

ASSET STRATEGY

Helping You Create, Manage, Protect, & Distribute Wealth®

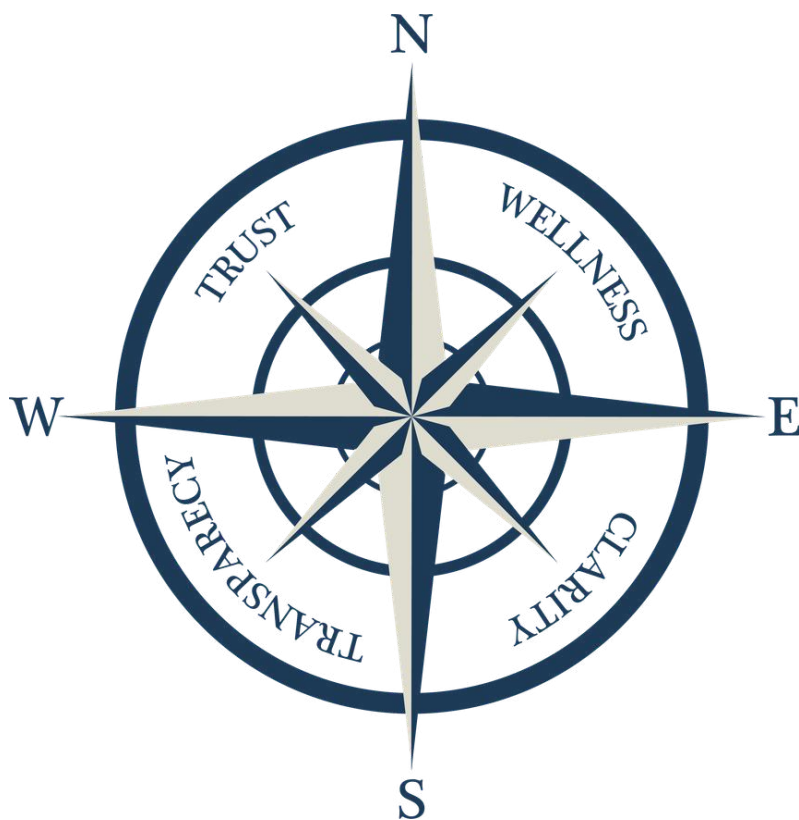
2026

**PRIVATE WEALTH
MANAGEMENT SERVICES**
INDIVIDUALS & FAMILIES



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A photograph of a conference room with several black office chairs around a light-colored wooden table. A white mug with 'AS' on it and a glass of water are on the table.

Overview

About Asset Strategy

For over 35 years, the Asset Strategy network of companies has been providing financial wellness to individuals and families as well as corporate and non-profit retirement plans. Asset Strategy assists clients with managing the risk and responsibility of sponsoring retirement and investment programs and helping individuals achieve successful financial outcomes.

Who We Are

Asset Strategy Advisors is a trusted advisor to investment stewards and fiduciaries, utilizing prudent processes, transparency, and a consultative approach to strengthen the financial future of America's workforce.

Our Mission

To help individuals and families "Create, Protect, Manage & Distribute Wealth®." We help them to define, plan, and work to achieve their financial goals. We assist companies and nonprofit organizations that offer retirement plans to provide a program that safeguards those in charge and effectively influences participants to achieve significant results.

Purpose Statement

Asset Strategy is built on a foundation of right relationships and integrity in dealing with all people. We embrace a corporate climate of trust, accountability, and encouragement. We are here to serve others and to multiply the gifts, talents, time and energy of everyone we encounter.

Our Code of Ethics

- *We shall offer and provide professional services with integrity.*
- *We shall provide professional services to clients.*
- *We shall provide services in a manner that is fair and reasonable to clients, principals, partners, and employers and shall disclose conflict(s) of interest(s) in providing such services.*
- *We shall not disclose any confidential client information without the specific consent of the client unless in response to proper legal process, to defend against charges of wrongdoing by our firm, or in connection with a civil dispute between our firm and client.*
- *We shall act diligently in providing professional services. Diligence is the provision of services in a reasonably prompt and thorough manner.*

SMART Goals

SMART Goals Are Defined by the Following Characteristics

- **Specific**
- **Measurable**
- **Attainable**
- **Relevant**
- **Time-bound**

A Plan Built For Your Life

See where all your goals stand in one simple view, from emergency savings to retirement, and how each fits into your full financial picture.

No matter where you are in the process, Asset Strategy can help you feel better about where you're going and what to do next.

