SYM FINANCIAL ADVISORS

Wealth and Portfolio Management

For more than 50 years, SYM Financial Advisors has worked to **anticipate clients' financial needs** and **deliver results**. As an independent Registered Investment Advisor (RIA), we bring depth and breadth to financial planning and investment management for individuals, business owners, corporate executives, healthcare professionals, and to the design and implementation of employer-sponsored retirement plans.

- SYM is **wholly independent and employee-owned** with a long-term focus and commitment to the future
- Our holistic approach is **high-touch and personal**
- As a fiduciary and RIA, SYM Financial Advisors' business model **avoids built-in conflicts of interest** and requires SYM to choose **your best interest over ours**, every time
- SYM's Investment Committee is **deeply benched and diverse**, guiding over $2.4 billion in assets under management*
- Headquartered in the Midwest, SYM **serves clients throughout the United States**

Uncommon relationships yield uncommon results when SYM helps families and individuals achieve their goals, legacies, and dreams

**as of 04/19/18*

WORKING WITH SYM

At SYM, we place great value on collaborative client-advisor relationships. **Trust is critical.** At every stage of your life, you can expect your SYM advisory team to offer **insight** that helps you become comfortable with the actions we take on your behalf. By **working in unison** with you, your family, and other professionals, we strive every day to build the type of **uncommon relationships** that lead to **uncommon results**.

YOUR WEALTH IS PERSONAL

The prefix "sym" means *together*.

We synchronize the various parts of your financial world in an effort to bring together – and keep together – what's most important to you.

- SYM teams are composed of advisors, financial planners, and support professionals **empowered** to deliver an uncommon level of personal service
- We hold ourselves to stringent fiduciary standards and commit to **always act in your personal best interest**
- We construct a wealth plan to fit your life stage and **look around corners** to best anticipate your needs for the future
- SYM's Investment Committee seeks investments with compelling **net-of-expense risk and return** prospects
- We communicate conscientiously, building **personal relationships** to flourish for a lifetime
- SYM's **fair and transparent fees** have no hidden charges to surprise you

1 GETTING TO KNOW YOU

SYM client-advisor relationships go beyond the strictly professional with a disciplined discovery process that helps align the management of your wealth with your deeper goals and aspirations.

- SYM builds a systematic understanding of your assets, liabilities, and requirements for accessing wealth to meet your family's future needs
- We identify your current earning power and future plans for wealth accumulation
- We help you to grow assets, manage risk, and maintain access to funds should circumstances change
- All investment plans reflect SYM's best thinking on asset allocation, and each client's investment priorities are codified in a personal Investment Policy Statement (IPS)

2 A CUSTOMIZED WEALTH PLAN CONNECTED AT THE HUB

SYM is at the hub of your financial life. That's why so many Portfolio Management clients choose to also engage SYM for Wealth Management services.

All SYM advisory teams work alongside clients to create a big-picture view of income, outflow, priorities, opportunities, and aspirations. We also seek to understand the interconnectedness of professional and personal relationships as they pertain to clients' financial goals and well-being.

When clients engage with SYM for Wealth Management services, SYM advisory teams also:

- Lead the development of strategies to manage insurance/risk, tax planning, and estate planning in partnership with your relevant professionals
- Construct a detailed understanding of your tax considerations to guide decisions both large and small
- Coordinate family gifting, wealth transfer, and charitable initiatives within the context of your tax scenario and wealth planning priorities
- Implement business succession, debt service, compensation analysis, sudden life change, education planning, elder care, and other planning models that become relevant to your life
- Advance the ball on planning initiatives to free up your time to live life more fully

3 ONGOING PROACTIVE REVIEW AND COMMUNICATION

Proactive communication keeps us attuned to life changes that may impact your plan and portfolio. Successful partnerships require deep engagement and we strive to stay in close connection with each and every SYM client.

- Early meetings and discussions guide planning, onboarding, and implementation phases
- Regularly planned review meetings refine and reinforce our mutual understanding
- To foster cooperation and strategic goal alignment, the involvement of spouses, extended family members, and other professional advisors is encouraged
- Regular SYM Investment Committee reports communicate the underlying investment strategies that guide portfolio decisions
- *SYM Uncommon Insights* newsletter and topical emails offer fresh perspectives on current events
- Client engagement events bring year-round opportunities for SYM teams and clients to come together on a personal level

Time has a way of shifting even the best-laid plans, and over the years your financial needs will inevitably change. As life events and stages demand financial adjustments, SYM's mission is to proactively attend to your financial realities, allowing you to focus on relationships and the living of your life. For more information on working with SYM Financial Advisors, reach out by phone at **800-888-7968** or visit **sym.com**.

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