



Edge Wealth Strategy Guide

A photograph of a man in a light blue t-shirt and dark shorts assisting a young child on a red bicycle. They are on a dirt path at sunset, with the sun low on the horizon, creating a warm, golden glow. The man is leaning forward, holding the back of the bicycle to help the child. The child is wearing a light blue t-shirt and shorts, and is looking forward. The background is a clear sky with a gradient from blue to orange.

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Your Mission Starts Here



Dear Clients,

At Edge, you are guided by a team of experienced professionals who are passionate about helping our clients make progress toward living their best life by identifying strategies and sharing pertinent information relevant to evolving needs. Our mission is to provide the continuity you seek across your full financial profile for generations to come.

How can we help you further your mission? Together, we will navigate the complexities of estate planning strategies, facilitate discussions regarding your plans and possible tax law changes, and guide you through to ensure your wealth is preserved and transferred according to your wishes. Your Edge Advisors are poised to help you manage your financial plan, shape your legacy, and direct your wealth transfer with clarity and purpose.

On behalf of our team, thank you for allowing us to take care of you, your families, and institutions throughout your financial journey — yesterday, today, and tomorrow.

Respectfully,

AK Hendrix, CFP®

Partner, Director of Wealth Strategy

“You can’t really know where you are going until you know where you have been.”

—Maya Angelou



We'd be honored to have a conversation with you about your life's work and the legacy you'd like to build.

Your Mission is Our Mission.

To learn more about our firm and Wealth Strategy offerings, we invite you to visit us at edgecappartners.com.

To schedule an initial conversation, please contact your Senior Wealth Advisor or contact our Director of Wealth Strategy at edgecappartners.com/contact.

We look forward to speaking with you.

– Edge Capital Group

How Can We Further Your Mission

Wherever you may be on your journey – our mission and passion is to help you achieve your personal, generational, and philanthropic objectives through a trusted partnership focused on preserving your wealth every step of the way.



Getting Organized

Personal financial assessment, financial statements, estate planning and insurance information, future portfolio projections



Goals & Life Event Scenarios

Scenario analysis for major life events and transactions, wealth strategy roadmap



Tax Strategy & Planning

Tax efficiency analysis, tax aware investment strategies, gain and loss harvesting, related asset placement



Insurance Assessment & Management

Policy gap analysis, income replacement and lifestyle maintenance for unforeseen events, collaboration with insurance professionals



Lifestyle Services

Lending alternatives, cybersecurity protocols, health and wellness resources, management of planning services



Family Governance

Family Mission Statement, family meetings, conflict resolution, next-generation education, guidance for liquidity events



Estate Planning

Wealth transfer, estate and gift tax projections, alternative planning solutions, estate liquidity insurance



Philanthropy & Legacy Strategies

Charitable gifting strategies and guidance for advanced charitable giving services



Our Wealth Strategy Planning Process

At Edge, we believe in getting to know the person beyond their investments – and fully understand the imprint you want to leave on the world.

1

Organization

The first step in your Wealth Strategy planning process begins with a **Net Worth Review** and a **Financial Snapshot** of your overall financial condition. Our goal is to organize your complete holdings on both sides of the balance sheet so you will know exactly what you own and where you own it. Working closely with you, your Edge team will create an easy-to-read net worth statement and allocation report—both of which you may access daily for accounts held within and outside of Edge. Organizing your accounts will allow our team to better understand how your assets will support your overall goals.

Estate Flow Chart | Base Facts as of June 17, 2024

Net Worth Statement | As of June 17, 2024

ASSETS	Mr.	Mrs.	Joint	Total
NON-QUALIFIED ASSETS				
Cash Alternatives				
Cash Management	—	—	\$100,000	\$100,000
Taxable Investments				
Edge Capital Account	—	—	\$1,000,000	\$1,000,000
Total Non-Qualified Assets	—	—	\$1,100,000	\$1,100,000
RETIREMENT ASSETS				
Qualified Retirement				
Qualified Retirement	\$1,000,000	—	—	\$1,000,000
Total Retirement Assets	\$1,000,000	—	—	\$1,000,000
Total Liquid Assets	\$1,000,000	—	\$1,100,000	\$2,100,000
REAL ESTATE ASSETS				
Real Estate	—	—	\$5,195,000	\$5,195,000
Total Real Estate Assets	—	—	\$5,195,000	\$5,195,000
Total Assets	\$1,000,000	—	\$6,295,000	\$7,295,000