**Write down
your goal.**

**Create a plan
by dividing
your goal into
pieces.**

**Review your
plan daily.**

**Stay on
target.**



Asset Strategy Wealth Solutions

Individuals & Families

Investment Management

- Managed Accounts
- Portfolio Construction
- Risk Assessment
- Monitoring/Reporting
- Fiduciary Advisor
- Alternative Investments

Financial Planning

- Emergency Savings Accounts (ESA)
- Budget/Goals
- Debt Management
- Insurance
- Investments

Protection-Individual & Family Insurance

- Life Insurance-Term/Permanent
- Disability/Long-Term Care
- Insurance Reviews
- Irrevocable Life Insurance Trusts
- Independent Brokers

Tax Planning

- Landlord Exit Strategies (1031, OZone)
- Charitable Planning (CRT, Foundations, DAF)
- Capital Gains Tax Solutions
- Income Tax Reduction
- Cost Segregation

Estate Planning & Trusts

- Legacy Planning
- Legal Reviews
- Charitable Gifting Strategies

Retirement Income Planning

- Goal Setting
- Diversifying Income Sources
- Longevity Planning
- Inflation Protection

Business & Non-Profit

Retirement Plan Consulting

- Fiduciary Risk Management/Outsourcing
- Qualified Plan Consulting
- Investment Management
- Plan Optimization
- Participant Success
- Employee Education
- Financial Wellness

Business Valuation & Exit Plan

- Valuation Services
- Exit Strategy
- Succession Planning
- Tax Implications
- Legal and Financial Preparedness

Business Insurance

- Buy/Sell Agreements
- Executive Disability
- Long-Term Care
- Corporate Owned Life Insurance (COLI)
- Independent Brokers

Business Tax Planning

- Entity Optimization & Compliance
- Business Tax Credits
- Corporate Transparency Act (CTA)
- Tax Reduction Strategies
- Non-Qualified Deferred Compensation

Business Cash Management

- Money Market Strategies
- Integration with Banking Partners

Executive Benefits

- Deferred Compensation Plans
- Supplemental Executive Retirement Plans (SERPs)
- Executive Bonus Plans
- Education and Training
- Employee Stock Purchase Plans (ESPPs)
- Workplace Giving

Portfolio Management

Is your portfolio intended for growth, income, or both?

How much volatility (risk) can you withstand, and for how long?

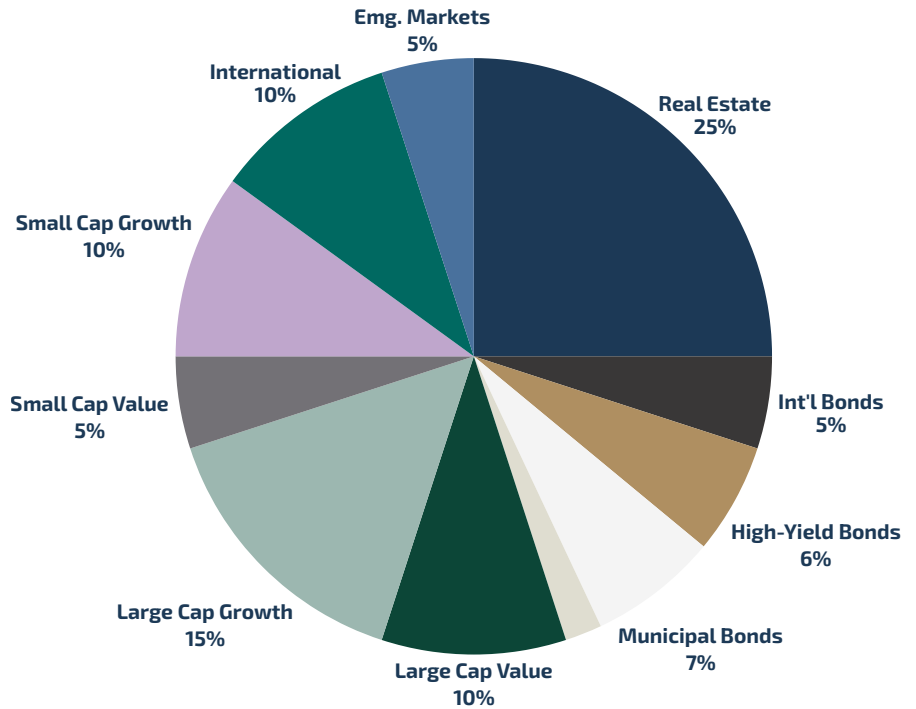
Has anyone asked you?

At Asset Strategy, our focus is to first develop a thorough understanding of who you are and what you are looking to achieve, then develop an individualized model portfolio that accurately reflects those needs.

