

REDEFINING

wealth management



WEALTH STRATEGIES
FINANCIAL ADVISORS



Welcome

to a new paradigm in wealth management. We have designed a revolutionary client-centric financial advice model that minimizes the conventional conflicts of interest and offers a truly compelling value.

Imagine a financial advisor that is **competent, ethical, exclusive, charitable**, and available at a price less than the typical wealth manager. That vision is now a reality. We have designed a groundbreaking wealth management delivery concept that allows us to offer complete wealth management services from financial planning to investment management to insurance planning while embracing the belief that the client comes first. All of this is available from **industry experts** that understand that clients are family and this business is more than growth and profits. This entire concept is also **exclusive** and the founders will close the practice at a predetermined level of clients to continue to maintain the necessary level of service for each and every client. In addition, we have broken the mold with our dedication to devote a portion of income for **charitable purposes**.

"This new business model offers comprehensive personalized wealth management at a competitive price point and offers unique features not found anywhere else."

About Us

We are industry experts delivering retirement planning, investment management, insurance planning, college savings planning, other financial goal planning, and much more.

Like most wealth managers and financial advisors, we do all the typical financial planning for our clients. However, we also use a **team approach** to manage your investments and to leverage the unique strengths of our affiliations. You get more than just your dedicated advisor. We have **accountants, lawyers, and MBAs** on our Investment Committee* to deliver the level of expertise you expect. We utilize this team concept similar to the medical model of **case management**. We meet as a team to review our investment strategies to deliver optimal portfolios with input from all of our affiliated experts. But we are far more than that. Frankly, you can get this level of service from some of the other top wealth managers.

So what sets us apart from the rest? We have further refined the model to offer these sophisticated services at an **affordable value**. We believe the wealth management model both underserves much of the middle class and overcharges much of the mass-affluent market. We have therefore designed a **pricing model** that is both affordable for everyone and offers true value. At the same time, this model removes many of the typical conflicts of interest present in the normal industry pricing models. We are also committed to an explicit plan of **charitable giving**. It is a win-win for everyone!

* Please refer to our Form ADV - Part 2 for important disclosures regarding our Investment Committee and how we protect your personal information from being shared with other firms represented on the Investment Committee. This document is available on our website at www.wsfaonline.com or a hard copy is available upon request.

Charity

is an important aspect of our mission. Our goal is to donate all commission-based income earned from the sale of insurance and annuity products to charity.

We plan to phase in this program so that by the time we have 70 ConciergeAdviceSM clients, 100% of these commissions will go to charity. Many people share the belief that Wall Street and the financial industry are greedy. Well, we consider ourselves **more Main Street than Wall Street** and we are committed to doing things differently. Providing our clients with access to the financial solutions that they need in a cost effective way that also allows this **charitable giving program**.

Total Number of Clients*	Percent of Commissions Donated to Charity
40 to 50	25%
50 to 60	50%
60 to 70	75%
over 70	100%

* The practice will close to new clients at 100 total clients. In addition, we are only accepting new clients via referrals from existing clients.

"Insurance and annuities play a role in financial planning, but commissions lead to conflicts of interest. So why not give them to charity and support the community."

Our Program

We call it **ConciergeAdviceSM**. We serve as your Chief Financial Officer offering comprehensive and holistic wealth management services tailored to the unique needs of each and every client.

1. Financial Planning

Available to each and every client is a **comprehensive financial plan** covering all aspects of a client's financial life including retirement planning, investment planning & management, insurance/risk analysis, college savings planning, budgeting & debt management, cash flow planning, and more. Each plan is **tailored to the specific needs of the client**. An annual update to the comprehensive plan to reflect the dynamic planning process is also included.

2. Investments

We offer **discretionary investment management** on all types of client accounts including brokerage accounts, all types of IRAs, 401k rollovers, custodial accounts, business accounts, and much more. We use **advanced risk profiling** to design a portfolio that matches your unique needs and financial goals and provide on-going management of your investments. We maintain an **on-line client blog** so you always know what is happening with your investments.

3. Risk Management

Risk management entails making sure your financial goals are met even if unfortunate events occur. We develop plans to determine the needs for life insurance, disability insurance, long term care insurance, longevity risk, and retirement income risk.

4. Pricing Model

We have designed the **ConciergeAdviceSM** service with a reasonable fee **based on assets under management**. This fee will be conveniently charged to any investment accounts that we manage for you. This helps to alleviate the conflicts of interest inherent in other common pricing models.

