LOCAL, INDEPENDENT & OBJECTIVE GUIDANCE

WAGNER FINANCIAL

TRUST | INTEGRITY | SERVICE

FINANCIAL PLANNING

& INVESTMENT MANAGEMENT

www.wagnerfinancial.com

HELPING PEOPLE MAKE WISE FINANCIAL DECISIONS **FOR OVER 25 YEARS!**

STEPHEN WAGNER | steve@wagnerfinancial.com
CERTIFIED FINANCIAL PLANNER™

Stephen is a Certified Financial Planner™ (CFP®) and Investment Advisor Representative who since 1989 has enjoyed helping individuals, families, and businesses make educated financial decisions. He oversees all financial planning and investment research activities within the firm.

CHRIS WAGNER | chris@wagnerfinancial.com
WEALTH MANAGEMENT ASSISTANT

In addition to assisting in the financial planning and investment management operations, Chris also oversees all insurance planning and is a Certified Plan Fiduciary Advisor. This qualifies him to consult with business owners and HR executives on 401k and ERISA regulated pension plans.

SHARON MEDINA | sharon@wagnerfinancial.com
BRANCH OPERATIONS MANAGER, FPQP™

Sharon has worked for Wagner Financial since 2004 and holds both the Financial Industry Regulatory Authority (FINRA) Series 6 and 63, registration held with LPL Financial. She also holds the Financial Paraplanner Qualified Professional™ (FPQP™) designation. Sharon oversees branch procedures.

JESSICA HAWLEY | jmctavish@wagnerfinancial.com
CLIENT SERVICES ASSISTANT

Jessica assists in general client account inquiries and is our Account Aggregation (WealthVault) Specialist, setting clients up with software that will enable them to see all of their financial assets and responsibilities at a glance. She is currently enrolled in the Financial Paraplanner Qualified Professional™ program.

JESSAMYN LIM | jess@wagnerfinancial.com
ADMINISTRATIVE ASSISTANT, FPQP™

Jessamyn joined Wagner Financial in 2000. She schedules client meetings and assists Sharon Medina with administrative duties, client event scheduling. Jessamyn has received the Financial Paraplanner Qualified Professional™ designation.

MADISON WIGG | maddie@wagnerfinancial.com
ADMINISTRATIVE ASSISTANT, FPQP™

Madison is the newest member at Wagner Financial, she assists Jessamyn in scheduling client meetings and greets clients at the front desk. She has been awarded the CA Seal of Bi-literacy and has the Financial Paraplanner Qualified Professional™ designation.

Wagner Financial is a **local independent financial planning and investment management firm** established in 1989. We are focused on one goal - helping individuals, families, and businesses make wise financial decisions.

To work towards this goal, we dedicate ourselves to executing the highest fiduciary standard *(when providing advisory services)* to ensure **our client's interests always come first**. A great amount of emphasis is put on understanding who our clients are and what their short and long term goals are so that we can create a realistic path to both meeting and surpassing those goals.

Operating as an independent advisor, our clients **benefit from objective advice.** The added flexibility allows us to work with clients in a variety of ways, ranging from comprehensive wealth management to specialized financial planning strategies and consulting. Our **ambition** is to **consistently provide clients with value and service.**

Dedicated to supporting and assisting our clients wherever they are and whenever they need us, everyone at Wagner Financial strives for **clear communication** to pursue client needs and to strengthen relationships.

INVESTMENT PHILOSOPHY

Our Investment Philosophy is well grounded in **fundamental global economic analysis** and our experience in the real world of investing. In addition, our **interests are aligned** with our clients as we are substantial co-investors alongside our clients, which means we have skin in the game. It is our mission to **grow with our clients**, and not to gain at their expense.

Our ultimate investment objective is to **preserve and grow** client assets in order to pursue retirement and legacy goals. Key factors involved in helping us to accomplish this are:

RISK TOLERANCE TIME HORIZON DIVERSIFICATION
LIQUIDITY INVESTMENT OPPORTUNITY

Investors have many choices within the financial services industry. At Wagner Financial, we take great pride in our family oriented firm, offering significant advantages, **objective advice,** and personal service for all.

Visit our website at www.wagnerfinancial.com for more information

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OUR FINANCIAL PLANNING PROCESS

A CONVERSATION
in order to get to know you and understand your goals and objectives. This is an important conversation that will establish a foundation for our relationship. Any initial questions or concerns will be discussed free of charge.

GATHERING INFORMATION
on important data for analysis such as investment statements, tax returns, insurance policies, etc. In addition, we run through an exercise to determine your own unique level of risk tolerance using the risk number method.

ANALYZE
the data to determine if you are on a realistic path to pursuing your goals and objectives. This includes measuring the risk within your current investment portfolio and financial plan, then stress testing them under unexpected financial variables, both positive and negative.

RECOMMENDATIONS
and specific action items regarding your plan and investment portfolio are discussed. We will visually review the stress test results of both the current and recommended plans and portfolios. We work with and provide references to qualified professionals as needed, i.e. CPAs and Estate Planning Attorneys.

IMPLEMENTATION
of the plan once agreed upon. Our goal is to do all we can to ensure transactions are executed promptly and smoothly. A plan is only as good as its implementation.

MONITORING
your investment portfolio and financial plan, which includes adjusting and rebalancing it to accommodate ever-changing economic and personal circumstances. This involves regular review meetings, critical to the success of the overall plan.

