WAGGONER
FINANCIAL

Make smart financial decisions.

WAGGONER FINANCIAL

Contents

3 Introduction

4 Our Team

8 Waggoner Programs

10 Prosper™

12 Venture™

14 Enterprise™

15 Total Rewards™

16 Retirement Planning

17 Tax

19 Investment Strategy

20 S&P 500 Historical Returns

WAGGONER FINANCIAL

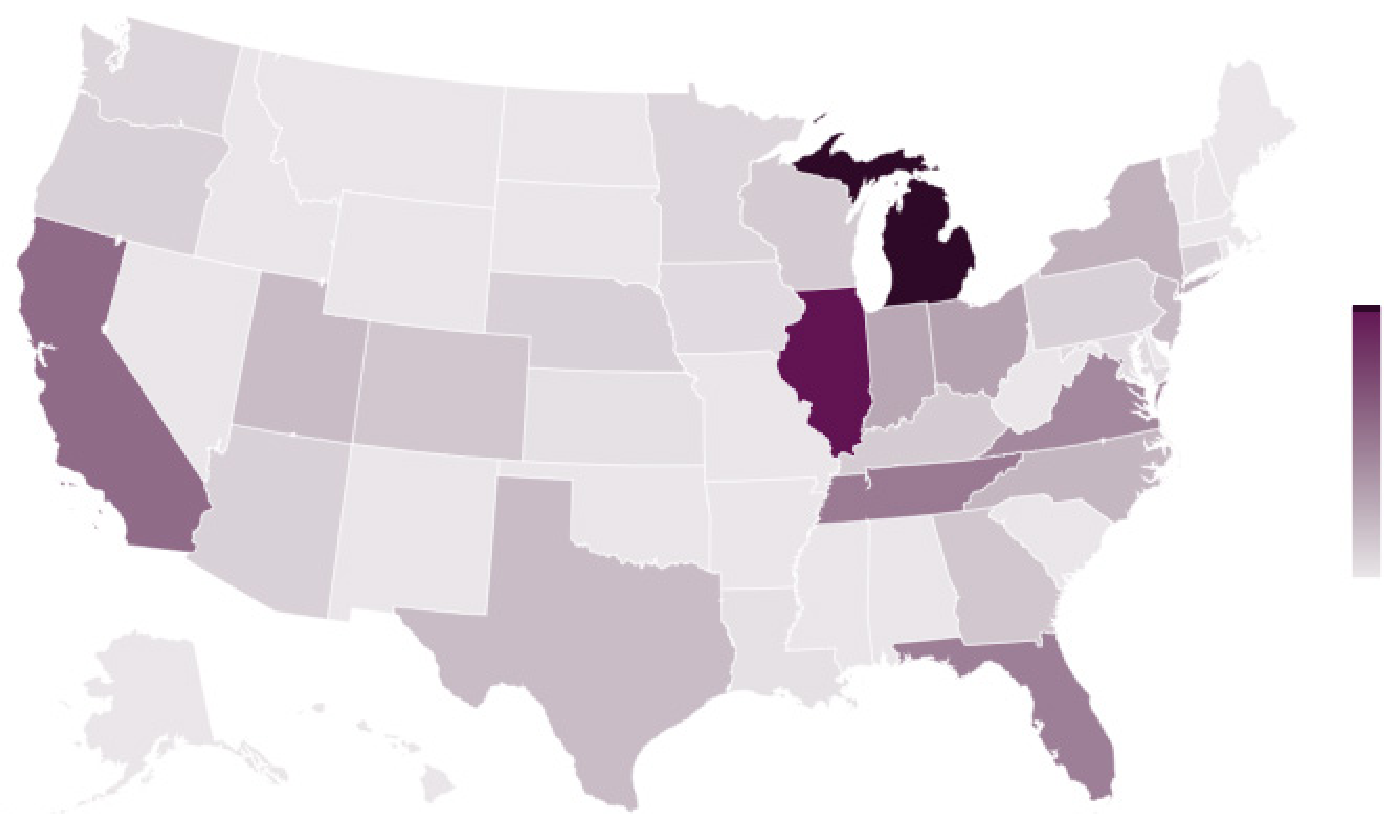
Introduction

Our mission is to help our clients be the greatest version of themselves.

Don’t make the mistake of trying to navigate complex problems with not enough time and resources.