5. Fiduciary

We are fiduciaries which means that we are required by law to **always place your interests above ours**. This high standard is critical in the financial services world and we have chosen to work this way since it is the only way to properly serve our valued clients.

6. Philanthropy

We are committed to giving back to society. Our goal is to eventually donate all of our net earned commissions from insurance and annuity sales to charities. This charitable program will support local and national charities.

7. Exclusive

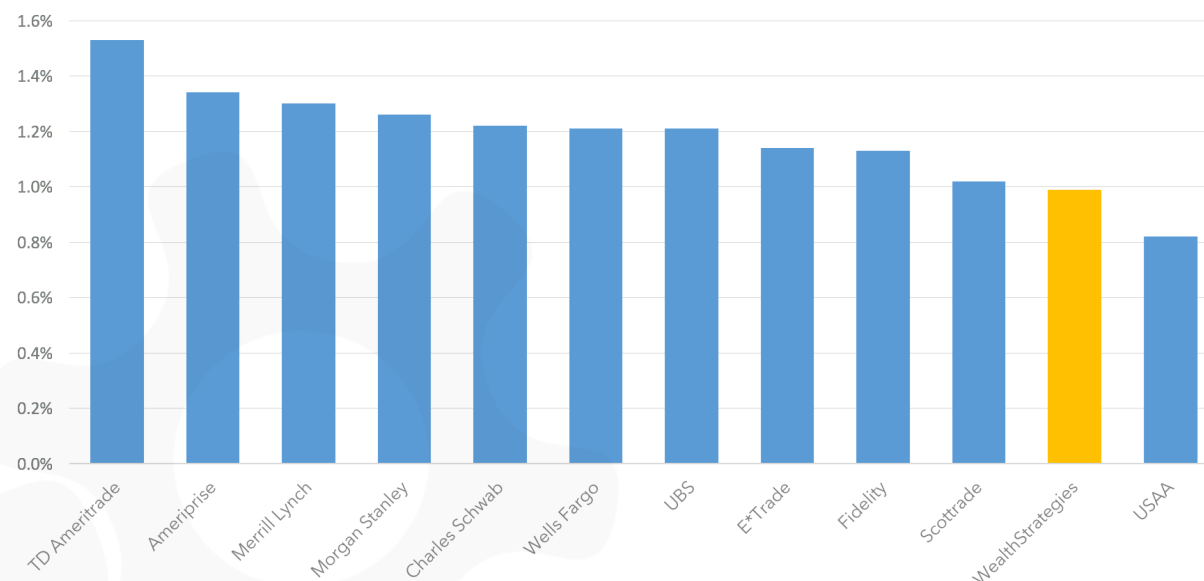
We believe that successful wealth management firms can grow too large for their clients and no longer provide the proper level of services that clients deserve.

We will never let that happen at our firm and we are committed to **closing our practice** once we get to 100 **ConciergeAdviceSM** wealth management clients.

"ConciergeAdviceSM is affordable for the full range of clients from those just starting out to those already in retirement."

We have designed our model so that anyone can afford a financial advisor regardless of where they are in their financial lifecycle. It is imperative that everyone have access to professional financial advice and now that is possible with **ConciergeAdviceSM**.

up to \$500,000	Over \$500,000
0.99% annual fee	0.69% annual fee
no recurring deposit required Fees based on average daily account balance	no recurring deposit required Fees based on average daily account balance



Source: Personal Capital | Financial Savings Report - The Real Cost of Fees | September 2015

A minimum advisory fee of \$199 per quarter per client applies if the fee calculated is lower than \$199 per quarter. There are no minimum account balance requirements. There are additional brokerage fees charged by our custodian. The brokerage fees are based on the average daily asset balance in your account(s) under our management. The brokerage fees are 0.25% annually for the first \$500,000 in your investment account(s), 0.15% annually for balances between \$500,000 and \$1,000,000 and 0.05% annually for balances above \$1,000,000. There are additional fees charged by some of the underlying investments and SRO and other market fees may also apply. The annual advisory fees on client account balances over \$1,000,000 are negotiable and are based on the specific circumstances and services expected to be required for that particular client. These negotiable fees will vary from client to client.



"Financial advice can be delivered affordably."

Our Leadership

A company is only as good as its people and we pride ourselves on never accepting mediocrity. We want to be the best financial advisors on the planet and to make sure every client is treated like family.

Brian D'Aprile MBA, AAMS

Brian D'Aprile is the founder and Managing Member of our firm.

