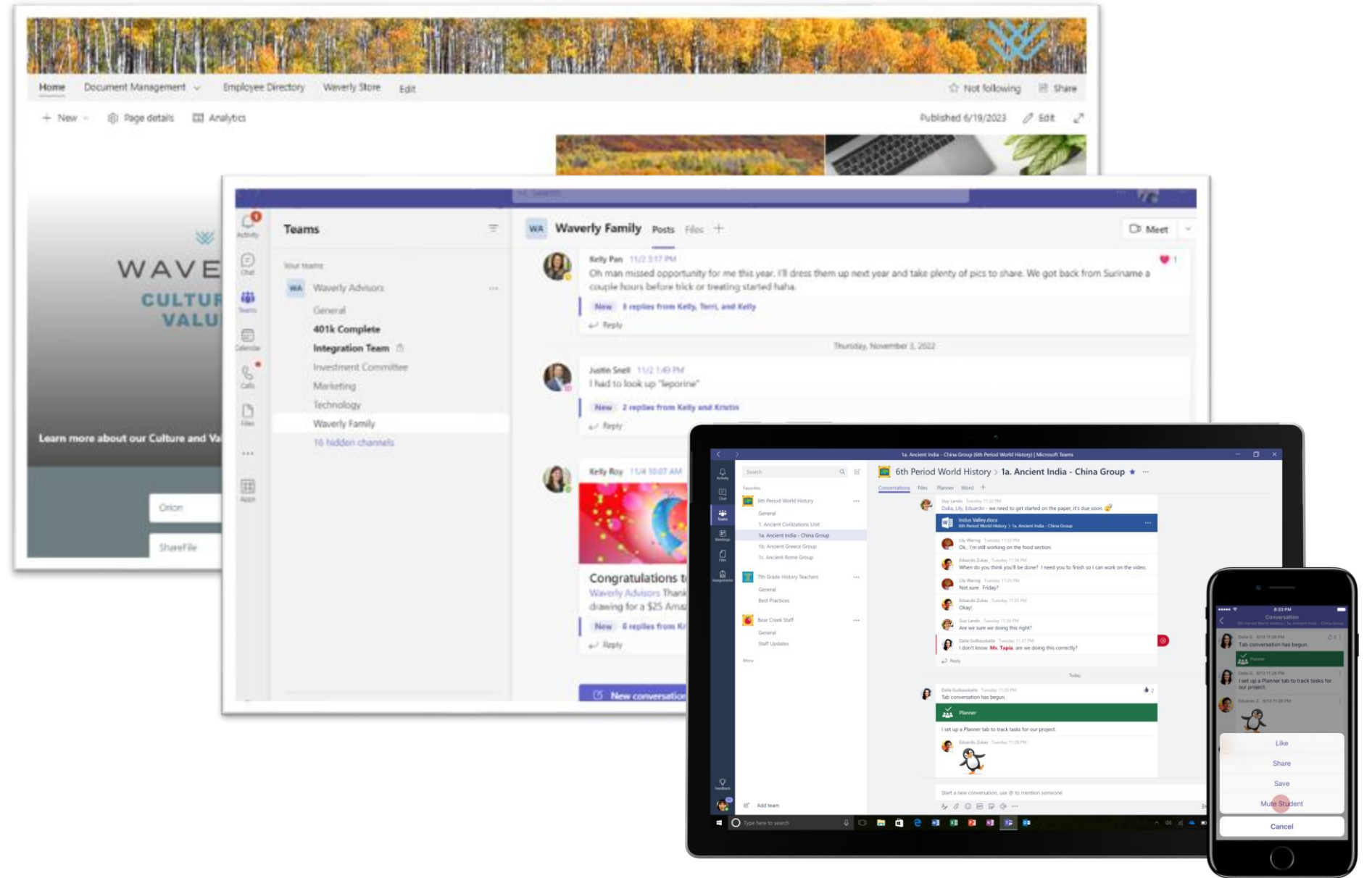
# RIGHT CAPITAL & eMONEY

RightCapital 

*eMoney*  
Advisor



# INTERNAL COMMUNICATION



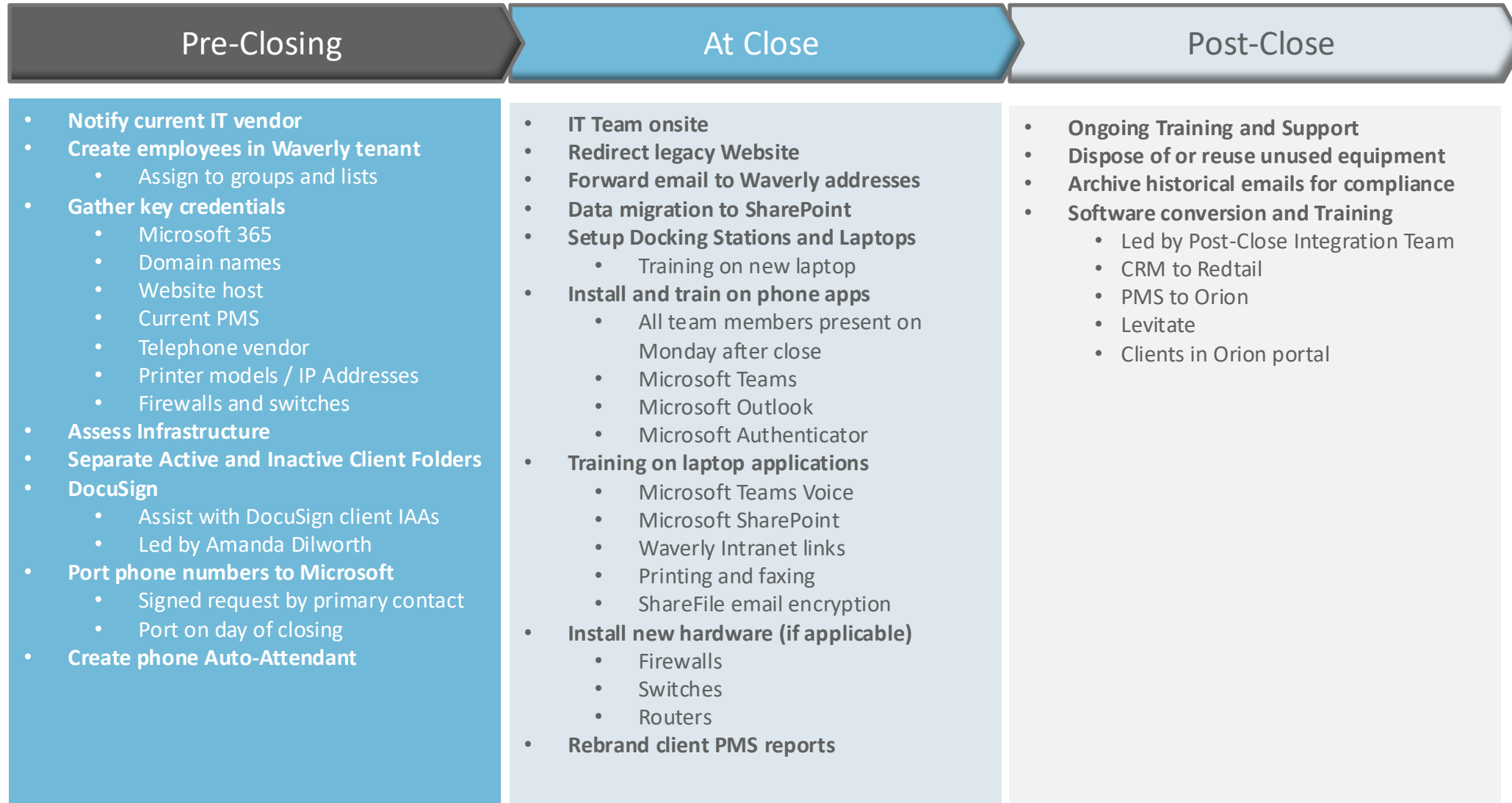


# TECHNOLOGY VENDORS

Waverly Advisors	
Operating System	Microsoft Windows
CRM	Redtail CRM
Document Management	Microsoft SharePoint
Team Collaboration	Microsoft Teams
Financial Planning	RightCapital / eMoney
Portfolio Management	Orion / Eclipse
Phone System	Microsoft Teams Voice
SMS Messaging	Mobex SMS
Scheduling	Microsoft Bookings
Email Archive	Smash
Email Encryption	ShareFile



# IT TRANSITION TIMELINE







WAVERLY

ADVISORS

THANK YOU.





