

# FIRST TRUST<sup>SM</sup>



When your next move matters...

**FinancialTeam.com**

Daytona Beach  
(386) 788-3737

Orlando  
(407) 859-4334

Tampa  
(813) 874-7200

Boca Raton  
(561) 477-3232

Sarasota  
(941) 718-4747

The Villages  
(352) 753-8589

... choose wisely.



#### OBJECTIVITY

Our Fee-Only financial advisors are never influenced by third-party marketing incentives or sales commissions.



#### EXPERTISE

We are a FinancialTeam of accredited experts with many years of experience achieving results for affluent families.



#### INDEPENDENCE

Our client loyalties are never divided by a Wall Street employer's profit agenda.



#### FLEXIBILITY

Choose the services you need and the depth of expertise you want without paying for what you don't.



#### TECHNOLOGY

24/7 on-line access to a centralized dashboard with constantly updated values of everything you own.



#### SECURITY

Your accounts remain under your authority and control, and your private information is protected.

... avoid bad advice.

“ Financial companies often pay advisers more to promote certain products rather than to recommend what is best for their customers. That incentive creates what is known as a conflict of interest. And conflicts of interest sometimes can cause advisers to give bad advice. ”

US Dept. Of Labor - 2017



Independent

Avoid hidden profit agendas by choosing a company that doesn't sell investments.

Fee-Only

Avoid sales pitches by choosing an advisor who isn't paid to make sales.

Fiduciary

Avoid conflicts of interest by choosing an advisor who prefers that conflicts be eliminated, not just disclosed.

... look several moves ahead.

Immediate  
Needs

Short Term  
Objectives

Mid Term  
Objectives

Long Term  
Objectives

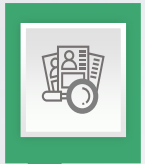
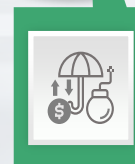
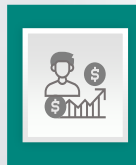
Prioritize your  
goals and evaluate  
your resources.

Craft a roadmap to  
achieve your financial  
goals without unnecessary  
expense or complexity.

Invest in a  
portfolio tailored to  
your objectives,  
monitor it wisely,  
and respond  
thoughtfully to  
market changes.

Continually  
assess risks and  
tax exposures

Fulfill your legacy  
objectives with a  
multigenerational  
estate plan



... leverage technology.

Your **Personal Financial Website** is a digitally-alive financial plan.

#### Updated Values

See the current net worth of everything you own, updated daily.

#### Account Links

Connect all your accounts for a consolidated updated view.

#### Financial Workshops

See if you're on target to reach your financial goals

#### Cash Management

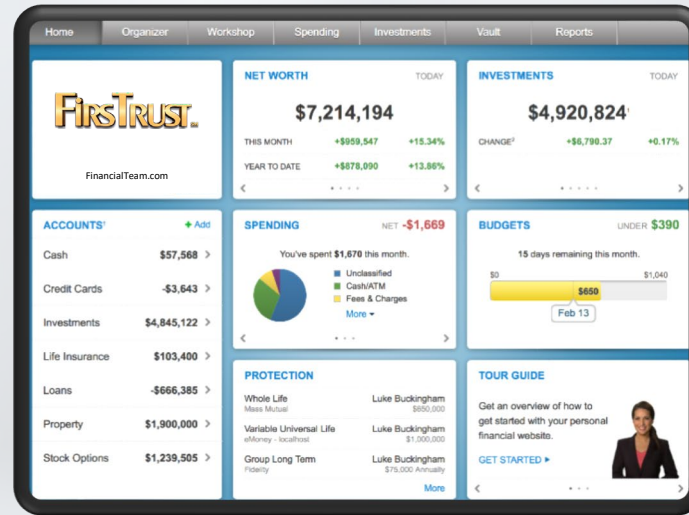
Set parameters to guide your savings goals

#### Track Spending

Know how much you're spending and where.

#### Education Center

Your own library of videos, articles and resources to increase your financial acumen.



#### Private Document Vault

Keep your...

- Wills & trusts
- Medical directives
- Social Security information
- Tax returns
- Passports
- Power of Attorney
- Property deeds
- Insurance policies
- Personal memorandums
- Business agreements
- Financial statements
- Performance Reports
- Transaction Reports
- Banking records
- Loan documents

...all in one place, safe and secured, accessible to you and your permitted viewers, and available on-line, 24/7.

#### Investments

Interactive charts, analytics and updated account values provide you with increased visibility into your investment accounts

## The Human Touch

A key differentiator in the next evolution of financial advice is the ability to have timely, reliable data in the hands of an expert who knows what to do with it.

