



INDEPENDENT ADVICE.
COMPLETE FINANCIAL SOLUTIONS.



“How Are We Different?”

At Annex Wealth Management®, we help you plan for your goals and manage your wealth through careful assessment, personal guidance, and comprehensive financial solutions. Annex has set itself apart from many other investment advisory firms through its unique firm structure and dedication to putting the clients' needs first.

Annex Overview

INDEPENDENT FIRM

We are an independent firm, meaning we are not owned by a bank, brokerage firm, or insurance company, thus we are free to provide unbiased professional services focused on meeting your needs.

FIDUCIARY COMMITMENT

We are committed to working with you as a fiduciary, which means we are obligated to act in your best interest at all times. Our clients hire us to be their advisor and guide to provide ongoing financial planning and investment management services.

FEE-BASED RELATIONSHIP

When we work as a fiduciary, we get paid on a fee-basis, meaning we provide ongoing services and earn our fees as we go for the services we provide over time.

WEALTH MANAGEMENT SERVICES

We combine investment management and financial planning to provide an ongoing wealth management relationship focused on helping you plan for your goals and manage your resources towards those goals.

PROFESSIONAL TEAM

We have a team of professionals, including our investment policy committee, personal advisors, and client service managers. Our clients benefit from our collective financial planning and investment management knowledge and experience.

INDEPENDENT CUSTODIANS

We use independent, institutional custodians such as TD Ameritrade, Schwab, and Fidelity to hold our clients' accounts.



► [Fiduciary Standard Video](#)

► [Personal Relationships Video](#)

“Why Choose Annex?”

CHOOSING A FINANCIAL PARTNER IS ABOUT
INTEGRITY, EXPERIENCE AND SERVICE.

With the right financial advisor at your side, you can have the peace of mind and confidence to focus on the things in your life that are important to you, such as:

- Growing and protecting your nest egg
- Providing for the future of loved ones
- Planning for a comfortable retirement
- Supporting causes that are important to you

CLIENT-CENTRIC RELATIONSHIPS FOR THE LONG-TERM

Each client receives a personal relationship with an advisor who is committed to providing independent and unbiased solutions tailor fit to your needs.

INTEGRITY AND OBJECTIVITY

It is our mission to earn your trust by always conducting ourselves with your best interests in mind.

KNOWLEDGEABLE AND EXPERIENCED TEAM

We are experienced professionals committed to lifelong learning. Annex fosters an environment of team support, so our clients benefit from our collective financial planning and investing knowledge and experience.

► [What Makes Annex Different Video](#)

► [Annex Culture Video](#)



“How Can We Help?”

Financial Planning

Through listening, supporting, and guiding, we help you envision your goals and formulate a comprehensive plan to achieve them.

Financial peace-of-mind comes from a coordinated and thoughtful approach to financial decision-making. At Annex, we believe planning shouldn't be intimidating; it's an ongoing process of listening, supporting and guiding you through complex financial decisions. We understand that most clients are not only looking for asset management, they're seeking overall wealth management guidance. Annex's integrated approach offers clients both; combining financial planning and portfolio management to provide integrated wealth management services.

Our Services Can Help You:

- Set realistic financial goals and expectations
- Understand the steps needed to achieve your goals
- Put your plan into action and monitor your progress
- Stay on track and make adjustments to changing goals, circumstances, and stages of your life

OUR PLANNING PROCESS:

1) Discovery

Annex's integrated financial planning process starts with a conversation about your personal goals and priorities. Your advisor will work to understand your unique circumstances and the financial risks that concern you most.

2) Financial Planning

Your relationship with your advisor is focused on helping you develop a framework to assist in complex decision making and guiding you through the process of building your financial sense of security.

3) Portfolio Development

Through our integrated wealth management process, your advisor will work with you to develop an investment portfolio customized to your unique circumstances.

4) Proactive Ongoing Management

Through our proactive core and tactical investment strategy, we will be working to actively manage your investment portfolio, paying attention to what is happening in the markets and the economy, assessing how it affects your portfolio, and implementing the changes that we believe are appropriate.