# INVESTMENT SUMMARY

## PRESENTED BY:



John Cox, CFA, CAIA  
Chief Investment Officer  
of Public Markets



Clay McDaniel, CFA  
Chief Investment Officer  
of Private Markets



Brad Rathe  
Senior Director of Portfolio  
Management



# INVESTMENT COMMITTEE

## IC MEMBERS

### LEADERSHIP / CO-CHAIRS



**John Cox, CFA**  
CIO – Public Markets  
Homewood, AL



**Clay McDaniel, CFA**  
CIO – Private Markets  
Atlanta, GA



**Brad Rathe**  
Senior Director of  
Portfolio Management  
Chicago, IL



**Daniele Donahoe, CFA**  
Chief Equity Strategist  
Charlotte, NC



**Melanie Nichols, CFA, CFP®**  
Wealth Advisor  
Homewood, AL



**Julius Ridgway, CFA**  
Wealth Advisor  
Jackson, MS



**Win Walstad, CFA**  
Wealth Advisor  
Atlanta, GA

## IC EX-OFFICIO MEMBER



**Steven Causey**  
Head of Retirement  
Planning



**Elliott Van Ness, CFA**  
Director of Equity  
Research



**John Hull**  
Director of Private  
Markets



**Crews Kay**  
Investment Analyst



**Kashish Meghani**  
Investment Analyst



**Joshua Taylor**  
Investment Analyst

## ANALYST TEAM

## INVESTMENT COMMITTEE

- Experience managing through market cycles from a wide variety of backgrounds.
- Credentials include 6 CFA Charter-holders and 5 MBAs.
- Mix of expertise and analytical strength, with 25 years of investment experience on average.
- Formal and informal networks leveraged to gain insights through peer groups.
  - John has been active for 20+ years in an RIA peer group of 8 CIOs with >\$50B in total AUM.
  - Melanie has served on peer groups developed by Vanguard, Blackrock and DFA.
  - Clay has a broad network within institutional investors across the country.

## DIFFERENT SERVICE OFFERINGS

- **Core High Net Worth** (up to \$10 MM in managed assets)
  - Model-driven allocation to public markets.
  - Diversified private market offerings to help meet income and/or return targets.
- **Ultra-High Net-Worth** (above \$10 MM in managed assets)
  - Public markets may include separately-managed accounts and tax-managed strategies.
  - Broader offering of private market investments.
- **401k Complete**
  - Similar allocation within public markets with an emphasis on low cost and diversification.
- **Institutional** (typically \$5 MM + in managed assets)
  - Custom allocation across public and private markets.





# INVESTMENT PHILOSOPHY

1

Focus on maximizing **risk-adjusted returns net of fees and taxes.**

2

Monitor **tracking error versus benchmark** and be deliberate about **portfolio tilts toward risk factors** we believe increase returns and/or reduce risk.

3

Emphasize **diversification** and **rebalancing.**

4

Anchor to a **long-term horizon** while staying aware of **near-term risks and opportunities.**

5

Custom allocation to **private investments** to help achieve the client's goals.



WHEN IT COMES TO  
INVESTMENTS,  
WHY WAVERLY?

1. Helping You Do What You Do Best
2. Giving You The Resources You Need
3. Letting You Stay In Control of your Client Relationships



# PORTFOLIO INTEGRATION



## Flexible integration timeline

- Work with advisors on a migration strategy that prioritizes the client's interests.
- Consult with advisors to address each client's unique circumstances.



## Experienced team to help with client migration over time

- More than 20 successful integrations completed.
- Address possible performance, tax, legal, trust, and other client-specific circumstances.



## Customized implementation

- You know your clients best.
- We work with each advisor on an investment migration strategy that is consistent with the investment philosophy you have communicated to clients.



## Comprehensive Back Office Trading and Execution

- Setting up and executing models.
- Assessing tax consequences, allocation concerns, expected return, and risk considerations.
- Facilitating cash management, allocation adjustments, and trade executions.
- Continuous maintenance of models.
- Tolerance monitoring and rebalancing your client's portfolios.

# INVESTMENT SUPPORT



## Due Diligence Support on all holdings

- Ongoing research for portfolio holdings
- Saves advisors time on routine tasks and ensures compliance.
- Minimizes chances of overlooking bad investments.



## Advisor and client education

- Provide supporting documentation and reports to clarify and educate clients on portfolio construction and decisions.



## Regular calls with advisors provide interim portfolio and market updates

- Offers advisors real-time updates on portfolios and market trends.
- Enables quick decision-making and adjustments based on current information.
- Promotes collaboration and ensures advisors stay aligned with investment strategies.



## Complementary portfolio analysis for prospective clients

- Allows qualified potential clients to see how we work.
- Compares asset performance against similar benchmarks.
- Highlights potential challenges while revealing potential opportunities.



## Quarterly firmwide market updates (CPE Credits Available for CPAs & CFPs)

- Compliance-approved presentation made available to advisors for quarterly meetings.
- CPE credits for attending
- Thorough, deep, and insightful updates pulled from multiple areas of expertise at Waverly.
- Special guests who are business and investment leaders, such as CEOs of fund firms, CIOs, etc.





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# PUBLIC MARKETS

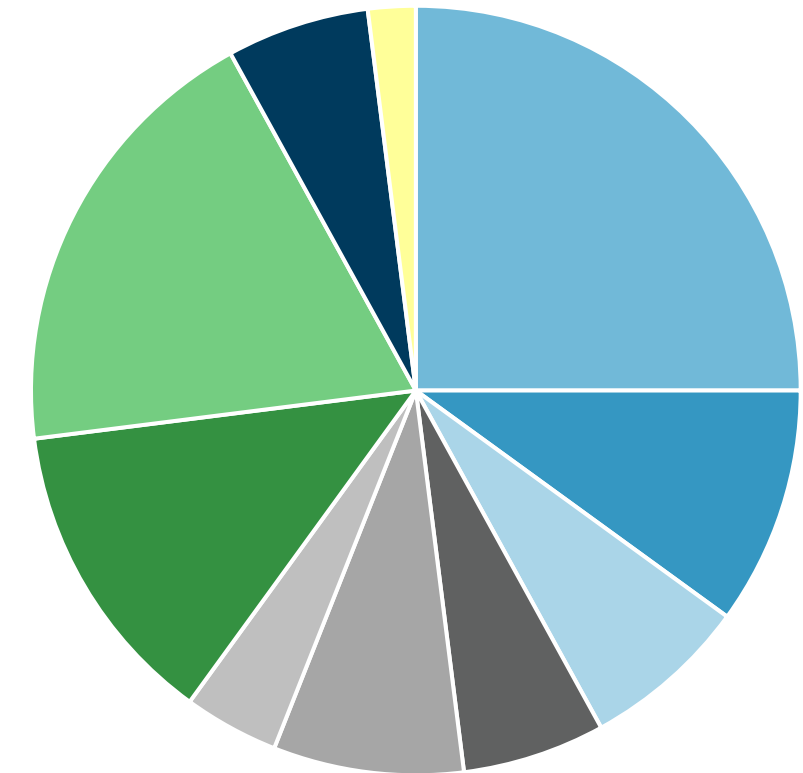
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Our Moderate Allocation is designed for our investors who need a balanced approach that targets some capital appreciation with moderate downside protection. This allocation is constructed using Mutual Funds, ETF's and Money Market Funds that encompass Domestic Equities, International Equities, Fixed Income, and Cash.