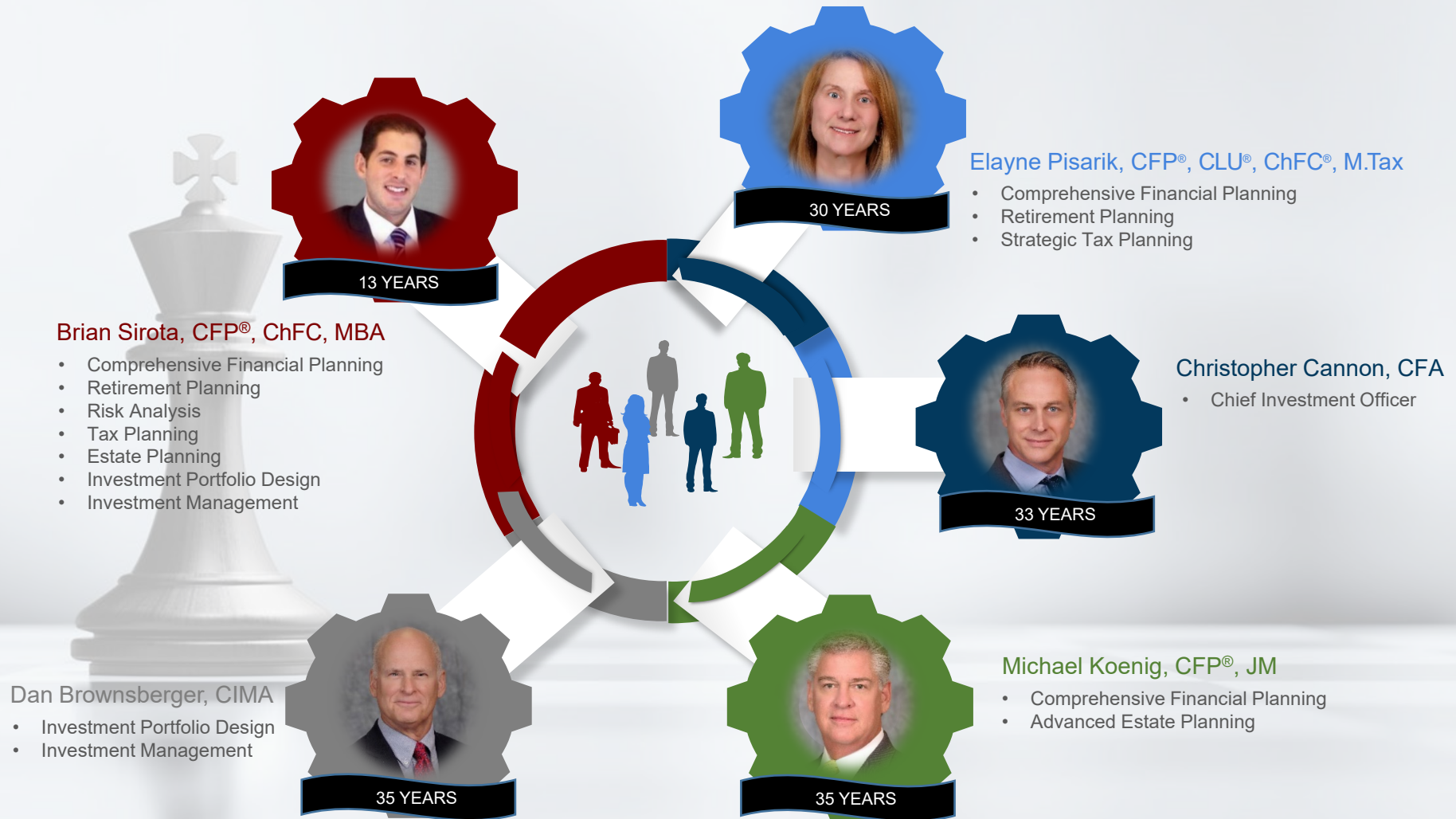
FirsTrust advisors bring many decades of advanced education and expertise into the decision-making process to help achieve your financial objectives, avoid costly mistakes, eliminate unnecessary expenses and remain confident during erratic market conditions.

*\* Past performance is never an indication of future returns.*





...there's no substitute for experience.



# Comprehensive Financial Planning

Comprehensive financial planning is the continual process of evaluating efficiencies for achieving your financial objectives.