5) Monitoring

Your advisor will be monitoring your investment accounts and will meet with you periodically to review your situation and to provide consistent feedback regarding the health of your financial plan. Every quarter, we will provide clear, concise reports to help you monitor portfolio performance.



Investment Strategy

Annex Wealth Management® employs a Core and Tactical Investment Strategy, and we stay actively involved in the management of your portfolio. We believe successful investing requires a sensible approach to asset allocation, best-in-class investment managers, and a commitment to keeping portfolio costs low.

We construct globally diversified portfolios using forward-looking asset allocation guidelines and employ tactical investment strategies around the core, where we seek to balance risks, identify opportunities and account for changes in economic and market cycles.

Our Investment Principles are Based Upon:

- A proactive process that can provide consistent returns while managing risk
- Globally diversified core asset allocation strategy
- Blending active and passive investment strategies to balance opportunities and costs
- Portfolio rebalancing driven by market movement, not arbitrary time periods
- Tactical investments; forward looking and risk balanced based on changes in economic and market cycles

Portfolio Construction

When building your portfolio, we listen carefully to fully understand your future goals, objectives and obligations. We work closely with you to understand your personal risk tolerance, income needs and time horizon.

Our integrated financial planning and portfolio construction process helps us balance the need for income, the desire for growth, and the fear of market volatility. We tailor the portfolio strategy to your unique circumstances as we seek to be cost efficient and tax sensitive. Annex's integrated approach allows us to focus on meeting short-term needs while simultaneously keeping portfolio assets properly aligned to accomplish long-term goals.

Our Portfolio Construction is Based Upon:

- Our belief that financial planning, income needs, and personal risk tolerance drive asset allocation
- Forward looking asset allocation guidelines
- Coordination among accounts to be cost and tax sensitive
- Low cost investment vehicles:
 - Index and actively managed mutual funds
 - Exchange traded funds (ETFs)
 - Individual Securities



“What’s Next?”

Client Service Approach

When working with Annex, you will find that our successful client service approach is based upon the need for effective and efficient personal interaction with your advisor.

We have the tools and ability to conduct face-to-face meetings, conference calls, or web-based interactions depending on each individual client’s preference. Your advisor will be proactive in providing exceptional client service, no matter the method of communication. By working hard to accommodate your unique communication needs, we are able to effectively manage your relationship, even if it is a long-distance one.

COMMON INTERACTION AND SERVICE ITEMS INCLUDE:

- Review your goals and priorities
- Update your retirement plan
- Provide quarterly performance reports
- Review and coordinate beneficiaries
- Tax strategy reviews



► [Experts Video](#)



“What Should You Expect?”

IN ORDER TO HELP YOU DECIDE IF ANNEX WEALTH MANAGEMENT IS THE RIGHT FIT FOR YOU, WE INVITE YOU TO EXPLORE A RELATIONSHIP WITH ONE OF OUR EXPERIENCED AND KNOWLEDGEABLE ADVISORS.

You will receive a free portfolio review and retirement checkup, allowing you to understand our process and what you should expect when working with Annex.

Here is What You Should Expect:

FINDING THE RIGHT FIT

It all starts with your initial inquiry when you call us or fill out the form on our website. We will take the time to discuss your basic financial picture, including your work experience, financial information, and current investment portfolio. This will help us match you with an advisor who we believe will be a good fit for you.

INITIAL MEETING

Once your advisor has been carefully selected, they will contact you to coordinate your first meeting. During that meeting, we will plan to:

- Answer your questions about who we are, what we do, and how we get paid
- Get to know you, begin to outline your goals, and understand your concerns
- Gather details about your financial resources and investment accounts

PREPARATION

After this initial meeting, we will prepare the framework for a financial plan, which will allow us to provide a retirement checkup. We will also prepare a review of your current portfolio.

SECONDARY MEETING

During this meeting, we will go through our review with you and provide a more detailed presentation on how our services can fit your personal situation.

► [What You Can Expect Video](#)

WE GO THROUGH THESE EXTRA STEPS INITIALLY TO HELP BUILD LONG-TERM RELATIONSHIPS WITH CLIENTS WHO VALUE OUR SERVICES.

If you're looking for an advisor who can provide financial planning help, active management of your investment portfolio, and proactive client service, Annex may be the right fit for you.



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