



wealth Impact
partners

Investment Advisory

At Wealth Impact Partners, we approach each new engagement with a consultative process. True wealth management consists of comprehensive planning, like our LifePrint™ Planning Process, relationship management, and investment consulting.

Call (781) 489-9800 or Visit Us Online at WealthImpactPartners.com

Portfolios

Portfolio Construction

Research shows that proper allocation of asset classes (stocks, bonds, cash) accounts for the majority of variation in a portfolio's return. Changes to asset allocation—even when small—are necessary to maintain a customized investment strategy. As markets go up and down, the values of assets within your portfolio may also change, causing your portfolio to drift from its original targets. Maintaining a portfolio that you can live with long-term and that has the potential to meet your objectives requires an understanding of where the market is in the ongoing cycle of expansion, stress, distress and recovery.

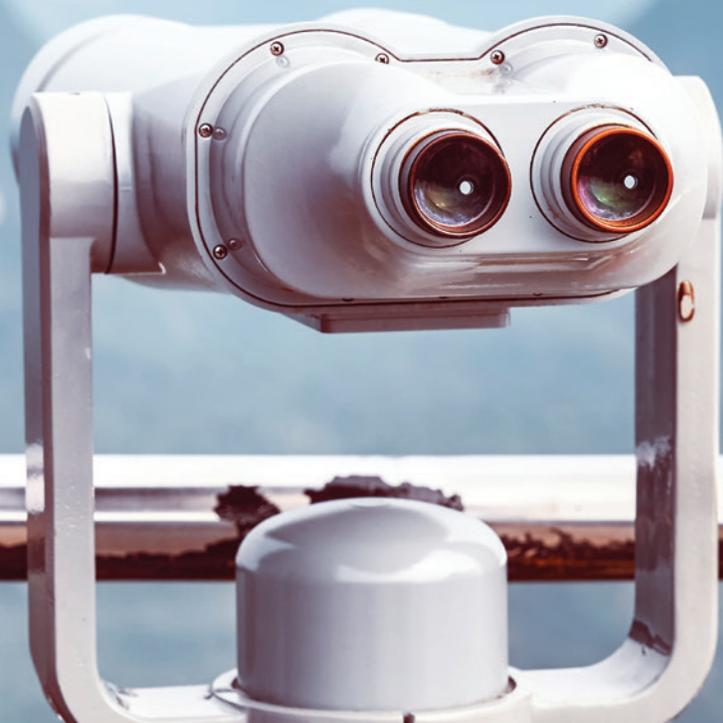
Our team continuously evaluates many market-related factors. We use our research and knowledge of the economic cycle to construct portfolios that we believe should perform consistently across asset classes and geographic regions. Portfolios are adjusted depending on whether the economy is in expansion or recovery, under stress or not. Managers are monitored carefully and switched out when necessary to enhance consistency and potentially lower volatility.

Differentiating manager skill from market-generated returns is one of our primary objectives. We develop forward-looking expectations for how a manager will execute a given investment assignment, environments in which the related investment strategy should outperform, and environments in which the strategy might underperform.

Customized Portfolios

For larger investors with unique tax needs or specific investment preferences, we often recommend a customized managed account solution. These strategies comprise a wide variety of specialist money managers, each skilled in a specific investment discipline. We utilize research to create a customized portfolio consistent with an investor's goals, time horizon, and risk tolerance.

Each client has direct access to the dedicated portfolio manager and investment consultant who works with your Wealth Impact Partners advisor team. The CNR team serves as a holistic manager, meaning they manage your assets using a broad spectrum of asset classes and sophisticated investment strategies. They work with existing portfolio holdings to develop a tax-sensitive transition plan to fit individual needs and also build a portfolio to complement non-portable assets in your broader portfolio.



Taxes

Taxable Accounts

For taxable investment accounts, we primarily utilize the SEI team's Tax-Managed ETF Strategies. Not taking taxes into consideration can hurt your chances of meeting your objectives. If left unchecked, taxes can reduce your after-tax return by up to 60%. SEI's Tax-Managed ETF Strategies use different techniques designed to help reduce your tax liability. Remaining faithfully invested is crucial. While harvesting losses may help tax-sensitive investors, trying to reduce taxes should never come at the expense of maintaining thoughtful asset allocations.

Because of its reputation in the banking industry, many leading banks use SEI's trust accounting system—the very same operations platform that administers our clients' accounts with them.

Tax Deferred Accounts

For qualified retirement accounts, we primarily utilize the Valmark team's TOPS® Program (The Optimized Portfolio System). The TOPS® program is one of the first in the industry to provide strategic portfolios comprised solely of exchange-traded funds (ETFs). Since its inception in 2002, TOPS® has grown into one of the top five largest ETF programs in the country. The core value proposition of this program is to provide strategic, globally diversified portfolios that seek to be transparent, liquid, and low-cost.

In order to deliver on that value proposition, the Portfolio Management Team has adopted an investment philosophy of strategic indexing, which combines active asset allocation with exchange traded funds (ETFs). This methodology of portfolio construction has led to the expansion of TOPS® from separately managed accounts to now being available inside of 401(k) plans and numerous insurance products.

Securities offered through Valmark Securities, Inc., Member FINRA/SIPC. Advisory services offered through Valmark Advisers, Inc., an SEC Registered Investment Advisor. 130 Springside Drive, Suite 300, Akron, OH 44333-2431 · (800) 765-5201. Wealth Impact Partners, SEI and CNR are separate entities from Valmark Securities, Inc. and Valmark Advisers, Inc.



About Us

Our Team of Experts

Our investment management team partners with the TOPS® portfolio management Team, which is one of the longest running and largest ETF management programs in the nation; we also have a relationship with SEI's Investment Management Unit, which is made up of more than 100 analysts with decades of experience and locations in seven major markets worldwide; we also have a relationship with City National Rochdale (CNR), a boutique investment management firm with over \$40 billion of assets specializing in intelligently personalized portfolios for high-net-worth individuals; and Paul Rokosz, our in-house Chartered Financial Analyst (CFA) with over 30 years of portfolio management and analyst experience, including serving as the managing director for Mason Street Advisors.

Investment Philosophy

Philosophically, we believe that quality investment advice starts with defining an investment policy that aligns the individual's time horizon, risk tolerance, liquidity needs, and tax profile with the anticipated returns, variability of returns, and correlation of various assets where they might invest their capital.

Our distinct process helps us to identify goals and set priorities based on your investing time frame and personal circumstances. Our top priority is helping you accomplish more that matters to you—whether that's financial independence, building a legacy, or expanding your impact.

Our well-tested investment process is founded on a deep understanding of evolving markets, disciplined research, risk management, broad diversification, and a commitment to minimizing fees and income taxes related to your investments. We aim to deliver a more intelligent approach to managing money in a manner that is tailored to your personal financial needs. We believe that tactical management overlaid on a strategic asset allocation framework is the best way to help meet your investment goals.

We constantly:

- Analyze and anticipate market changes
- Regularly monitor our lineup of portfolio managers and their performance relative to industry benchmarks
- Tactically adjust their weights in your overall portfolio within specified ranges to continually maintain the most effective asset allocation

We are steadfast in our commitment to keeping your investments fully diversified.