Our team has the time, resources, and sophistication to help solve life’s problems faster than new ones arise. We are able to create efficiency and confidence so you can focus on the things that make you happiest.

Ready to serve you in any location.



WAGGONER FINANCIAL

Meet Our Team

Our clients have the benefit of working with a financial team with significant education and qualifications. We believe in a team approach. In order to serve your unique needs, our team members have different specializations, backgrounds, and personalities. There is always someone with an answer to your question and ready to help.

Eric B Waggoner

CFA®, CFP®, CLU®, ChFC®, AEP®

Founder | Chairman

P: 517-853-3367
E: eric.waggoner@waggoner-financial.com

Kiley Eory, CFP®, ChFC®, EA

President

P: 517-853-3367 (ext. 804)
E: kiley.eory@waggoner-financial.com

Ankit Jalan, MBA

Director of Investments & Planning

LPL Registered Administrative Assistant

P: 517-853-3367 (ext. 802)
E: ankit.jalan@waggoner-financial.com

Shanzer Khan

Junior Portfolio Manager
LPL Registered Administrative Assistant

P: 517-853-3367 (ext. 803)
E: shanzer.khan@waggoner-financial.com

Jordan Bowman

Financial Advisor Associate
LPL Registered Administrative Assistant

P: 517-853-3367 (ext. 816)
E: jordan.bowman@waggoner-financial.com

Sandra Wang

Financial Planning Assistant

P: 517-853-3367 (ext. 815)
E: shiqi.wang@waggoner-financial.com

Mark Hu

Financial Planning Assistant

P: 517-853-3367 (ext. 814)
E: yiqian.hu@waggoner-financial.com

Caitlin Farra

Administrative Assistant

P: 517-853-3367 (ext. 817)
E: caitlin.farra@waggoner-financial.com

Josh Jackson, CPA

Tax Associate

P: 517-853-3367 (ext. 818)
E: josh.jackson@waggoner-group.com

Anisha Sethi

Marketing Associate

P: 517-853-3367 (ext. 819)
E: anisha.sethi@waggoner-financial.com

Waggoner Financial can help you feel confident about your financial decisions. We have a comprehensive system to manage your money and measure your progress.

WAGGONER FINANCIAL

Our Programs

Whether you are just getting started, ready to retire, or running a company, we have a program for you.

Prosper™

For those using income to build wealth.

Enterprise™

Apply corporate principles to your company.

Venture™

For those using their wealth to create income.

Total Rewards™

Benefit packages for businesses.

Halo™

Multi-generational wealth strategies.

Tax

To meet your tax and accounting needs.

WAGGONER PROGRAM FEATURES

	Prosper™	Venture™	Halo™	Enterprise™	Total Rewards™	Tax
Dedicated Team	✓	✓	✓	✓	✓	✓
Online Toolbox	✓	✓	✓	✓	✓	✓
Goal Setting & Data Gathering	✓	✓	✓	✓	✓	✓
Custom Cash Flow	✓	✓				
Budgeting & Savings Strategies	✓	✓				
Debt Analysis	✓	✓				
Retirement Projections	✓	✓				
Insurance Audits	✓	✓				
Tax Strategies	✓	✓				✓
Tax Preparation						✓
Estate Planning	✓	✓				
Personalized Investment Strategy	✓	✓				
Custom Balance Sheet Management		✓				
Lending Solutions		✓				
Retirement Income Modeling		✓				
Legacy Planning		✓				
Advanced Analyses		✓				✓
Tax-Managed Retail Investing		✓				
Document Review		✓	✓			
Trust Services			✓			
Family Meetings		✓	✓			
Business Rhythm				✓		
SWOT Analysis				✓		
Policy Review				✓		
Compensation Package Design & Review				✓	✓	
Key Process Implementation				✓		
Financial Reporting				✓		✓
Succession Planning				✓		
Makreting Strategy				✓		
Final Report & Board Presentation				✓		
Retirement Plan Implementation					✓	
Health, Dental & Vision Insurance					✓	
Group Life & Disability Insurance					✓	
Benefit Administration					✓	
Executive Benefits					✓	

PROSPER™
PLANNING PROGRAM

A comprehensive system to manage your money and measure your progress. Access to a financial team and personalized planning strategies, all within a monthly subscription that fits your budget. We call this Prosper™ — a personalized path towards being your best self.

