



ACUMEN WEALTH ADVISORS

Overview

Our Mission is Simple.

**Protect legacies, grow assets,
and always put you first®.**

We want to help you navigate financial complexities
so you can focus on what matters most.

Acumen At-A-Glance



Founded
2012



98%
Client Retention
Rate¹

See "1" at the end of this brochure



Over \$635 million
in AUM as of 12/31/25



Clients in
25 States



303
Client Relationships



Credentials
and Postgraduate
Degrees

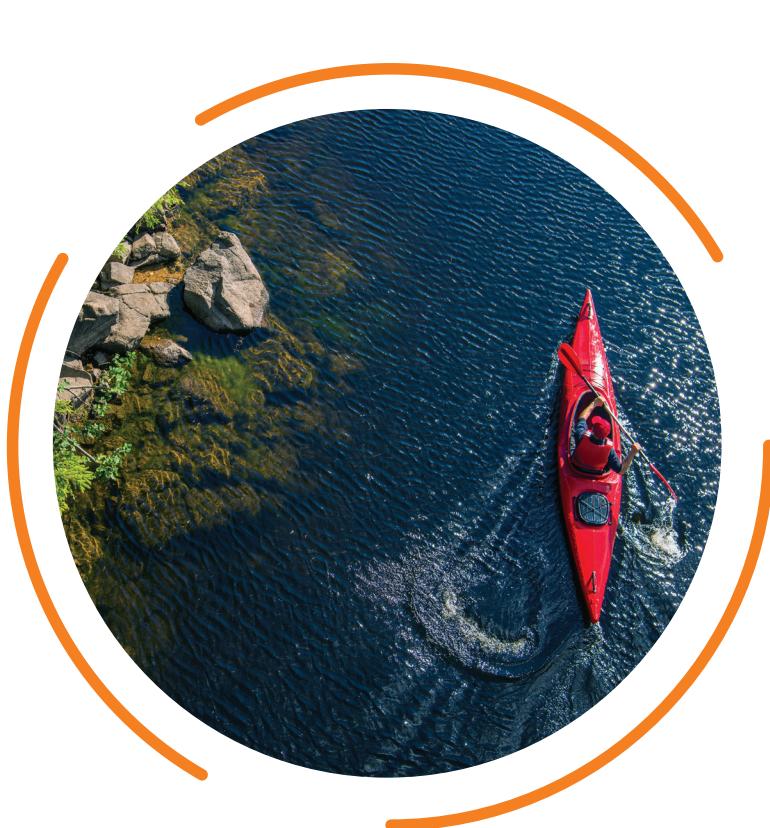
Invest Intentionally® with Acumen Wealth Advisors®

Investing intentionally is about making deliberate financial decisions with a clear **purpose** and **strategy**. At Acumen, this approach goes beyond portfolio management. We align your investment strategy with your overall financial plan, long-term goals, and personal values.

As your partner, Acumen welcomes the opportunity to join you on this journey. We aim to become your most trusted, long-standing advisor.

How We Are Different

Our team has established a cohesive set of fundamental **core values**. In addition to our shared values, **we strive to always act solely in the best interests of our clients** and to be transparent in everything we do. We are **independent** to avoid conflicts of interest and our **fee structure, based on a percentage of assets managed**, allows our interests to be aligned with those of our clients.



Acumen's Thoughtful, 360-Degree Approach to Wealth Planning

We offer services beyond proactive financial planning and investment management including:

Financial Planning

- Goals Based Retirement Planning
- Estate Planning
- Continually Evolves and Requires Updating

Business Advisory

- Business Structure and Optimization
- Buy/Sell Transaction Advisory
- Retirement Plan Implementation

Investment Management

- Active and Opportunistic Investing
- In Depth Manager and Security Selection
- Hands on Portfolio Management and Rebalancing

Active Tax Advisory

- Year-End Tax Planning
- Roth Conversion Analysis
- Tax Return Audit and Review

Retirement Plan Advisory

- 3(21) Co-Fiduciary Investment Advisement
- Plan Design Strategies
- Participant Financial Literacy Workshops

Real Estate Advisory

- Property Acquisition
- Management Selection
- Transaction Support

Philanthropic Advisory

- Charitable Gifting
- Generational Gifting
- Estate Planning



Who We Serve

Acumen Wealth Advisors helps **simplify complex financial situations for families and business owners**. Our **hands-on approach** is a good fit for clients seeking **proactive** service and **transparent communication**. By **listening** carefully and asking many questions, we work to understand what matters most to you. We dedicate extra time to explaining the strategic rationale behind our decisions.