LIABILITIES	Mr.	Mrs.	Joint	Total
SHORT TERM LIABILITIES				
*****7004	—	—	(\$4,355)	(\$4,355)
Business Platinum Card	—	—	(\$1,000)	(\$1,000)
Total Short Term Liabilities	\$0	\$0	(\$5,355)	(\$5,355)
LONG TERM LIABILITIES				
Mortgage	—	—	(\$2,000,000)	(\$2,000,000)
Total Long Term Liabilities	\$0	\$0	(\$2,000,000)	(\$2,000,000)
Total Liabilities	\$0	\$0	(\$2,005,355)	(\$2,005,355)
Total Net Worth	\$1,000,000	\$0	\$4,289,645	\$5,289,645

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

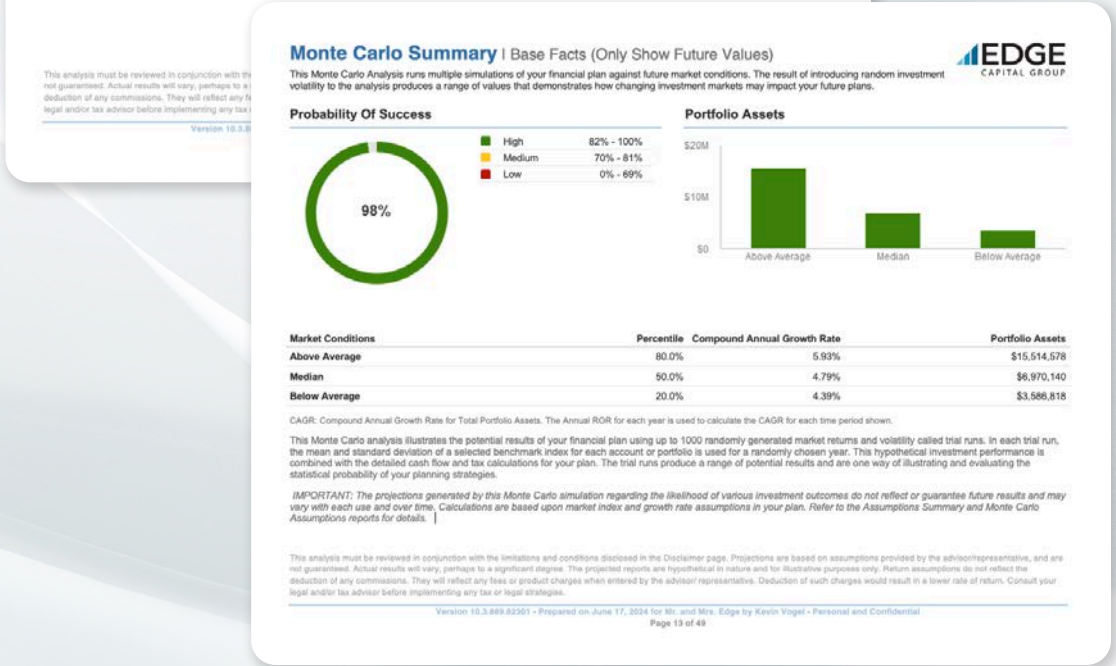
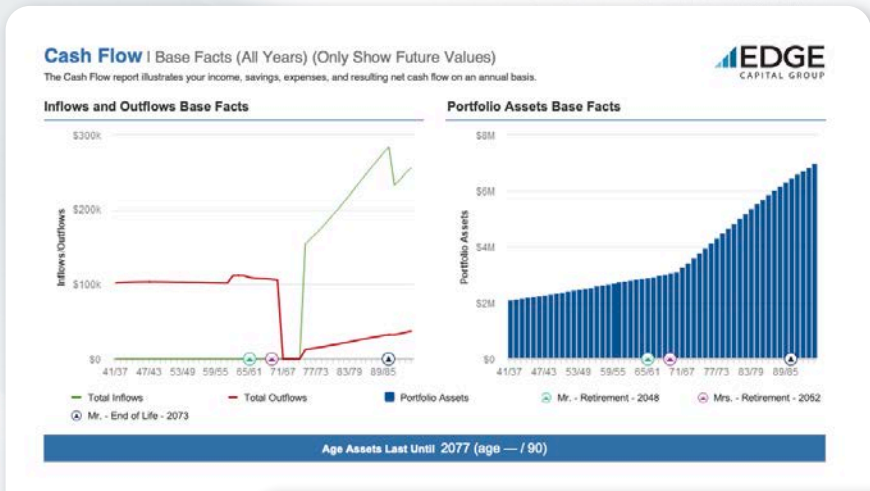
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The **Edge Planning Portal** offers an online view of your total net worth as well as a spending and budgeting tool to help track and gain a better understanding of spending habits and lifestyle needs. Clients may conveniently access any of your secured documents stored in the Edge Secure Vault at any time utilizing a two-factor authentication.