# MODERATE ALLOCATION: 60/40

DOMESTIC EQUITIES	
Large Cap	30-40%
Mid Cap	4-8%
Small Cap	4-8%
	38-56%
INTERNATIONAL EQUITIES	
Emerging Markets Equity	3-5%
Foreign Large Cap	6-8%
Foreign Small-Mid Cap	3-5%
	12-18%
FIXED INCOME	
Focused Credit / Flexible Mandate	15-25%
Core Bond & Short Duration	10-20%
	25-45%
PRIVATE MARKETS	
	0-15%
CASH	
	1%
<b>TOTAL</b>	<b>100%</b>



- Large Cap
- Mid Cap
- Small Cap
- Emerging Markets Equity
- Foreign Large Blend
- Foreign SMID Blend
- Multisector Bond
- Intermediate Term Bond
- Private Markets
- Cash



**SAMPLE**  
**HIGH-NET-WORTH**  
**PORTFOLIO**

**WAVERLY CORE ALLOCATIONS**

Fund	Role	Ticker	Expense Ratio	Conservative	Moderately Conservative	Moderate	Growth	Aggressive
iShares Core S&P 500	US Large Cap Blend	IVV	0.03	8%	16%	20%	27%	33%
Vanguard Growth ETF	US Large Cap Growth	VUG	0.04	0%	4%	6%	8%	10%
Avantis Large Cap Value	US Large Value	AVLV	0.15	0%	0%	5%	6%	7%
Invesco S&P 500 Equal Weight	US Value	RSP	0.2	0%	0%	3%	4%	5%
Vanguard Equity Income	US Dividend	VEIRX	0.19	3%	3%	3%	5%	6%
Vanguard Dividend Appreciation	US Dividend	VIG	0.06	3%	3%	3%	5%	6%
Avantis Small Cap Value	US SMID Value	AVUV	0.25	0%	3%	5%	6%	8%
GQG Global Quality	Global Large Cap	GQRIX	0.75	3%	5%	6%	8%	10%
Dodge & Cox International Fund	International Large Cap	DODFX	0.62	3%	3%	5%	6%	8%
Artisan International SMID	International SMID	APDJX	1.14	0%	3%	4%	5%	6%
<b>Total Equity</b>				<b>20%</b>	<b>40%</b>	<b>60%</b>	<b>80%</b>	<b>99%</b>
Fund	Role	Ticker	Expense Ratio	Conservative	Moderately Conservative	Moderate	Growth	Aggressive
Artisan High Income	High Yield / Loans	APDFX	0.79	4%	3%	3%	2%	0%
JP Morgan Income	Diversified Credit	JMSIX	0.4	7%	6%	6%	0%	0%
Cliffwater Corporate Lending (Quarterly)	Direct Lending	CCLFX	1.63	3%	3%	3%	3%	0%
Eaton Vance Global Macro	EM Macro	EIGMX	0.84	5%	5%	4%	0%	0%
Blackrock Strategic Income	Core Taxable	BSIIX	0.68	12%	8%	5%	4%	0%
Performance Trust Strategic Bond	Core Taxable	PTIAX	0.75	12%	8%	6%	0%	0%
Vanguard Intermediate Tax Exempt	Core Tax Exempt	VWIUX	0.09	12%	8%	5%	5%	0%
Eaton Vance Short Duration Income	Core Short-Term	EVSD	0.24	10%	7%	0%	0%	0%
PIMCO Short-Term	Core Short-Term	PTSHX	0.45	10%	7%	5%	3%	0%
iShares 0-3 Month Treasury	Cash	SGOV	0.03	4%	4%	2%	2%	0%
Cash / MMMF	Cash	SWVXX	0.34	1%	1%	1%	1%	1%
<b>Total Fixed Income</b>				<b>80%</b>	<b>60%</b>	<b>40%</b>	<b>20%</b>	<b>1%</b>
<b>Total Portfolio</b>				<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>





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# PRIVATE MARKETS

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# IN DEPTH DUE DILIGENCE



## People

- Identify skilled investors supported by a team and infrastructure necessary to execute on the investment strategy in a systematic, disciplined manner.
- We place an emphasis on alignment of interest and work with managers that see us as true investment partners and not simply fee-paying clients.



## Strategy

- We look for strategies that we believe offer excess returns relative to risk.
- We focus on opportunities we believe will be resilient to both recession and inflation.
- We offer diversified and custom solutions to help clients tailor a portfolio to their mandate.



## Terms

- We have decades of experience and an extensive network to ensure terms are both fair and aligned with our investment objectives.
- Private markets offer much greater flexibility to negotiate terms and find structured solutions that are win-win for the investor and the manager.



**PROVIDING ACCESS TO DIFFERENTIATED AND CAPACITY-CONSTAINED OPPORTUNITIES**

**PRIVATE  
MARKETS**



**7-10% TARGET RETURNS  
DISTRIBUTABLE INCOME**



**12-15% TARGET RETURNS  
STRONG DOWNSIDE  
PROTECTION**



**15%+ TARGET RETURNS  
INVESTING IN PRIVATE  
COMPANIES**

# DISCLOSURES

## Financial Advice

This material is not financial advice, an offer to sell, or a solicitation of an offer to purchase any funds managed by Waverly Advisors, LLC (“Waverly Advisors”). Such an offer will be made only by the Confidential Private Offering Memorandum, a copy of which is available to qualifying potential investors upon request. Waverly Advisors reserves the right to modify its current investment strategies and techniques based on changing market dynamics and Fund objectives.

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This report has been prepared from the most recent available data from various market reporting outlets. Securities prices, returns, and performance may vary from day-to-day. Certain investments, asset classes, segments, and indexes or index funds may reflect values or performance as of a prior date due to their nature and the ability to report the value in a timely manner.

## No Guarantee of Performance

The hypothetical performance is shown for informational purposes only and should not be interpreted as actual historical performance of Waverly Advisors. Results are hypothetical and do not reflect trading in actual accounts and are prepared with the benefit of hindsight. In addition, such results may not reflect the impact that material economic and market factors may have had if accounts had actually been managed by Waverly Advisors during the entire period portrayed. The actual returns experienced by individual clients will differ due to many factors, including individual investment and fees, individual client restrictions, and the timing of investments and cash flows. Returns are presented gross of investment advisory fees and include the reinvestment of all income. Clients should not rely solely on this performance or any other performance illustrations when making investment decisions. Actual performance may differ from hypothetical results.