Initial Introduction: Learning More

- Get to know you and your concerns
- Learn more about Acumen's approach and our team members
- Schedule your first discovery and financial planning meeting(s)

Discovery: We Get to Know You and Your Goals

Items we'll cover:

- Your questions and any immediate needs
- Your financial values and goals
- Your philanthropic philosophy
- Insurance assessment (life, disability, health, P&C)
- Estate planning assessment
- Current investment portfolio
- Income/liquidity/cash needs
- Private assets/businesses
- Unique preferences
- Deeper understanding how Acumen and our service model works

Developing Your Personalized Financial Plan

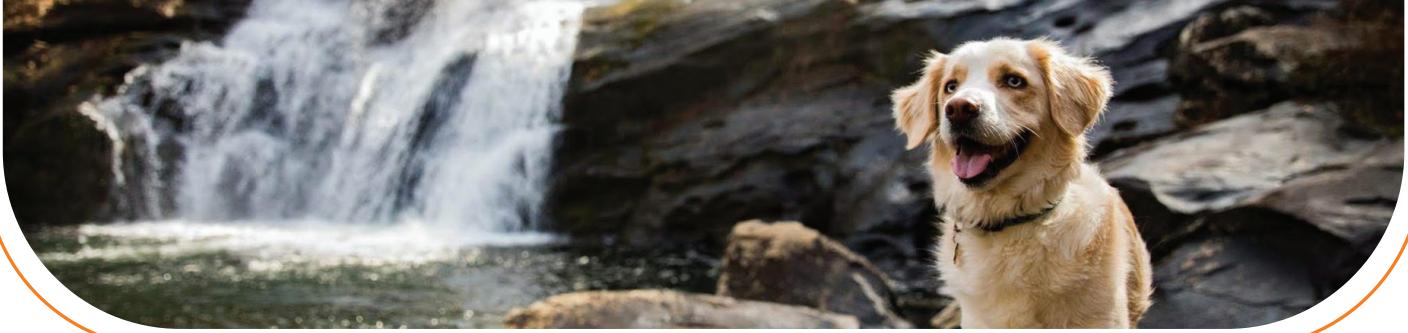
Deliverables may include:

- Comprehensive balance sheet and cashflow illustration over time, through various stages and specific events
- Investment management strategy
- Tax review and recommendations*
- Estate planning review and recommendations*
- Real estate review
- Education + guidance

*We collaborate with your trusted partners including your CPA, estate attorney, etc.

Onboarding and Execution: Your AWA Team Gets to Work

- Facilitate account(s) set up and migration of existing assets
- Set up your Acumen Wealth Advisors portal access + other online access
- Strategize optimal asset/account registration set-up
- Onboarding paperwork
- Invest your portfolio consistent with your personalized plan
- Communication + guidance



Continuing Partnership

Our Team Stays by Your Side

- Ongoing, hands-on investment management
- Comprehensive meetings to review and update your financial plan and portfolio progress
- Annual tax review
- Proactive communication

Ongoing guidance regarding

- Banking
- Real estate
- Tax
- Business advisory

Periodic Touchpoints

- Market updates and commentaries
- Client newsletters
- Performance reports
- Educational and networking event opportunities

Continuous Activities

- Investment portfolio monitoring
- Account trading and rebalancing
- Ongoing investment analysis
- Unlimited phone and email conversations with your team of specialists

Your Dedicated Acumen Team

We believe clients gain the greatest value from our **team approach**, which brings together the collective expertise of in-house advisors, tax professionals, financial planners, real estate advisors, and business specialists to uncover opportunities and simplify complexities.

This **collaborative, full-service model** ensures your investments, tax strategy, estate considerations, and business planning works in harmony. Our intention: clarity, confidence, and peace of mind so you can focus on what matters most.

Financial Planner

Leads your financial, tax, retirement, and estate planning.
Certified Financial Planner® (CFP®)
Certified Public Accountant (CPA)

Portfolio Manager

Lead role in your investment portfolio allocation, investment selection decisions.
Chartered Financial Analyst® (CFA®)
Certified Investment Management Analyst® (CIMA®)

Operations Team

Provides support to your service team members.

Wealth Advisor

Your first phone call. Lead administrator of all your account needs and requests. Coordinates all other team members.

Trusted Partners

We continually communicate and collaborate with your existing partners including your accountant and estate attorney to provide comprehensive advice and service.

Additional In-House Specialties

Business Valuation (CVA®)
Business Advisory (CVA®)
Real Estate Advisor
Personal P&C Insurance Reviews



Ask Tough Questions

- How will my upcoming retirement impact my financial plan and investment strategy?
- What adjustments should be made to my portfolio if I plan to sell my business in the next few years?
- How should we plan for potential changes in my family situation, such as marriage, divorce, or having children?
- How should I prepare financially for potential long-term care needs or significant health issues?
- How do we ensure my lifestyle and spending habits align with my long-term financial goals?
- What is the impact of my planned major purchases, such as real estate or luxury items, on my overall financial health?
- How should my financial plan adapt if I decide to change careers or start a new business venture?
- What are the best strategies and tax efficient ways for incorporating my charitable giving goals into my financial plan?
- How do we ensure my estate plan reflects my wishes for my heirs and any charitable legacies I want to leave?
- How will you help me consider the impact of major life events, as well as plan for the unknown?
- Is my financial situation complex enough to warrant setting up a trust for my family?

Acumen Wealth Advisors®, LLC is a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Acumen Wealth Advisors®, LLC and its representatives are properly licensed or exempt from licensure. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Acumen Wealth Advisors®, LLC unless a client service agreement is in place.

1. Retention Rate is calculated by Acumen Wealth Advisors®, LLC (AWA) using the average of the past five full calendar years of client data. Each year's retention rate is calculated by dividing the total number of households lost by the total number of households at the end of the calendar year rounded to the nearest whole percentage point. This is updated annually and aligns with the March 31st Form ADV filing. AWA does not consider deceased accounts as lost if the assets are maintained under AWA investment management via the beneficiary. This retention rate data should not be construed as a past or current endorsement of AWA by its clients or a guarantee of the results that a new client will receive.



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