Only after this "suitability analysis" is completed do we then select the best asset managers for you. Each plan results in a thorough understanding of your personal investment goals and the criteria we use in the selection process to match your stated objectives. The portfolio must be what we call a SWAN (Sleep Well At Night) portfolio.

Do You Know Your Asset Allocation?

- Real Estate
- International Bonds
- High-Yield Bonds
- Municipal Bonds
- Government Bonds
- Large Cap Value
- Large Cap Growth
- Small Cap Value
- Small Cap Growth
- International (Developed)
- Emerging Markets



Of Course, This Is Different For Each Person

If taxes are a concern, we will utilize a Tax-Managed Investment Portfolio - remember it's not what you make, it's what you keep that counts.

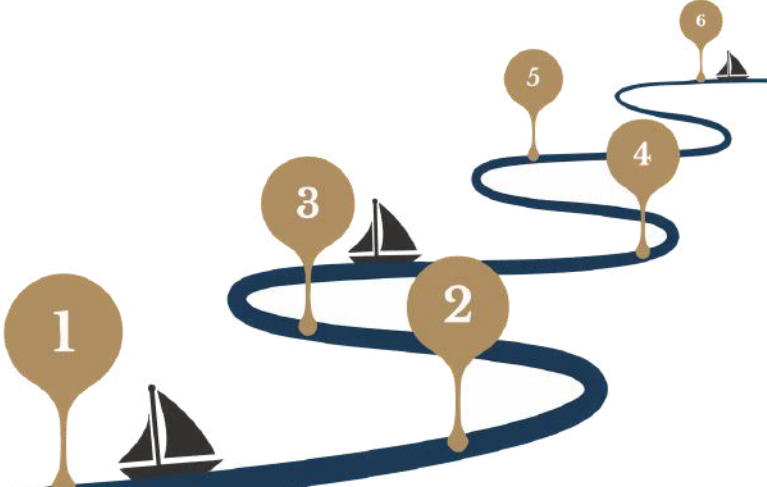
As a fee-based Investment Advisor, our selections include no-load mutual funds, institutional money managers, individual issues, tax-efficient accounts, and real estate.

www.assetstrategy.com/portfolio-management

Financial Planning

Financial planning is a comprehensive process that helps individuals and businesses achieve their financial goals and ensure long-term financial security. It involves assessing current financial situations, setting achievable objectives, and implementing strategies to meet these goals through disciplined savings, investments, and prudent money management. This multifaceted approach encompasses various elements, such as budgeting, retirement planning, tax optimization, risk management, and estate planning.

It starts with a review of your financial picture to identify strengths and gaps, with guidance from an Asset Strategy advisor.



<p>1) Establishing Goals The first step is to define your short-term and long-term financial goals. These could range from buying a house, funding education, starting a business, to planning for retirement. Clear goals provide direction and purpose to your financial plan.</p>	<p>2) Gathering Information Collect detailed information about your financial situation, including income, expenses, debts, assets, and liabilities. This comprehensive overview is essential for creating an accurate and realistic financial plan.</p>	<p>#3: Analyzing Information: Analyze the gathered data to understand your current financial health. This involves evaluating cash flow, identifying savings opportunities, and assessing investment performance.</p>
<p>4) Developing a Plan Based on the analysis, a customized financial plan is developed with clear strategies, actions, timelines, and milestones, while addressing potential risks and contingencies.</p>	<p>5) Implementing the Plan Putting the financial plan into action involves executing the outlined strategies. This could mean setting up investment accounts, adjusting insurance coverage, or establishing a savings regimen. Consistent implementation is key to success.</p>	<p>6) Monitoring and Reviewing Financial planning is an ongoing process, with regular reviews and adjustments to reflect changes in your life, finances, and market conditions, helping keep you on track toward your goals.</p>

Insurance / Protection

Coverage

When was the last time you reviewed your current insurance coverage and compared it to your actual insurance needs? It is important that you understand your coverage (or lack of it) before you need it.

Our financial planning process will assist you in reviewing your insurance needs for medical, disability, long-term health care, and life insurance. We can plan our lives, however, accidents and the unknown control them!

Without proper insurance your financial life can crumble in the event of a serious accident, disability, health problem, or when you die. Did you know that the #1 reason for home mortgage foreclosure in the U.S. is inability to pay due to disability?



Since we are all living longer lives, we run the risk of our bodies surviving beyond our mental faculties. More and more people are looking at the prospects of what long-term care or assisted living cost might do to their financial picture, especially as it relates to a spouse who is not incapacitated and must carry on at home. What will their financial condition be as a result of an extended stay? We view long-term care insurance as “asset protection coverage.”