COMMON WEALTH MANAGEMENT ISSUES

- *Investment Planning*
- *Risk Management & Insurance Planning*
- *Banking & Credit Management*
- *Retirement & Income Planning*
- *Executor & Trustee Selection*
- *Charitable Giving*
- *Education & Family Support*
- *Titling & Beneficiary Designations*
- *Executive Compensation*
- *Distribution of Estate*
- *Business Succession Planning*
- *Tax Planning*
- *Planning for Incapacity*

A financial planner ***needs to be aware*** *of all areas of your wealth and the many aspects that impact it so that nothing is missed and everything works in concert. We not only have* ***in-depth knowledge*** *of financial planning and investment management, but we also bring in other professionals with the necessary expertise to provide you with a* ***comprehensive*** *and* ***objective*** *wealth management plan.*

WHAT IS YOUR RISK NUMBER™?

We use cutting edge **Risk Number™** technology, which identifies your acceptable levels of risk and reward with unparalleled accuracy. Using this tool, we ensure that your portfolio aligns with your investment goals and expectations.

The patented **Risk Number™** technology objectively calculates an investor's true risk tolerance utilizing a scientific framework that won the Nobel Prize for Economics. The **Risk Number™** works from a scale of 1-100, a **Risk Number™** of 1 meaning little to no risk in a portfolio, a **Risk Number™** of 100 being the highest risk possible within a portfolio.

Go to **wagnerfinancial.com/resource-center/risknumber/** to learn more and take the questionnaire.

CASE STUDY *Actual clients, name has been changed*

LUKE & JEN SMITH

RETIRED, AGES 67 & 64

The Smiths are a retired couple who reached out to us to review their portfolio after becoming concerned with its performance. We examined the portfolio and determined that it had a risk number of 78.

After taking the risk number exercise it was determined that their true risk number was 29, significantly lower than the current risk carried in their portfolio. The Smiths portfolio was not aligned with their risk tolerance, it's no wonder they felt so uncomfortable with their investment portfolio's performance. After this analysis the Smith's became clients and we rebalanced the portfolio to reflect who they were as investors and the risk that they were willing to take.

Current Portfolio

RISK 78

Actual Risk Tolerance

RISK 29

WE CAN STRESS TEST YOUR CURRENT PORTFOLIO

We have the ability to measure the amount of risk in your current portfolio and show you how it might react in a variety of economic conditions.

IF A 2008-LIKE BEAR MARKET WERE TO HAPPEN AGAIN...

RISK 78 — -38.0%

S&P 500 INDEX
JAN 1, 2008 - DEC 21, 2008

RISK 29 — -5.8%

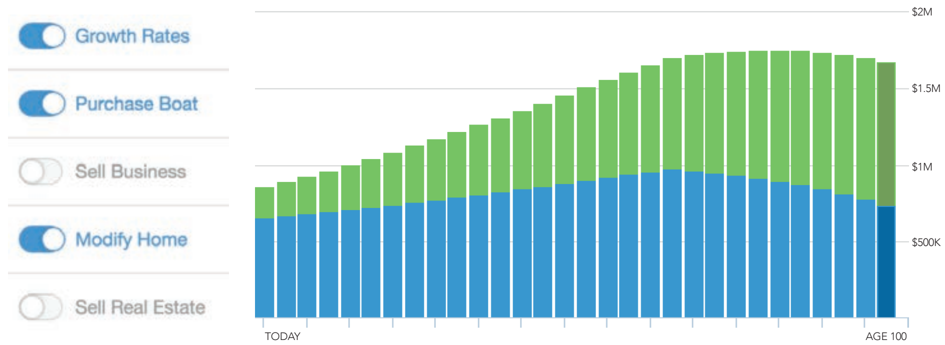
THIS PORTFOLIO'S
ESTIMATED PERFORMANCE

The projections or other information generated by Riskalyze regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or fees which, if included, would have had a negative effect on the annual returns. No strategy assures success or protects against loss. Investing is subject to risk which may involve loss of principal. Riskalyze is not affiliated with LPL Financial.

WEALTH VISION

A GLIMPSE INTO YOUR FUTURE

We're able to show you what your cash flow and net worth may look like leading up to and through retirement and under both positive and negative unexpected financial variables.



WE CAN STRESS TEST YOUR FINANCIAL PLAN

We can run custom reports to help you determine whether you can afford to take that dream vacation, fund a college savings plan for a relative, purchase a vacation home, renovate your kitchen, upgrade your vehicle, etc.

- Dream Vacation
- Condo in Hawaii
- Kitchen Renovation
- Peters College Fund
- Purchase New Car
- Gift to Charity

CASE STUDY *Actual clients, name has been changed*

THE WILLIAMS FAMILY

BUSINESS OWNERS, AGES 56 & 55

John and Irene Williams are clients that needed to make some weighty financial decisions before they retired. They were unsure if their financial plan could withstand some of the goals they had in mind. These goals included continuing their annual vacation trip, funding a college savings plan for all three of their grandchildren, a large home renovation, and upgrading their vehicle.

Using our financial planning and forecasting techniques we were able to determine that most of John and Irene's goals were reasonable, even through some difficult economic forecasts, providing the Williams' annual vacation wasn't overly extravagant.

This is a hypothetical example and is not a representative of any specific investment. Your results may vary.

WAGNER FINANCIAL IS A **LOCAL INDEPENDENT** FINANCIAL PLANNING AND INVESTMENT MANAGEMENT FIRM

WANT A SECOND OPINION?

Our independent structure allows us to work with any and all who wish to have their current financial planning and investment management firms/advisors recommendations reviewed. This includes but is not limited to the following services:

- Fee Structure & Cost Analysis
- Portfolio Risk Analysis
- Liquidity & Diversification Analysis
- Insurance Product Analysis

An initial consultation & general analysis is free of charge; thereafter an approximate quote based on an hourly consulting fee can be provided if a more detailed analysis is requested.

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