- **Your Digital Financial Profile**

The process begins with a Certified Financial Planner® who helps organize your Personal Financial Website with your financial information, your assets and liabilities, and your prioritized financial objectives. Each of your financial accounts is then securely connected and aggregated onto one screen so strategic decisions can be made with fresh information and easily monitored, 24/7.

- **The Financial Plan**

Risks, resources, personal goals, cash flows, assets and liabilities are evaluated for any immediate actions. Next, the cash flow, time horizon and returns necessary to achieve each of your objectives is calculated on your Personal Financial Website. The plan is regularly updated with current tax rates, inflation factors and any of your own specific preferences or parameters.

- **Investment Portfolio**

The parameters of your financial plan are delivered to your Investment Manager who creates a written Investment Policy Statement (IPS) summarizing the hierarchy of your goals, respective timelines and risk tolerances, and allocates capital among investments consistent with this framework.

- **Monitor & Report**

Everything in life is fluid. Your CFP® professional will monitor your progress and communicate with you routinely to provide consolidated reports, progress reviews, and plan updates.

- **Collaborate**

The Comprehensive Financial Planner is the quarterback of your FinancialTeam and responsible for collaborating with your Investment Manager, Strategic Tax Planner and/or Estate Planning Specialist regularly to keep them apprised of any changes to your personal situation and financial objectives.



# Investment Management

FirsTrust's Investment Management process is focused on protecting, growing, and distributing your financial assets while mitigating unnecessary risks, taxes and expenses.

- **Assess Investment Goals and Risk Preferences**

The process begins with an analysis of the return expectations, income requirements and overall risk necessary to achieve your specific financial objectives. Various strategies are also examined that can help bolster net returns by reducing tax drag and unnecessary investment expenses.

- **Create Investment Policy Statement**

The results of your portfolio analysis are contained within a written Investment Policy Statement (IPS) which details how investment decisions will be made for your portfolio.

- **Structure Portfolio**

Your portfolio will then be constructed based upon the hierarchy of your goals, your respective timelines and risk tolerances, and an analysis of the tax character and cost basis of your current investment holdings. Within this framework, specific investments and strategies are selected, and a proportionate allocation of capital is made to each.

- **Monitor & Report**

We will manage your portfolio to keep it aligned with the parameters of your IPS, continually distilling best practices designed to achieve the results you need without the risks and expenses you don't. Periodically, we may also be able to produce measurable tax savings by harvesting capital gains and capturing deductible losses when the resulting tax benefit outweighs the overall cost.

- **Review & Adjust**

We routinely meet and/or teleconference with you to review reports, review progress toward meeting your goals, and reevaluate risks. On a regular basis, we also "stress test" your portfolio to estimate its viability during hypothetical market conditions.





# Strategic Tax Planning

Strategic Tax Planning is the year-round evaluation of your tax positions and analysis of new opportunities to save money.

Throughout the year, and year-after-year, income, deductions, tax brackets, exemptions and credits are subject to change. The only way to avoid new pitfalls, and capture new opportunities, is to monitor your tax profile year-round.

- **Collaborate with your tax preparer**

Make sure you are maximizing available tax deductions for the current reporting year, inventory your necessary reporting forms, track your cost basis, optimize estimated payments and/or tax withholding, and assess new tax laws or potential tax shifting opportunities.

- **Collaborate with Your Comprehensive Financial Planner**

Work with your Certified Financial Planner® to create a tax-wise retirement income by supplementing your draw-down of retirement funds with non-taxable assets. Strategically retain retirement funds in qualified company plans when it makes more sense that rolling it over to an IRA. Carefully evaluate your Social Security options to maximize the benefit while minimizing the potential tax bite.

- **Collaborate with Your Investment Advisor**

A "tax efficient investment portfolio" is nice, but it falls substantially short of having an investment advisor who proactively manages your investment taxes. Are you familiar with the wash sale rule? If not, you may find your investment gains taxed at a higher rate than necessary. Precisely tracking cost basis and unapplied carry-forward capital losses is an important step toward effectively managing investment related taxes. There is an art to strategically capturing and/or deferring investment losses to offset capital gains. Remember, how much you keep is more important than how much you make.

- **Collaborate with Your Estate Planner**

Myths and misunderstandings surrounding the federal gift & estate tax are widespread and costly. There is a federal estate tax and a state estate tax to consider depending upon where you live. There is a limit to how much you can give as a gift, but there is an annual limit and a lifetime limit that can be strategically combined if done properly. Jointly titling certain assets with certain people will trigger a gift tax, while certain other assets and certain other people will not.



# Estate Planning

Beyond the basic Will and Trust are advanced strategies that can provide valuable benefits to your heirs over multiple generations.