As with all types of insurance, we all have three basic choices. First, we can choose to “self-insure” which means we believe we have the assets to cover any potential need. The second option is to transfer the risk as much as possible to another party (an insurance company) and pay the premiums using the Law of Large Numbers. The third option, and the one we advocate for most clients — share the risk as much as you can. Keep the premiums down, but know you are covered for the “lion’s share” should the need arise.

Our planning will help you determine what types of insurance you need and how much coverage.

Our consultants literally “shop the insurance marketplace” to find the most suitable policy at competitive costs. Periodic reviews will help assure your coverage is up to date.

www.assetstrategy.com/insurance

Tax Planning

A tax planning strategy is an action that a business or an individual can take to lower their tax burden. There are many different types of tax strategies. Some take advantage of tax deductions to lower taxable income, some use tax credits to reduce tax liability, and others (such as entity and compensation optimization) change one of the many factors that affect taxation.

With more than 35 years of experience which includes reviewing hundreds of income tax returns, both Federal and State, we have found that most people pay more in income taxes than necessary. Why? Because most people have their taxes prepared versus planned. Do you pay more than your fair share? As part of our comprehensive planning services, we review the last two years of your income tax returns and show you areas that caused you to pay extra taxes. As a result of our planning, you will learn tips and strategies that may help you manage your future tax burden.

Here's a Simple Exercise:

Find your most recent Federal Income Tax Return Form 1040. Line 63 will show you what you paid last year in federal income taxes. Next, find your State Income Tax Return. Line 63 (differs by state) shows how much you paid in state income taxes. Now total both lines 63 Federal & 63 State and divide by 12. The answer will show you how much you paid, on average, each month in taxes! For most folks, especially the retired, that number is the single largest monthly expense of their family's budget. Check yours.



“In America, there are two tax systems: one for the informed and one for the uninformed. Both are legal.”

-Judge Learned Hand

Income Tax Return

Your income tax return will also show us if your investments are aggravating your income taxes unnecessarily. Many people purchase (or are sold) investments without consideration to the income tax impact. Many people have portfolios that produce income they do not currently need. Others have growth investments and would like extra income.

Our tax planning strategies will show you how to pay less and keep more of your hard-earned income. Remember, it's what you keep that counts. When was the last time your accountant actually reviewed your income tax return with you? Planning, before preparation, can mean big savings for you each and every year.

www.assetstrategy.com/taxplanning

Estate Planning

We spend our entire lives building our net worth and very little time preparing for what will happen to our assets after we die. Many Americans die without a personal will.

Those people that do have wills may have their estates put through a lengthy, expensive process known as probate. Others have a Revocable Living Trust. This helps avoid probate, if implemented correctly and kept up to date, but if your estate exceeds the limits for the Unified Federal Estate Tax Exemption, a Revocable Trust is not enough.

Federal Gift and Estate Tax

2026 Year		2025 Year	
Estate Tax Exemption:	\$15,000,000	Estate Tax Exemption:	\$13,990,000
Gift Tax Exemption:	\$19,000	Gift Tax Exemption:	\$19,000



Estates expected to exceed the above amounts for federal or state limits will require advanced estate planning. At minimum, most Americans NEED a Revocable Living Trust to be able to maximize exemptions and avoid probate. Note: Since 1923, tax laws have changed, on average, every 18 months.

Advanced estate planning may be required to assure you maximize how much of your assets will pass to your heirs rather than to the probate courts and the IRS. Without proper planning, you can lose up to 50% of your taxable estate to Estate Taxes, which are due, in cash, nine months after death!

Our planning process will help determine your estate planning needs and assist you in implementing a plan tailored to your goals and objectives.

www.assetstrategy.com/estate-planning

Retirement Income Planning

Most people, especially those over the age of 50, worry about retirement income - and they should.

Most retirements now span up to 30% of a person's life. Many people will spend more time in retirement than they did in their working lives, and the biggest fear of many Americans is outliving their money. If people would only plan for their financial future as carefully as they plan their vacations, how much better off financially might they and their families be?

Retirement planning begins with understanding your cash flow, what it is now and what it will likely be in retirement. Once the "budget" is understood, you need to develop a plan to maximize your savings - especially your pre-tax savings opportunities. Next, where to invest those dollars?

Our planning will assist you in answering all of these questions, and more, as we help you chart your financial future.



Already Retired?

We all could use additional income and pay less income taxes in retirement. Careful planning can show you how it may be accomplished. Do you have a retirement account which you plan to leave to your heirs? Are you aware that a large portion of it can be consumed by income and estate taxes? We can show you how to reduce both income and estate taxes.

Do You Own Appreciated Stocks or Real Estate?

