



PRESERVE

WEALTH MANAGEMENT

Our promise to you

As your guide for getting you to and through retirement, we will have a deep understanding of your values and your priorities. We will collaborate with you and your other professional like your accountant and your attorney. We will simplify the complex.

Why we're different and how we do it

You did the hard work to get your family to this point. Replacing the paycheck and building your legacy, however, is a whole new skill set. That's our specialty.

discover what matters most to you	prioritize actions based on your values	organize your complete financial life	bring objective and thoughtful advice	collaborate with your CPA and attorney	anticipate and prepare for life events	proactively track progress toward goals
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unique and customized | complexity simplified | builds confidence

Our services go beyond the ordinary

Of course we allocate assets, regularly rebalance, and use low cost investments. We also:

- write a value statement for your money
- uniquely engage the non-financial spouse
- develop a personal investment policy
- use our "three vaults" investment approach for peace of mind
- mitigate taxes by working with your accountant
- develop a plan with your estate attorney
- perform risk audits with your insurance team
- engage giving specialists to maximize your charitable impact
- perform cash flow, banking, and debt reviews
- optimize social security benefits and timing
- build a senior aging plan for loved ones
- work with you, not just for you

What it's like to work with us

Every month we have a new conversation and deliverable for you. You are welcome to engage in the process with us, or just pick and choose the ones that interest you most. Either way, we continue to do the work for you so nothing falls through the cracks.

Pricing for our services

Our wealth management firm charges both an investment advisory fee and an ongoing planning fee. We do not accept Investment Advisory Clients at this rate without a Full-Service Wealth Management contract. For example, at \$5,000,000 the combined rate would be 1.00% of assets.

SERVICES	AMOUNT
Investment Advisory Services	0.50% of assets under management
Full-Service Wealth Management	\$25,000

* We do our best and most comprehensive work for families with at least \$3,000,000 invested with us. See disclaimer for more information.

We are the antidote to the conventional “advice” experience

After roughly 25 years at some of the world's largest wealth management companies like Merrill Lynch and UBS, PRESERVE's founder built the firm in 2019 to address all the shortcomings and conflicts he saw at the mega banks.

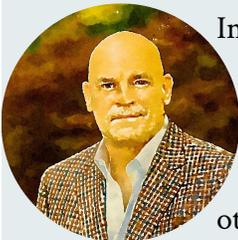
Unlike those “wirehouses”, we don't pretend to understand you with a 5-question profile form. In contrast, we know that money is emotional and every individual family is unique with its own set of circumstances, cultures and dynamics, beliefs and values. We use a deep discovery process to provide truly holistic, integrated, and thorough planning services. We believe this approach not only improves client outcomes but also client satisfaction.

PRESERVE's services are designed to deliver advice beyond basic investment planning. We incorporate the total balance sheet regardless of whether or not accounts are managed at the firm. We also use the best technology available to let clients design their own experience.

Your leadership team

Daniel T. Heth, CRPC, CIMA, CEPA | *Founder & CEO*

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In 2009, Dan's life had to get really simple because it just got really complicated. He was diagnosed with life-threatening bone cancer and faced the prospect of leaving his wife and two young children with a cluster of financial knots to untangle on their own. Of course the finances were all well-organized, but only he knew where and how. The division of tasks that made their marriage hum was now a huge problem if the other spouse had to step in and take over. After kicking cancer's ass in 2014, he made simplicity and engaging the non-financial spouse engagement planning rule #1.

Rosalynn Harvey Heth, MPA, CEPS | *President & COO*

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Lynn's background brings a very unique but much needed skill set and perspective to wealth management. Her work experience in the mental health administration & finance field began in the 1980s where she learned that the very best way to provide services is through a client-centered, multi-systemic, wrap-around approach. Similarly in wealth management, Lynn knows vital components of a fully integrated financial plan must first include a deep understanding of a family's values, beliefs, and purpose around money. Then she can coordinate the integrated support of a family's other key professionals like tax, legal, and insurance. There's no denying the strong correlation between money and emotions and she plays an invaluable role understanding both.

Disclosures

Stated pricing does not include transaction costs or custodial charges; however, PRESERVE uses Charles Schwab & Co. in an effort to keep these costs to a minimum. Please request the ADV for more information.

In addition to the PRESERVE full-service wealth management service, PRESERVE also offers a full-service investment management model for families with a net worth less than \$2,000,000, a full-service financial planning service model for families with less than \$5,000,000, and a full-service family office model for families with more than \$30,000,000.

www.preservewm.com

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