- Evaluate Your Options

The steps you take today can fulfill your legacy goals and protect your future heirs for many years beyond your lifetime without unnecessary complexities, costs or conflicts of interest.

- Let Us Help Before You Need It

Implement a plan to fulfill your legacy goals without unnecessary delays, expenses and privacy invasions.

Evaluate the use of more favorable laws in other states that may be available to you.

Consider the strategic benefits of family limited partnerships and lifetime gift exemptions.

Mitigate estate taxes and restrict the depletion of assets by spendthrift beneficiaries.

Protect estate assets from exposure to creditors, lawsuits and divorcing spouses.

- Let Us Help During Your Lifetime

Adjust your plan accordingly following deaths, marriages, divorces, births and tax law changes.

Implement the proper titling of your assets by joint title, beneficiary designation or trust.

Update your power of attorney and health care documents to remain current under state law.

- Let Us Help After You're Gone

Inform your heirs that you have pre-authorized your FirstTrust estate planner to offer administrative assistance.

Confide in your trusted successor with the password to your [Personal Financial Website](#).

Deposit legal documents with the court and file the appropriate tax forms as necessary.

Establish new trust accounts for survivors in accordance with your directives.

Strategically and tax efficiently roll-over IRAs and retirement funds to beneficiaries.

Collect insurance policy benefits without frustrating delays or sales pitches.



# Private Wealth Management Service Agreement



Personal Financial Website	<input type="checkbox"/>
Comprehensive Financial Planning	<input type="checkbox"/>
Retirement Planning	<input type="checkbox"/>
Risk Analysis	<input type="checkbox"/>
Tax Planning	<input type="checkbox"/>
Estate Planning	<input type="checkbox"/>
Investment Portfolio Design	<input type="checkbox"/>
Investment Management	<input type="checkbox"/>
Total Service Fee Percentage	

I confirm receipt of the following information:

- \_\_\_\_\_ ADV Part II A: Brochure; The Firm
- \_\_\_\_\_ ADV Part II B: Brochure Supplement; Advisors
- \_\_\_\_\_ ADV Part III : Customer Relationship Summary
- \_\_\_\_\_ Reg. SP: FirsTrust's Privacy Policy

Client(s) \_\_\_\_\_ Address \_\_\_\_\_

- o Either party may terminate this Agreement without penalty within five (5) calendar days after execution. Termination thereafter may occur at the end of a calendar quarter upon advance written notice. FirsTrust will then discontinue all services and apply best efforts to transition your accounts as you instruct or otherwise to a discount brokerage.
- o Fees are calculated at the end of each quarter based upon the fair market value of Assets Under Management (AUM) multiplied by the Total Service Fee Percentage, and billed directly from each account quarterly, in advance. Any additional custodial, fund or other third party fees shall be your sole responsibility and are not included herein.
- o You acknowledge that past performance is no guarantee of future results, financial losses may occur even when FirsTrust is acting in good faith or at your specific direction, and that all data used for the purpose of rendering advice or performing services is deemed to be provided solely and exclusively by you and for these specific purposes.
- o You understand that FirsTrust makes investments on your behalf on a discretionary, best efforts basis only, and does not accept trade orders or execute transactions by client directive.
- o No form of legal, accounting, tax preparation, valuation or international advisory services are provided hereunder.
- o This is the entire Agreement; no other representations, written or implied, shall become part of this Agreement, and can only be amended, transferred or assigned with the written consent of all parties.
- o This Agreement is governed by Florida law. Without forfeiture of any legal rights, both parties agree to settle any disputes arising hereunder in accordance with the procedures of the American Arbitration Association.
- o The Total Service Fee Percentage for all services under this Agreement is conditioned upon a minimum fair market value of Assets Under Management (AUM) equal to or greater than \$ \_\_\_\_\_. Fees shall initially be based upon this AUM until such amount of assets has been positioned under FirsTrust's management.
- o Regardless of the amount of your assets under management, FirsTrust will continue to collect data, perform analysis and provide advisory services upon execution of this Agreement. At all times such services are being provided, a minimum quarterly service fee of \$ \_\_\_\_\_ shall apply.
- o FirsTrust will not disclose your identify or share your confidential information with any unauthorized party:
  - Authorized during your lifetime: \_\_\_\_\_.
  - Authorized after your lifetime: \_\_\_\_\_.

## Signatures:

Client \_\_\_\_\_ FirsTrust, LLC \_\_\_\_\_

Client \_\_\_\_\_ Date \_\_\_\_\_