**PLEASE NOTE:** Waverly Advisors has prepared the above solely based upon information provided by the client. If the information provided is incomplete or incorrect the results will be adversely affected. The above is subject to change based upon various factors, including changes in the client’s situation and changes in applicable law. Please remember that it remains your obligation to contact Waverly Advisors for the purpose of reviewing/evaluating/revising our previous recommendations and/or services.

## Investment Portfolio Models

Any Sample Portfolio’s presented approximate our most common strategic allocations among broad investment classes. The representative allocation weightings are provided for illustrative purposes only. Individual portfolios are then tailored within this allocation according to client needs and risk tolerance and will vary in holdings and in relation to others.

## Assumption of Risk

There is no assurance any investment strategy will be successful. All investments involve risk including loss of principal. Different types of investments involve varying degrees of known and unknown risks, and there can be no assurance that any specific investment will be profitable for a client or prospective client’s investment portfolio. Any investor who subscribes, or proposes to subscribe, in an investment must be willing and able to bear the risks involved and must meet a fund’s subscription requirements.

## Investor Eligibility & Suitability

Some or all alternative investment programs may not be suitable for certain investors. Investors in alternative investment programs may be subject to accredited investor requirements unless otherwise determined to be exempt from such eligibility requirements.

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# APPENDIX



# THE WAVERLY DIFFERENCE

## 1. Strategic Investment Foundations

- Root investment decisions in thorough analysis and strategic planning.
- Seek unbiased insights and diverse perspectives for informed decision-making.
- Mitigate emotional biases such as fear and greed through disciplined strategy.
- Prioritize comprehensive understanding of traditional and alternative asset classes.
- Embrace simplicity in strategy while leveraging complexity for enhanced returns.
- Reject short-term trends and speculative advice in favor of long-term objectives.



# THE WAVERLY DIFFERENCE

## 2. Optimized Asset Allocation Dynamics

- Allocate assets strategically across traditional and alternative classes for optimal risk-adjusted returns.
- Diversify globally to capitalize on varied market opportunities and mitigate regional risks.
- Combine equities, fixed income, real estate, and alternative investments to enhance portfolio resilience and alpha generation.
- Emphasize long-term growth potential in equities and real estate while seeking stability in fixed income.
- Incorporate alternative investments for non-correlated returns and downside protection.
- Rebalance portfolios systematically to maintain desired asset allocations and capitalize on market inefficiencies.



## THE WAVERLY DIFFERENCE

### 3. Strategic Risk Management Framework

- Analyze and quantify various forms of investment risk beyond market volatility.
- Combat inflationary erosion of purchasing power through strategic asset selection and risk mitigation.
- Recognize the limitations of past performance as an indicator of future results.
- Align investment strategies with long-term productivity and growth potential across asset classes.
- Emphasize resilience and patience during market downturns, acknowledging the economy's long-term growth trajectory.
- Implement risk management strategies tailored to specific investment objectives and time horizons.

## THE WAVERLY DIFFERENCE

### 4. Integrated Financial Planning Paradigm

- Approach investing as part of a holistic financial planning process.
- Integrate financial, tax, estate, and life planning to optimize investment outcomes.
- View investment strategies as means to align financial aspirations with long-term goals.
- Foster disciplined commitment to comprehensive investment planning and ongoing review.
- Harness the potential for synergies between traditional and alternative investments to achieve optimal portfolio diversification and risk management.
- Adapt investment plans dynamically to evolving market conditions and investor needs.



## THE WAVERLY DIFFERENCE

### 5. Execution Excellence and Alpha Generation

- Prioritize evidence-based investment strategies over speculative market timing and stock selection.
- Recognize the potential for passive strategies to outperform actively managed approaches over the long term.
- Minimize investment costs and expenses to enhance net returns.
- Avoid sales charges and commissions that erode portfolio value.
- Evaluate investment merit based on fundamental principles rather than short-term policy or tax considerations.
- Embrace the reliability and longevity of evidence-based investment approaches for sustained alpha generation.





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THANK YOU.



# FINANCIAL PLANNING OVERVIEW

## PRESENTED BY:



**Sandy Carlson**  
CFP®, CPA, CDFA®  
Partner, Wealth Advisor  
Director of Financial Planning



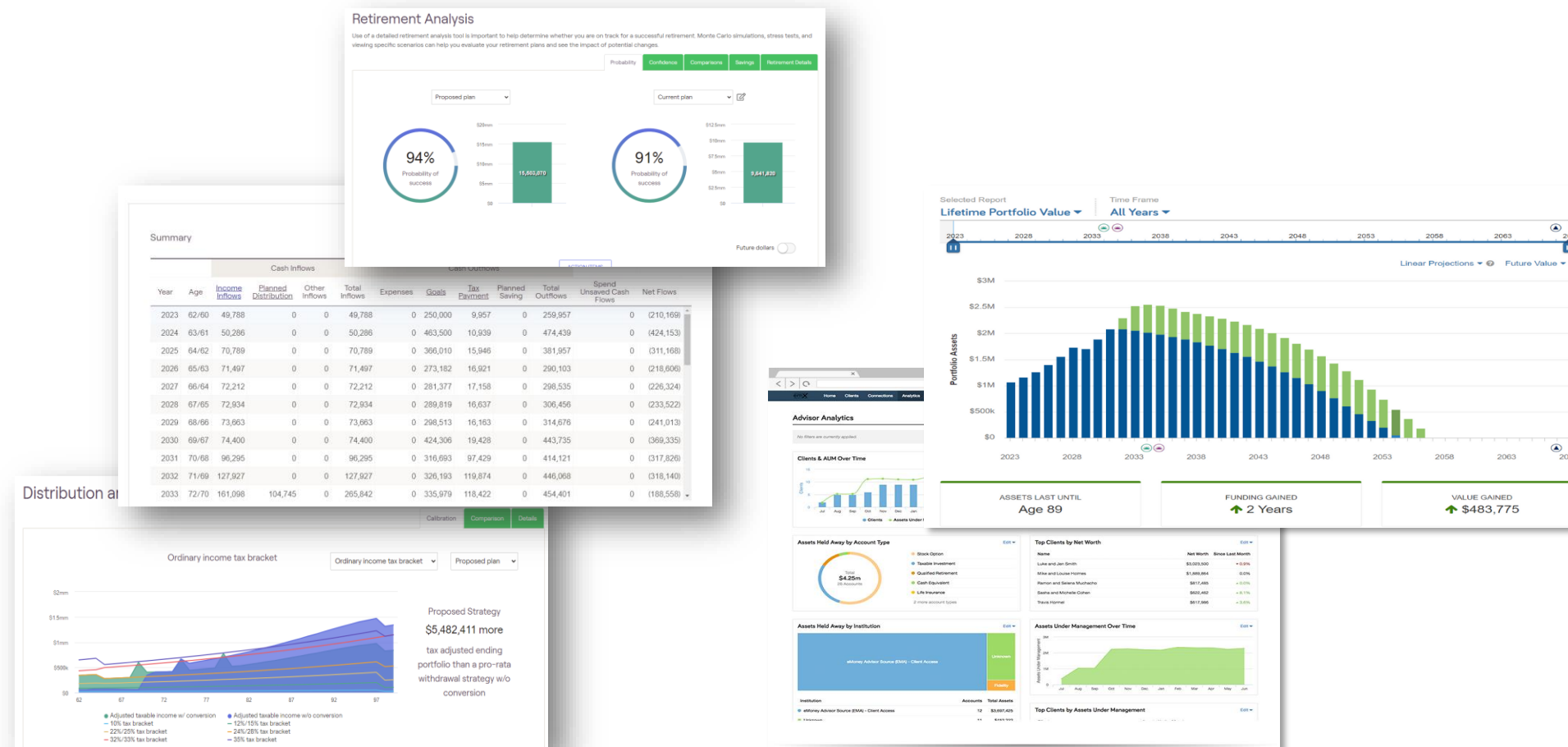


# FINANCIAL PLANNING PROCESS

Financial Planning can be included or excluded from the scope of services that you choose to offer a client.

