

In life, change is constant. While none of us can predict the future, we can prepare for what may lie ahead. At Acumen Wealth Advisors, our goal is to be one of your most trusted advisors and help you **Invest Intentionally®**. We understand the wealth you have created came with great sacrifice and hard work.

Our mission is simple:
Protect legacies. Grow assets. And always put you first.



How We Are Different

- > **Independent** – As an independent fiduciary, Acumen has the ability to choose from a wide range of investment options without any preference to any particular investment products. All decisions are based on what is best for each client. We are not incented to sell commission-based products allowing our advice to remain independent and objective at all times.
- > **Fee Based** – Our fee structure, based on a percentage of assets managed, allows us to align our clients' interests with our core business model. This method means, "if you make money, we make money." This percentage gives us an incentive to help grow assets. Fiduciaries have no incentive to sell commission-based financial products or place trades in accounts when it is not best for clients.
- > **Fiduciary** – As a fiduciary, our responsibility is to act solely in the best interest of each of our clients at all times and to provide ongoing advice and monitoring of accounts. Loyalty, care, confidentiality, prudence, and good faith are our fiduciary duties to our clients.
- > **Client Service** – We believe consistent communication with a focus on education is the key to delivering high quality client service and want our clients to be engaged to ensure they are informed, confident, and secure with their financial matters. We regularly review performance and progress on financial planning strategies and discuss new goals and opportunities.
- > **Technology** – As in life, technology changes and evolves rapidly, and we embrace these advances and the efficiencies they afford us. We continuously search for methods to improve systems and processes.



Financial Planning

Acumen is committed to understanding what is most important to our clients and their legacy. Financial planning helps deliver goal-based investing decisions, illustrates potential outcomes, aids in focusing on the long term and can help clients make informed decisions. Acumen's strategic areas of focus in financial planning include:

- > Financial Statement Preparation and Analysis
- > Review and Update Estate Planning Instruments
- > Customize an Asset Allocation Strategy
- > Retirement Planning
- > Income Tax Planning
- > Insurance Planning
- > Executive Benefits Planning

Portfolio Management

Acumen works to understand our clients' goals, cash flow needs, and tolerance for risk. Our Portfolio Management Committee (PMC) is responsible for Acumen's investment selections, tactical asset allocation changes, and overall investment strategy. The PMC considers global economic conditions as well as market outlook and valuations when reviewing investment selections and asset allocation changes. We are able to enhance returns through active tax management and conduct ongoing due diligence meetings of our money managers investment and operational practices.

“Knowledge is power.”

-Francis Bacon

Retirement Advisory Services

As an ERISA 3(21) plan advisor, Acumen shares investment-related responsibilities as a co-fiduciary for plan investment decisions with plan sponsors. We help develop a strategy responsive to the needs of our clients, help document proper adherence to fiduciary obligations as defined by the Department of Labor, and work with participants to educate and guide them in making informed decisions.

Foundations and Endowments

These are the inspiration and legacy of philanthropic gifts others intended to make a difference enriching our communities. We help foundations and their boards build on their investment policy, manage and report on their foundation's performance, and work with donors to help create philanthropic gifts.

Start Your Journey Today at acumenwealth.com

In life, change is constant. At Acumen Wealth Advisors, we are driven by our desire to make an impact in our client's lives and in our community; and we want to help you **Invest Intentionally**®.