2

Financial Modeling

Cash Flow-Based Modeling gives clients a better understanding of income and expenses. Models can illustrate cash flows to include projected portfolio growth and the impact of tax liability on retirement spending or estate planning. Cash flow assumptions and portfolios are stress tested using a **Monte Carlo** analysis.



3

Advice and Goal Planning

Our multidisciplinary approach favors conversation over software analytics. As part of your Wealth Strategy planning process, your Edge team will analyze your financial position and provide advice and strategies to help you and your family meet both short- and long-term goals. Using financial modeling tools and reports, your team can provide solutions and advice on a variety of financial concerns.

Because we understand the complexities of wealth planning, we realize that there is no single resource or packaged solution that can meet your needs. Working as independent advisors in collaboration with your other trusted partners, we develop integrated solutions designed around your goals and aspirations. Working with you and your ecosystem of other advisors, we strive to help you spend more time on the things that matter.



FAQs

Below are sample questions your Edge team frequently addresses for their clients during Wealth Strategy planning.

▲ Retirement Planning

- Do I have enough savings to retire?
- Does my portfolio allocation reflect my longer-term goals and needs?
- How long might my savings last relative to my income needs?

▲ Insurance and Risk Management

- How do I know which medical plan is right for me and my family?
- How do I estimate how much insurance I may need?
- How does cash value life insurance fit into my investment portfolio?

▲ Social Security and Medicare

- When should I start taking social security?
- How can I check my estimated Social Security benefits?
- What Medicare plan makes the most sense for me?

▲ Estate Planning

- Are my current documents in alignment with my wishes?
- What can I do to reduce my taxable estate?
- Is my family prepared to manage my assets when I'm gone?

▲ Charitable Giving

- What type of assets should I consider gifting?
- Which charitable giving vehicle is right for me?

▲ Education Planning

- What is a 529 savings plan?
- Am I on track? How do I estimate higher education?
- What can I do with the money left in the account?

▲ Fraud Prevention

- How do I stay educated on trends in fraud?
- What steps should I take if I suspect fraudulent activity?
- How can I protect my personal information from being stolen?

▲ Tax Planning

- Are my itemized deductions providing significant tax savings?
- Is my portfolio allocated for tax-efficiency?
- How might my tax picture change after retirement?

▲ Stock Compensation

- How do I create a plan to manage my stock compensation?
- How much exposure to my company stock is too much?
- When should I get my tax adviser involved in option planning?

▲ Liquidity Event

- How can you help me determine the desired outcome of the sale I need to support my short- and long-term goals and objectives?



IMPORTANT DISCLOSURES

Investments carry the risk of loss, including the potential loss of capital invested, which clients should be prepared to bear. Past performance may not be indicative of future results.

This material is being provided to demonstrate the general thought process and methodology used by Edge when constructing a portfolio for an individual client. Any material referred to as “sample,” “hypothetical” or “for information purposes only” should not be interpreted as an assertion of the firm’s demonstrated skill as an investment manager or of portfolio performance experienced by any Edge clients. There can be no assurance that any client is likely to achieve the hypothetical results shown.

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¹Estimated as of December 31, 2023. Includes Edge’s regulatory assets under management (RAUM) along with other assets for which Edge may make recommendations and/or provide reporting but does not have the ability to effect transactions.

²Estimated as of December 31, 2023. Measured by assets under advisement (AUA).

All figures are estimated and unaudited.

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The Forbes Top RIA Firms 2023 list was published on October 10, 2023 by Forbes/SHOOK RESEARCH, and covers the period Jan. 1 – Dec. 31, 2022.

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step of the way.

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