Many people are shocked to find how much of their profit will go to capital gains taxes (the taxes due on profits) when they decide to sell. We will help you explore options that include charitable trusts to help lower your taxable gain. If you own appreciated investment real estate, we will also explore 1031 Tax Deferred Exchanges, and other options which may be available to you potentially allowing you to continue to own real estate without management headaches

www.assetstrategy.com/retirement-income-planning

Alternative Investments

Alternative investments can be powerful tools for portfolio diversification, offering returns that often move independently of stocks and bonds.


Asset Strategy leverages alternatives to help reduce risk, enhance returns, and build more resilient portfolios for clients. Especially during market volatility, these investments can serve as key stabilizers, adding balance and long-term strength to a well-constructed plan.

Alternative Investments can be broken down into six main categories:

1. Private Equity	2. Private Credit	3. Real Assets / Real Estate	4. Hedge Funds & Absolute Return	5. Commodities & Natural Resources	6. Collectibles & Other
Venture Capital	Private Debt / Private Lending	Real Estate (Private & Commercial)	Hedge Funds	Commodities	Art, Wine, Cars
Growth Equity	Direct Lending	REITs	Funds of Funds	Precious Metals (Gold, Silver, etc.)	Cryptocurrencies
Buyouts	Equipment Leasing	Crowdfunding (Real Estate)	Multi-Strategy Funds	Carbon Credits	Crowdfunding (non-Real Estate)
Direct Investments	Litigation Finance	Farmland	Market Neutral, Global Macro, Event-Driven, etc.	Timberland / Farmland	Opportunity Zones (non-Real Estate)
Private Placements	Structured Credit	Infrastructure		Energy Commodities	
Business Development Companies (BDCs)	Distressed Debt	1031 & 1033 Exchanges			
Regulation D / Regulation A		Energy Investments (Oil & Gas, Solar)			
		Oil & Gas Partnerships			
		Opportunity Zones (Real Estate)			

College Planning

Planning for your child's college education is a significant financial commitment. With tuition fees and other related expenses on the rise, it's crucial to start saving early. Early planning not only helps mitigate the financial burden but also ensures that your child can focus on their studies without the stress of student loans. Asset Strategy can assist with:

- 
- A close-up, side-profile view of a brown graduation cap with a yellow tassel hanging down. The cap is positioned on the left side of the page, partially overlapping the list of items.
- 529 College Savings Plans
 - Coverdell Education Savings Account (ESA)
 - Uniforms Transfers to Minors Act (UTMA)
 - Roth IRAs
 - Uniform Gifts to Minors Act (UGMA)
 - Scholarships and Grants

www.assetstrategy.com/college-planning





If you have any questions on Wealth Management,
feel free to reach out to our team.
Set up a 15-Minute Discovery Call at:
www.assetstrategy.com/contact

www.assetstrategy.com
781-235-4426
info@assetstrategy.com

Disclosure:

Because investor situations and objectives vary this information is not intended to indicate suitability for any individual investor.

This is for informational purposes only, does not represent legal or tax advice does not indicate suitability for any particular investor, and does not constitute an offer to purchase or sell investments. Investments in securities involve a high degree of risk and should only be considered by investors who can withstand the loss of their investment. Prospective investors should carefully review the "Risk Factors" section of any prospectus, private placement memorandum, or offering circular. The S&P® 500 Index is a widely recognized capitalization-weighted index that measures the performance of the large-capitalization section sector of the U.S. stock market. Direct investment in an index is not possible.

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Advisory Services are offered through Asset Strategy Advisors, LLC (ASA), an-SEC Registered Investment Advisor. Securities offered through registered representatives of Concorde Investment Services, LLC (CIS), member of FINRA/SIPC. Insurance Services offered through Asset Strategy Financial Group, Inc. (ASFG). ASA, CIS, and ASFG are independent of each other.

Asset Allocation does not guarantee a profit or protect against a loss in a declining market. It is a method used to help manage investment risk.

Pursuant to requirements imposed by the Internal Revenue Service, any tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used, for purposes of avoiding penalties imposed under the United States Internal Revenue Code or promoting, marketing or recommending to another person any tax-related matter. Please contact us if you wish to have formal written advice on this matter.

Asset protection plans should be developed and implemented well before problems arise. Due to the fraudulent transfer laws, asset transfers that occur close in proximity to the filing of a lawsuit or bankruptcy can be interpreted by the court as a fraudulent transfer. Proper structuring of these assets is imperative please seek proper legal and tax advice prior to engaging in re-titling/structuring of any assets. Please note that laws are subject to change and can have an impact on your asset protection strategy.