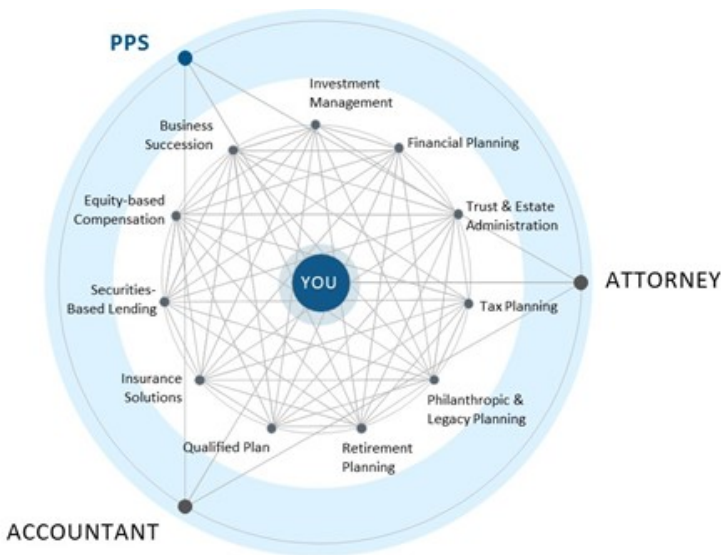


PLANNING YOUR FINANCIAL FUTURE

When it comes to managing your financial affairs, there is certainly much for you to consider:

- Is my investment portfolio in sync with my goals and risk tolerance?
- Are we on track to fully fund our children’s education?
- Is a second home feasible?
- Can I retire early and maintain my current lifestyle?
- How can I maximize Social Security benefits?
- How can we minimize the impact of taxes on our legacy?



It is possible to live a good life without great wealth. It is also true that significant wealth, if managed poorly, can lead to unwanted consequences that ripple across families and generations. Taking time today to plan for your financial future, whether that’s three years from now, or thirty, is a crucial step towards securing your financial and lifestyle goals.

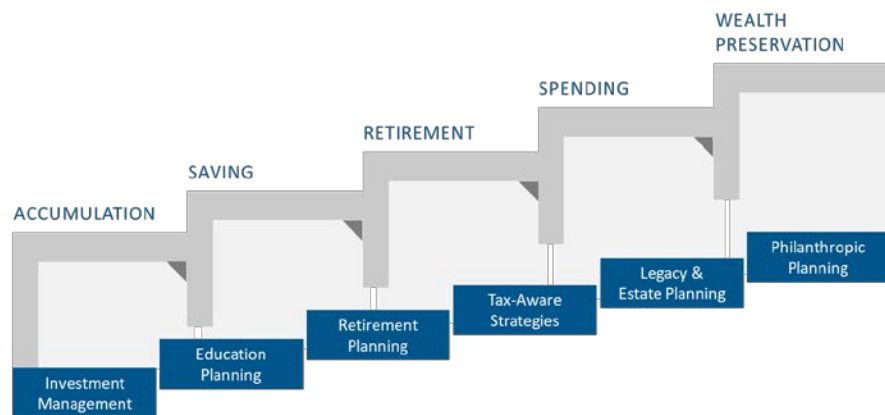
PPS’s approach to financial planning centers on objective analysis and advice, proactive communications with you, and a **team approach** to working with your legal, tax, and other advisors. **Our goal is your peace of mind.**

CREATING YOUR PLAN

We ask a lot of questions at the start of the planning process, and spend even more time listening to your answers. The result is an in-depth understanding of your current resources, liabilities, liquidity needs and risk tolerances, as well as your future expectations, priorities and concerns.

By paying close attention to your long-term financial needs as well as more pressing daily questions like tax issues, paying for college, or elder care, we can help you identify lifestyle, legacy and philanthropic **goals that are meaningful and realistic.**

Our next step is translating those goals into an **actionable plan**, collaborating with your



tax and legal advisors as appropriate. We utilize industry-leading software to run “what if” simulations incorporating cash flow analysis, retirement planning, estate issues, long-term care coverage, social security integration, disability coverage, and investment options. The result is a comprehensive plan optimized for your unique situation.

PORTFOLIO MANAGEMENT

Your investment portfolio is what powers your financial plan. We recommend asset allocation and specific investment strategies that address your needs for liquidity and financial flexibility while managing taxes and portfolio risk. The goal of our recommendations is to balance the trade-offs between growth and capital preservation so that you can **live well and sleep well**.

PPS offers a range of investment strategies, from current income generation to maximizing the potential for capital growth. Our five-step approach to managing your portfolio begins with the development of an Investment Policy Statement (“IPS”), a document that defines the objectives, expectations, and guidelines for your portfolio. The IPS serves as our road map for managing your assets in accordance with your goals.

THE PPS APPROACH:



1	Develop your investment policy and implement through security selection
2	Consistently monitor investments
3	Consider tax implications
4	Rebalance as appropriate
5	Communicate and provide transparency on investment decision making

We can also incorporate assets managed elsewhere into your financial plan and include those assets in reports monitoring your progress towards your investment goals.

AN ON-GOING ENDEAVOR

Financial planning is a process, not a product. Good planning is a dynamic, on-going endeavor that requires periodic evaluations of the actions recommended and reviews of your goals vis-à-vis changes in your circumstances and priorities.

Once your plan is set in motion, formal reviews are scheduled at your convenience. We recommend they occur at least annually. Between reviews, our regular portfolio reports track the progress of your investment program, while our proactive communications and your direct access to your portfolio manager via phone, email and in-person meetings provide multiple opportunities to identify changing needs and consider plan adjustments.

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