WORTHPOINTE

Wealth Planning & Investment Services

The new way forward in wealth management

www.wpwm.com

Wealth Planning Services

WorthPointe acts as a wealth coach helping individuals, families and business owners make smart decisions about their money to achieve the independence and peace of mind they've earned. We integrate our trust services and investment consulting with tax planning, asset protection, estate planning and charitable giving using our six-step process. We coordinate the efforts of our expert team to focus on our clients' unique needs. We focus our business on a select group of successful investors. This allows us to direct our resources to meeting their unique opportunities and challenges. Our experts are trained to integrate knowledge of estate planning, tax, investments, asset protection and charitable giving into advice driven by your values and goals. Using over 80 years combined experience, our professional team will work collaboratively to guide you to your wealth management objectives. WorthPointe creates custom wealth management strategies following a disciplined advisory process.

Our Wealth Management Process

The WorthPointe process is an important component when making informed wealth management decisions. By adhering to a carefully selected strategy that is based on your goals and financial needs, we can help you stay on track. WorthPointe's wealth management consulting process involves the following key principle events:

Step 1: Discovery Meeting

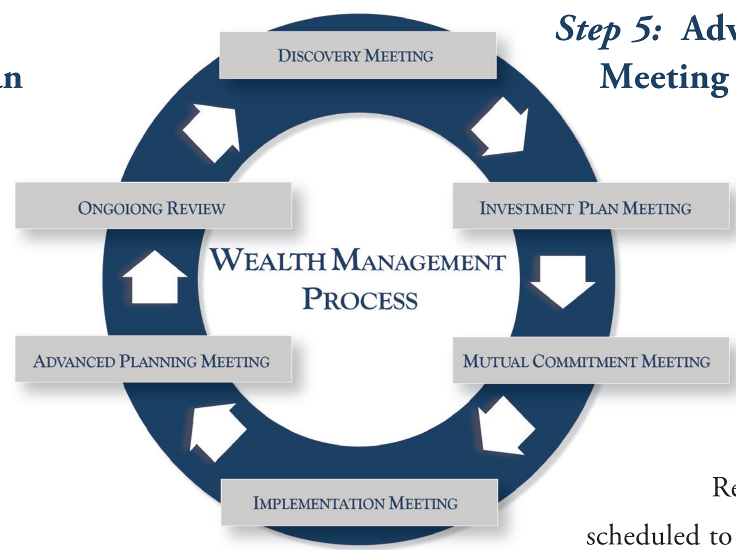
Exploration of your goals, expectations, and past advisory experiences including providing details on our investment approach.

Step 2: Investment Plan Meeting

Presentation of our analysis of your current financial situation and our recommendation for moving forward.

Step 3: Mutual Commitment Meeting

Mutual agreement to move forward and begin implementation of your investment plan.



Step 4: Implementation Meeting

We share the solutions our expert financial teams have constructed based on your client profile.

Step 5: Advanced Planning Meeting

Advanced planning ideas are presented, discussed and prioritized for future consideration.

Step 6: Ongoing Review

Regular progress meetings are scheduled to keep you informed, on track and up-to-date.

The Trust Experts at WorthPointe Trust

WorthPointe Trust provides trustee solutions for clients whose financial, family, or business needs require the services of a professional fiduciary through its association with National Advisors Trust Company, the largest federally chartered trust company created by registered investment advisors for the benefit of their clients. WorthPointe is a shareholder of National Advisors Trust.

WorthPointe Trust takes pride in helping individuals and families create trusts to manage personal wealth. Establishing a trust can be an ideal way to reduce your tax burden and protect your family's assets. If you are seeking a long-term management strategy to preserve your assets, trusts may be an option for you. Working with your attorney or estate planning professional, we can help you choose the trust strategy that is right for your needs. We offer personalized, responsive advice and assistance to help you establish the private trust solution that best meets your needs. If you a seeking a responsible, reputable company to help you establish and manage your private trust, we offer the personal boutique service that combines the personal touch of a small firm with the resources of a larger firm to provide thoughtful, independent advice that focuses on your unique needs.

Helping You With a Variety of Personal Trusts

- GRAT Trust (Grantor Retained Annuity)
- IRA Conduit Trust
- Irrevocable Trust & Life Insurance Trust
- Living Trust (Revocable Trust)
- Marital Trust
- QTIP Trust (Qualified Terminable Interest Property)
- Special Needs Trust
- Bypass Trust (Credit Shelter)
- Charitable Lead Trust
- Charitable Remainder Trust
- Charitable Trust or Private Foundation
- Dynasty Trust
- Generation-Skipping Trust

WorthPointe Investment Services

Most people fail to earn the rate of return provided by the capital markets in their portfolios, but all their planning is generally based on receiving at least this market rate of return. By implementing a rational Investment Plan, we can have much greater confidence in our planning going forward.

WorthPointe provides arguably the most advanced investment strategy and management around. We combine several methodologies in order to offer what we feel is a best of breed approach. These methodologies include Modern Portfolio Theory, the Three-Factor Model, Fixed-Income Strategies, and the Institutional Approach. Together these strategies help form our overall investment philosophy.

WorthPointe Business and Pension Services

As an ERISA 3 (38) fiduciary investment manager, WorthPointe has years of experience helping plan sponsors design, optimize and monitor plans that allow your employees to save for retirement using our prudent low cost, globally diversified portfolios. Our web-based educational video platform helps to drive retirement plan awareness and boost your firm's participation and deferral rates.

WorthPointe will also help your organization delegate its fiduciary responsibilities and strengthen recruiting and employee retention efforts. WorthPointe's **5 Retirement Plan Essentials** include: ***Fiduciary Oversight, Prudent Portfolios, Fee Transparency, Optimize Plan Design and Educate Advise Monitor.***

A Trusted Financial Partner

Call us today to learn more about working with the professionals at WorthPointe.
For information and assistance contact one of our Advisors.

TRO Contacts:

Christopher P. Van Slyke, CFP®
Anthony G. Ferreira, CFP®
Charles L. Stanley, CFP®, ChFC
Morgan H. Smith Jr., IMBA, CFP®
Scott W. O'Brien, CFP®

WorthPointe

www.wpwm.com

Offices:

3655 Nobel Drive, Suite 340
La Jolla, CA 92122
800-620-4232

6836 Bee Cave Road, Suite 210
Austin, TX 78736
800-620-4232