Additionally, the client deliverable can vary depending on the advisor, as well as the client's needs.

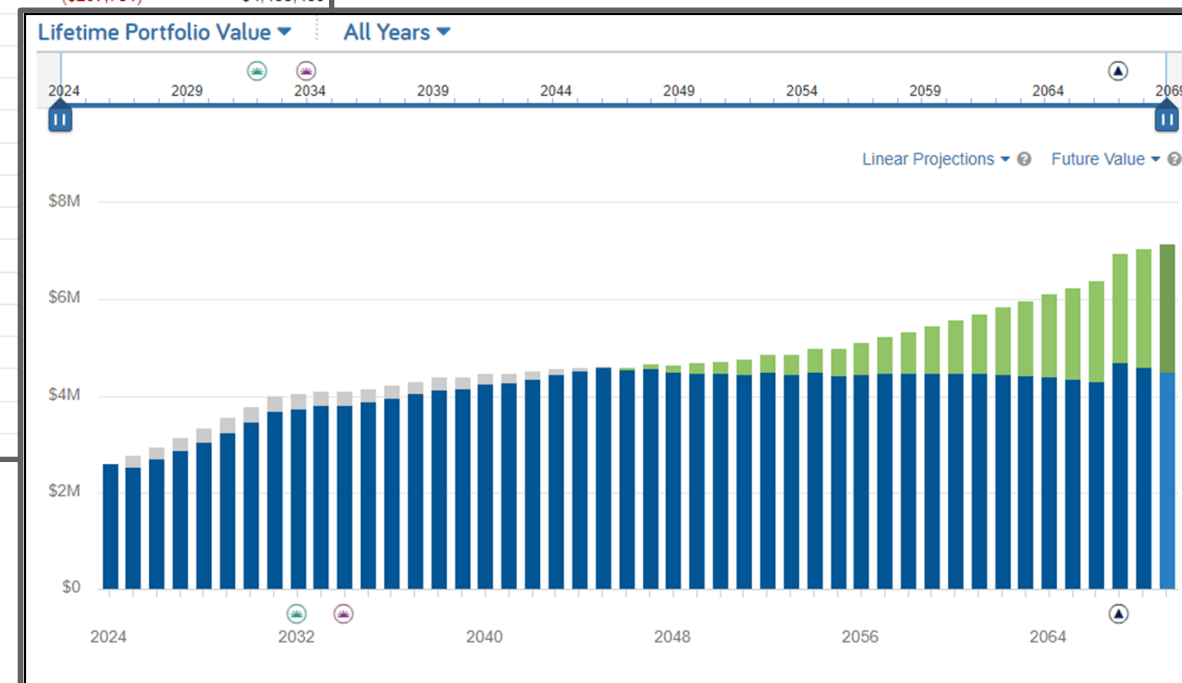
# PLANNING SOFTWARE

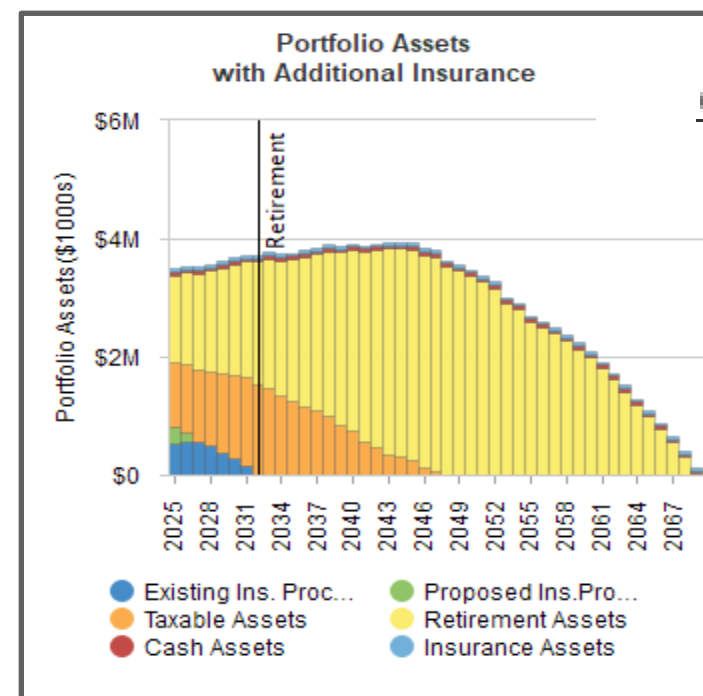
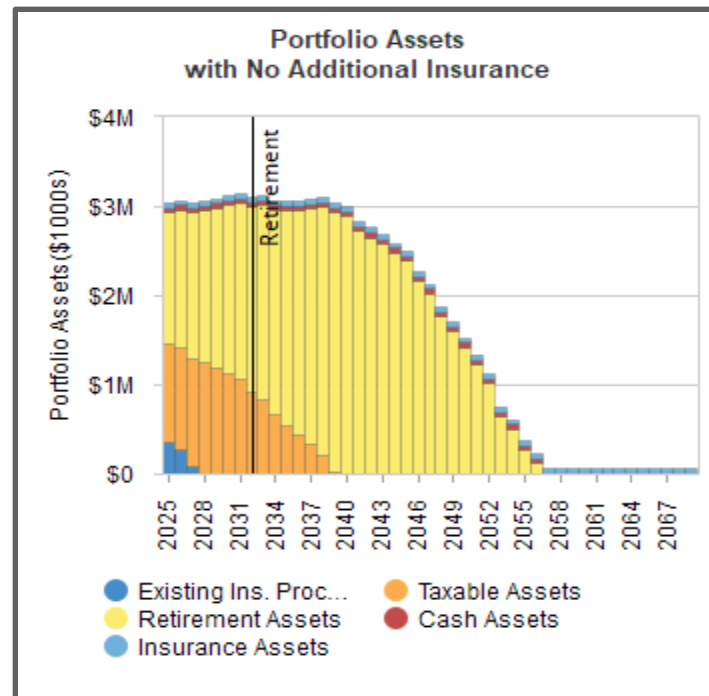