He previously served as Managing Director for Main Street Financial Advisors, LLC and Managing Director for Symphony Financial Advisors, LLC. He also founded The 401k Studio LLC, an on-line 401k investment advisory business in 2003. Brian currently operates WealthStrategies Insurance Services and is a co-founder of Glide Path Advisors, LLC.

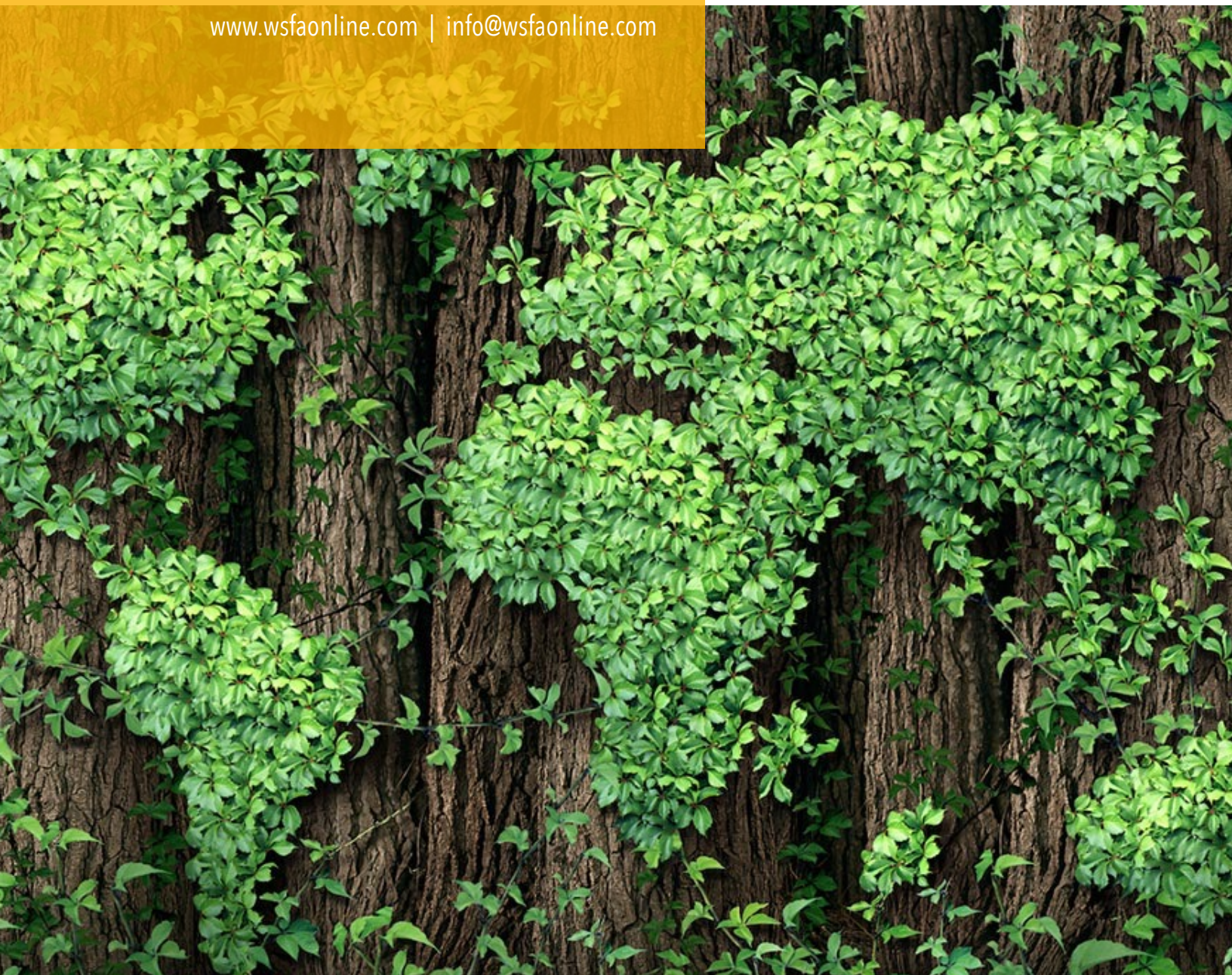
He holds a Bachelors Degree in Mechanical Engineering from Michigan State University and an MBA degree from the University of Michigan. He also holds an Accredited Asset Management Specialist designation from the College for Financial Planning.

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Investing involves risk, including possible loss of principle. Carefully consider a fund's investment objectives, risk factors, and charges and expenses before investing. This and other information can be found in a fund's prospectus or, if available, the summary prospectus. Contact the fund distributor for these documents. Read the prospectus carefully before investing.

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