**Cash Flow Details** John - Retirement - 2032 Jane - Retirement - 2034 John - End of Life - 2067

Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflow	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2032	65 / 63	\$0	\$0	\$95,334	\$95,334	\$140,600	\$128,887	\$269,487	(\$174,153)	\$4,071,037
2033	66 / 64	\$0	\$0	\$21,081	\$21,081	\$143,412	\$20,374	\$163,786	(\$142,705)	\$4,120,186
2034	67 / 65	\$27,657	\$0	\$21,503	\$49,160	\$146,280	\$99,842	\$246,122	(\$196,962)	\$4,115,999
2035	68 / 66	\$37,614	\$0	\$21,933	\$59,547	\$149,206	\$48,797	\$198,003	(\$138,456)	\$4,171,733
2036	69 / 67	\$53,333	\$0	\$22,372	\$75,705	\$152,190	\$52,434	\$204,624	(\$128,919)	\$4,240,057
2037	70 / 68	\$65,304	\$0	\$22,819	\$88,123	\$155,234	\$55,793	\$211,027	(\$122,904)	\$4,317,983
2038	71 / 69	\$66,610	\$0	\$23,275	\$89,885	\$158,339	\$57,773	\$216,112	(\$126,227)	\$4,396,403
2039	72 / 70	\$67,942	\$0	\$23,741	\$91,683	\$161,506	\$128,069	\$289,575	(\$197,892)	\$4,405,014
2040	73 / 71	\$69,301	\$0	\$24,216	\$93,517	\$164,736	\$62,059	\$226,795	(\$133,278)	\$4,480,546
2041	74 / 72	\$70,687	\$0	\$24,700	\$95,387	\$168,031	\$135,107	\$303,138	(\$207,751)	\$4,483,489
2042	75 / 73	\$72,101	\$113,256	\$25,194	\$210,551	\$171,392	\$92,929	\$264,321		
2043	76 / 74	\$73,543	\$118,527	\$25,698	\$217,768	\$174,820	\$96,980	\$271,800		
2044	77 / 75	\$75,013	\$144,623	\$26,212	\$245,848	\$178,316	\$106,316	\$284,632		
2045	78 / 76	\$76,513	\$151,322	\$26,736	\$254,571	\$181,882	\$111,079	\$292,961		
2046	79 / 77	\$78,043	\$158,207	\$27,271	\$263,521	\$185,520	\$199,964	\$385,484		
2047	80 / 78	\$79,604	\$165,483	\$27,816	\$272,903	\$189,230	\$120,479	\$309,709		
2048	81 / 79	\$81,196	\$172,302	\$28,372	\$281,870	\$193,015	\$213,345	\$406,360		
2049	82 / 80	\$82,820	\$180,165	\$28,939	\$291,924	\$196,875	\$130,285	\$327,160		
2050	83 / 81	\$84,477	\$187,295	\$29,518	\$301,290	\$200,813	\$135,563	\$336,376		
2051	84 / 82	\$86,166	\$195,758	\$30,108	\$312,032	\$204,829	\$141,306	\$346,135		
2052	85 / 83	\$87,890	\$203,293	\$30,710	\$321,893	\$165,396	\$123,140	\$288,536		
2053	86 / 84	\$89,647	\$211,179	\$31,324	\$332,150	\$159,824	\$216,126	\$375,950		
2054	87 / 85	\$91,440	\$219,038	\$31,950	\$342,428	\$163,020	\$130,121	\$293,141		
2055	88 / 86	\$93,269	\$225,614	\$32,589	\$351,472	\$166,280	\$231,046	\$397,326		





In this scenario, it is assumed that **John** dies at age **57** in **2024** and that the survivor, **Jane**, will live until age **100** in **2069**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$12,463,538	\$12,832,465
Life Insurance Benefits	\$500,000	\$950,000
Portfolio Assets After John's Death	\$2,552,851	\$2,552,851
Portfolio Assets + Insurance	\$3,052,851	\$3,502,851
Portfolio Assets After Jane's Death	(\$2,666,447)	\$133,082

The additional life insurance needed on **John** is **\$450,000** for total life insurance coverage of **\$950,000**.

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$133,082** after **Jane's** death in **2069**.

SUMMARY
<b>Additional Insurance</b> <b>\$450,000</b>
<b>Existing Life Insurance</b> <b>\$500,000</b>
<b>Survivor's Assets (2025)</b> <b>at Beginning of Year</b> <b>\$3,052,851</b> (current) <b>\$3,502,851</b> (new)
<b>Survivor's Assets (2069)</b> <b>(\$2,666,447)</b> (current) <b>\$133,082</b> (new)



# FINANCIAL PLAN REVIEW

The Waverly Financial Dashboard serves as a convenient roadmap and overview of a client's financial situation.

Updated annually, our Financial Planners can efficiently consolidate financial documents, information, and deadlines based on the client's specific financial needs and goals.

## FINANCIAL PLAN REVIEW

- No Action Required
- Needs Attention
- Requires Action

### RETIREMENT PLANNING

- Last retirement estimate: 4/12/20
- The estimate assumes expenses of \$10,000 in retirement (age 58).

### INVESTMENT PLANNING

- The Samples are in the Waverly growth model with the small account in the conservative model.
- John is making max contribution to 401k.
- Discuss potential Roth IRA conversions.
- Review annuity surrender periods.

### ESTATE PLANNING

- Do John and Jane each have a current Will, Durable POA, and Advance Healthcare Directive?
- Waverly would like copies of all estate documents.

### RISK MANAGEMENT

- Consider sending Waverly copies of all life and disability insurance policies.
- Are any long-term care policies in place?

### EDUCATION PLANNING

- They have a child at UA. How much remains?
- They are funding school from cash flow.
- Do they have a 529 plan?

### DEBT MANAGEMENT

- Waverly needs to verify the details of the lake house loan. Have they refinanced recently?
- There are 3 years remaining on the office building's loan (as of 4/15).
- Have they cosigned or guaranteed any debts?

### BUSINESS PLANNING

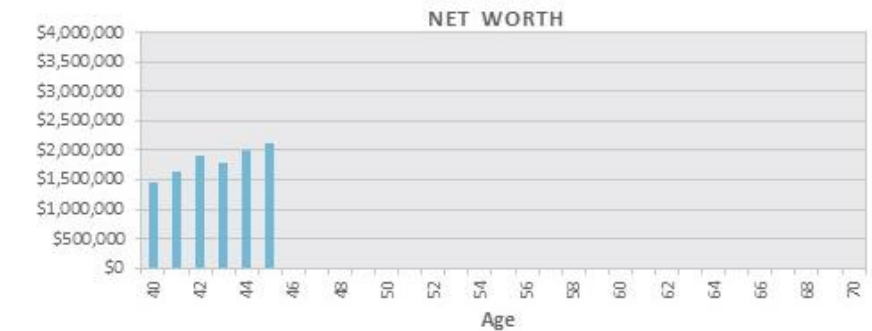
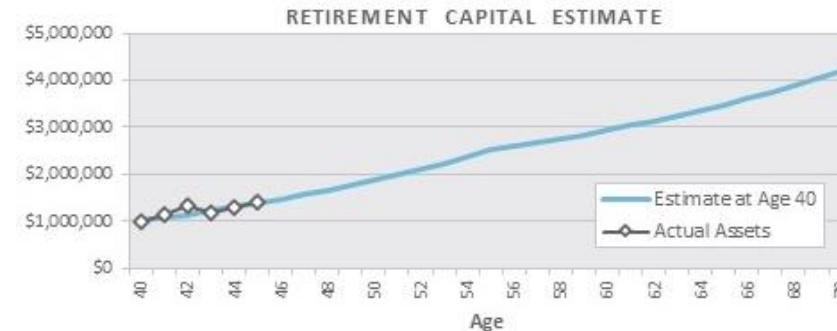
- Consider sending Waverly copies of all employment, operating and buy-sell agreements.

### OTHER

- Do the Samples have an umbrella policy?
- Verify retirement plan beneficiaries.
- Waverly can provide social security maximization analysis.

## DOCUMENT CHECKLIST

	On File	Last Updated
Will	X	3/15/20
Irrev Life Insurance Trust		
Revocable Living Trust		
Durable Power of Attorney	X	3/15/20
Adv. Healthcare Directive	X	3/15/20
Children's Trust		
Grandchildren's Trust		N/A
Life Insurance Policies		
Disability Policies		
Long Term Care Policies		
Beneficiaries		
Deed to Residence		
Partnership Agreements		N/A
Buy-Sell Agreements		N/A
Employment Agreements		N/A



Welcome  
**John and Jane Sample**

Accounts

View All

+ Add Account

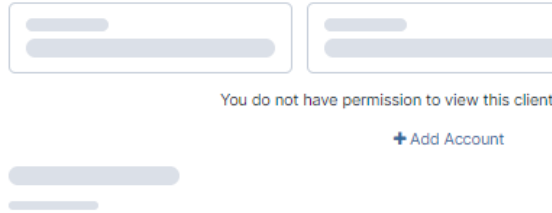
Cash	\$50,000
Credit Cards	\$0
Taxable	\$1,000,000
Tax Advantaged	\$1,570,000
Life Ins Cash Values	\$105,000
Loans	\$0
Property	\$1,690,000
Stock Options	\$0

Net Worth  
**\$3,695,000**

as of today

\$105,000  
this month

Spending



Protection

Whole Life

Whole Life

Vault

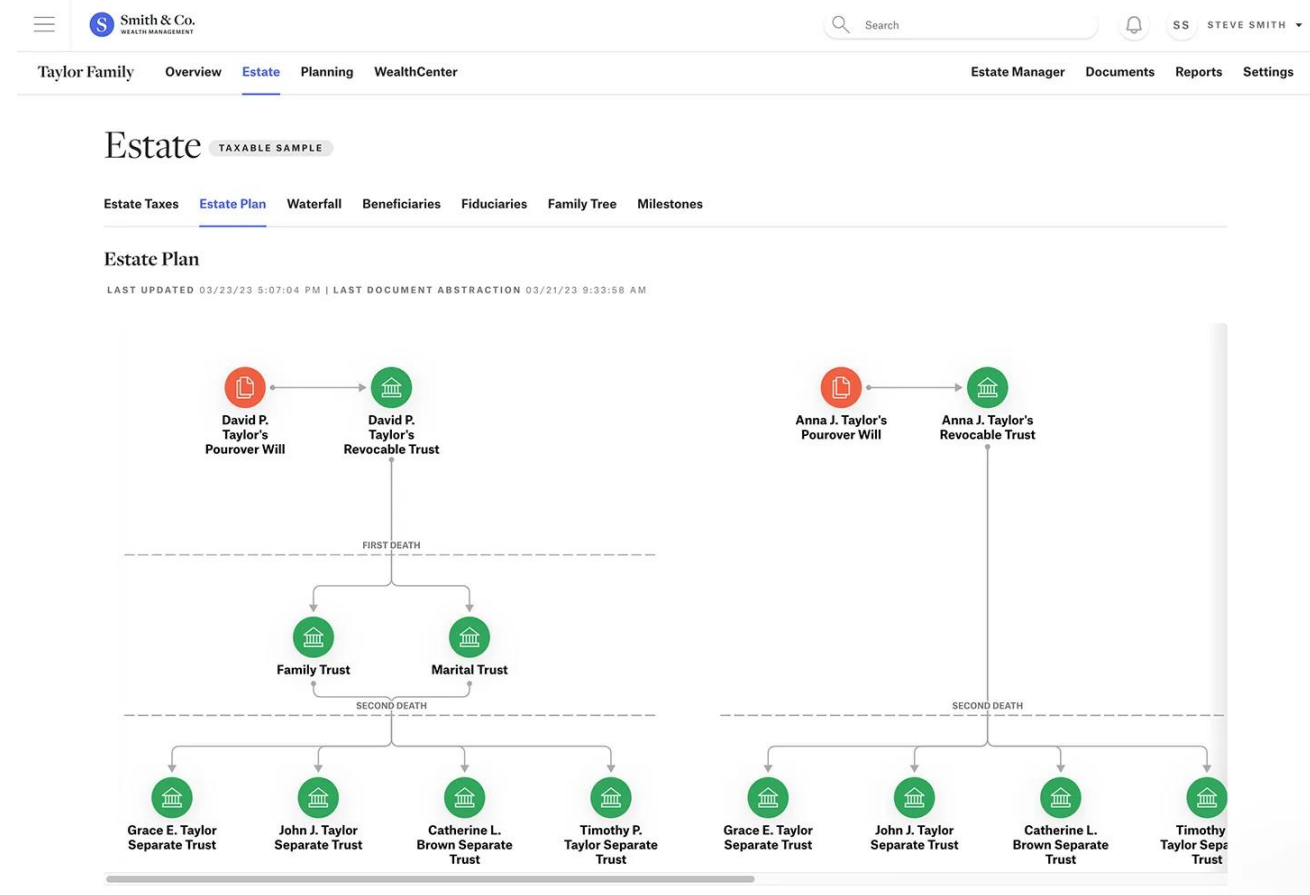
Files

Name

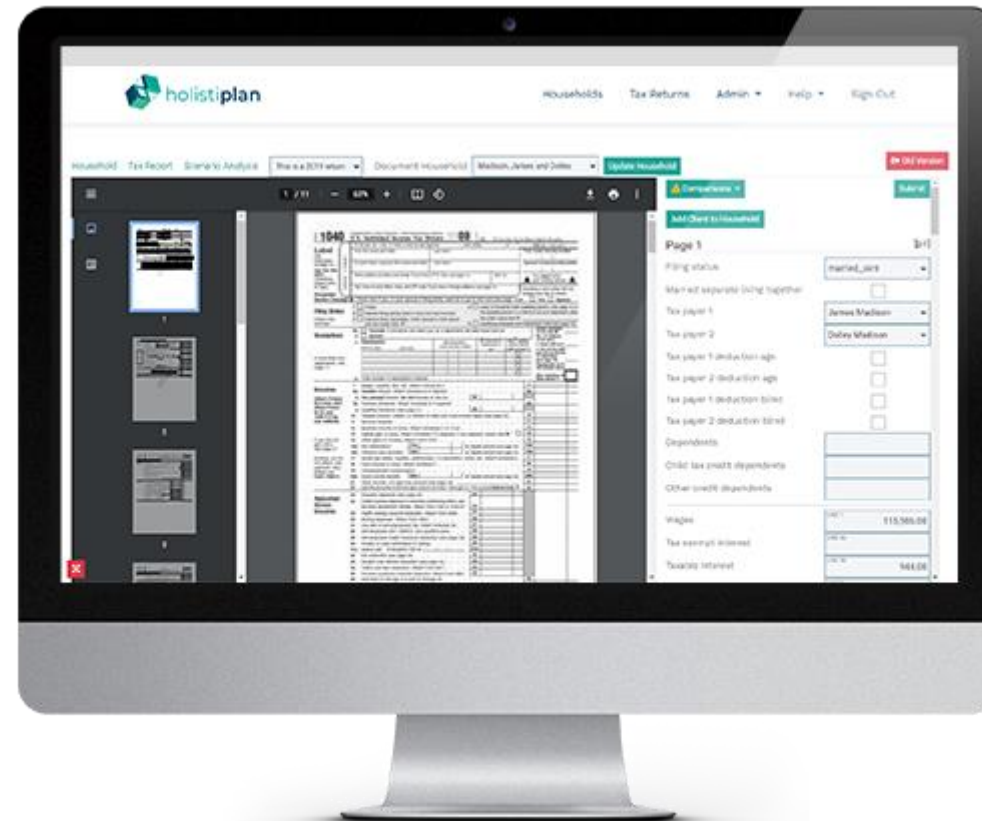
- Meeting Materials
- Taxes
- Shared Documents
- Other
- My Private Documents



## ADDITIONAL PLANNING SOFTWARE UNDER EVALUATION



# ADDITIONAL PLANNING SOFTWARE UNDER EVALUATION



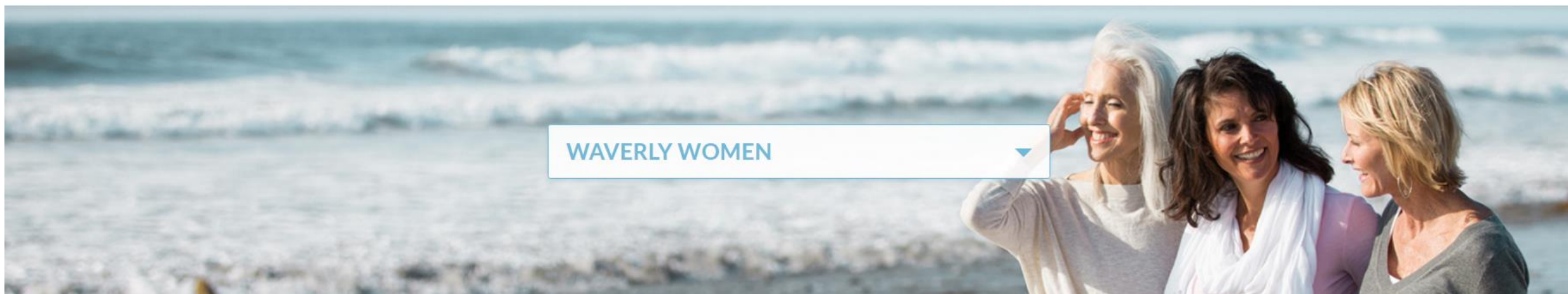
READ RETURN IN  
SECONDS

Using advanced OCR technology, Holistiplan can read a tax return and create a customized, white labeled tax report complete with relevant observations in just seconds.



## CURRENT INITIATIVES

- Monthly Financial Planning Team Meeting
- Subject Matter Experts
- Annual Financial Planning Summit
- Financial Planning Library Buildout
- Streamline Financial Planning Assumptions



Comprehensive financial planning and investment management services for women





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# INTEGRATION TIMELINE

## PRESENTED BY:



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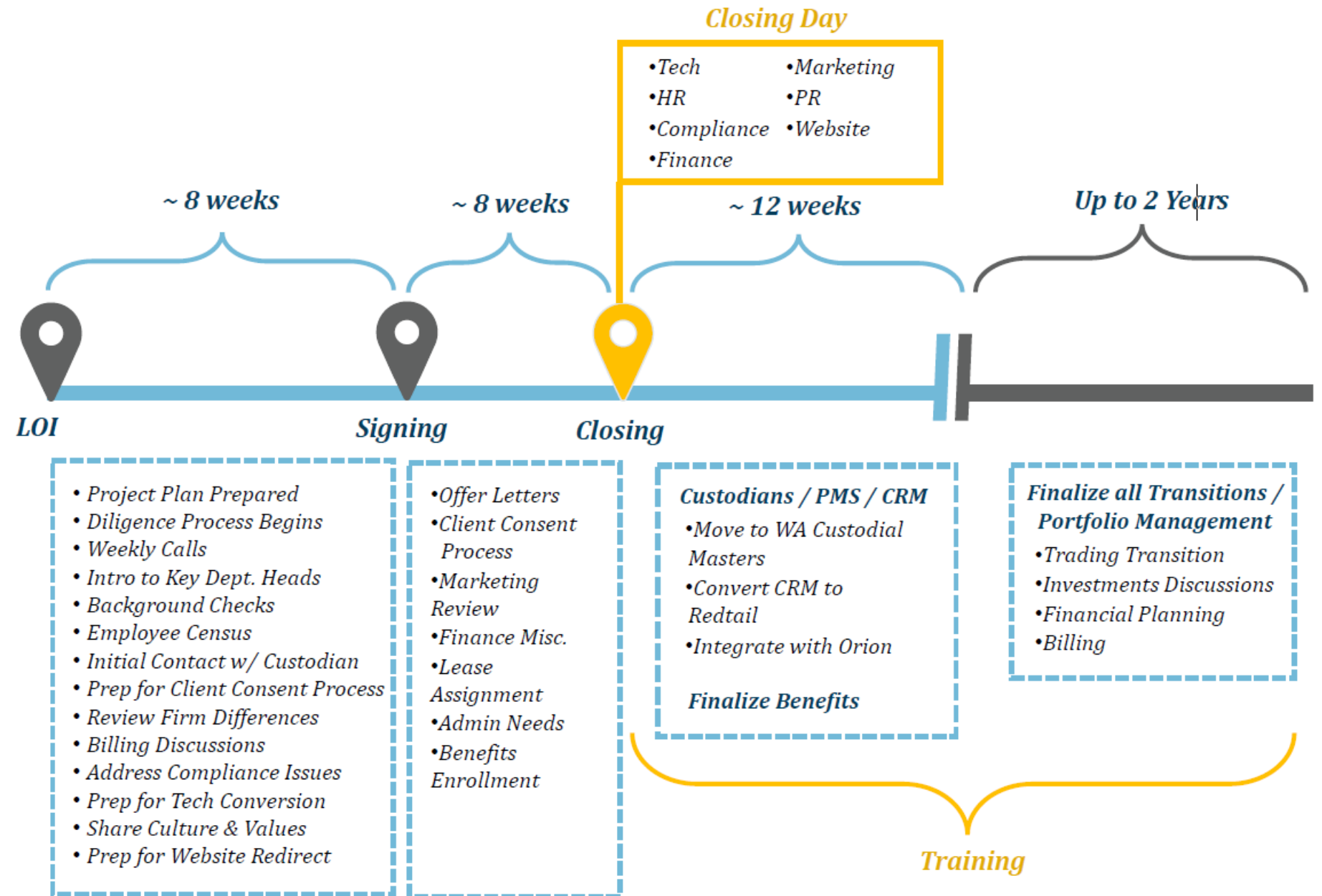


## At the CORE of Integration...

“Coming together is a beginning,  
staying together is progress,  
and working together is success.”

- Henry Ford

# WHAT TO EXPECT





# YOUR INTEGRATION TEAM



Kristin Emerson  
DIRECTOR OF  
INTEGRATION



Nick Hujtyn  
PRE-CLOSE  
INTEGRATION  
MANAGER



Jessica Sharpe  
PRE-CLOSE  
INTEGRATION  
SPECIALIST



Stacy Jones  
INTEGRATION  
COORDINATOR



Kelly Roy  
POST-CLOSE  
SENIOR  
INTEGRATION  
MANAGER



Amanda Dilworth  
POST-CLOSE  
DATA  
MIGRATION  
SPECIALIST



Sam Sarver  
POST-CLOSE  
INTEGRATION  
SPECIALIST





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