PRICING

We work with you on a financial plan and set you on an affordable monthly engagement fee.

Calculate your estimated fee.

Annual Household Income: $ 200,000.00

Your estimated monthly fee is $ 250.00

Did you know you might qualify for a fee waiver?

If you have **$100,000+** managed by Waggoner Financial with an advisory agreement or if you save 10% of income annually into your Waggoner advisory accounts, we may waive the engagement fee.*

HOW IT WORKS

- ☐ Meet with our team to determine your needs.
- ☐ Complete the Financial Data Checklist.
- ☐ Complete onboarding. (Financial Planning Consulting Agreement & AdvicePay)
- ☐ Implement and monitor your financial plan.

PROSPER™ CHECKLIST

- ☐ Waggoner Financial Checkup
- ☐ Drive™ | Client Goals
- ☐ Cash Flow | Personal Income Statement
- ☐ Net Worth Statement
- ☐ Budget
- ☐ Savings Strategy
- ☐ Debt Analysis
- ☐ Retirement Projections
- ☐ Risk & Portfolio Analysis (For Waggoner Advisory Accounts) *
- ☐ Insurance Audit

*Prosper™ Subscription Program uses a Financial Planning Consulting Agreement. Investment accounts are opened with an Investment Advisory Agreement and are charged an asset-based fee. Securities offered through LPL Financial, member FINRA/SIPA. Investment advice offered through Private Advisor Group, a registered investment advisor. Private Advisor Group and Waggoner Financial are separate entities from LPL Financial.

VENTURE™
PROGRAM

You've made it to base camp. There are many routes to the summit. Venture™ is about finding the one that is right for you. Our customized services, all with access to a dedicated financial team and personal dashboard.

BALANCE SHEET MANAGEMENT
Custom management for complex assets.

PERSONALIZED INVESTMENT STRATEGY
Portfolio bifurcation in managed account.

CUSTOM LENDING SOLUTIONS
Securities-backed and cash value lines of credit.

RETIREMENT INCOME MODELING
Income strategies and stress-tested projections.

LEGACY & ESTATE PLANNING
Your life's work should not be lost with you.

ADVANCED ANALYSES
Social security, pension, and risk management.

TAX STRATEGIES
Tax-efficiency for your investments and wealth plan.

DOCUMENT REVIEW
Annotation for your trust, policies, and other docs.

Pricing

Calculate estimated fees.

Invested Assets: $ 300,000.00

Your estimated advisory fee rate is 1.50%

Your estimated monthly rate for balance sheet management is $ 500.00

How it Works

- ☐ Meet with our team to determine your needs.
- ☐ Complete the Financial Data Checklist.
- ☐ Complete onboarding.
- ☐ Implement and monitor your financial plan.

Venture™ Checklist

- ☐ Drive™ | Client Goals
- ☐ Fuel™
- ☐ Personal Milestones
- ☐ 5 Important Numbers
- ☐ Cash Flow | Personal Income Statement
- ☐ Custom Balance Sheet
- ☐ Investment Strategy
- ☐ Risk Management | Insurance Audit
- ☐ Retirement Budget
- ☐ Retirement Income Modeling
- ☐ Social Security Analysis
- ☐ Tax Strategies
- ☐ Leverage Audit | Efficient Use of Capital
- ☐ Estate Plan Review
- ☐ Legacy Planning
- ☐ Custom Lending | Line of Credit*
- ☐ Roth Conversion Strategy*
- ☐ Charitable Giving Strategy*

Other Services

- ☐ Access to a secondary market for Private Equity through Pomona Investment Fund (accredited investors only).
- ☐ Access to Enterprise™ for business owners and executives.

*When applicable.

ENTERPRISE™
PROGRAM

A specialized system for owners and executives of closely-held companies. Install processes and apply principles of large corporations to your organization through a 12-module program.

12 **Enterprise Report & Presentation** | A final report presented to owners and key people.

11 **Market Strategy** | Complete the 1-page marketing plan.

10 **Succession Planning** | Protect you, your family, your employees, the company, and your legacy.

9 **Document Organization** | Store and back up important legal and entity documents.

8 **Financial Reporting** | Compile balance sheets, income statements, cash flows, and tax returns.

7 **Key Processes** | Document key performance indicators, scorecards, and key processes.

6 **Compensation Design & Review** | Design a comprehensive pay and benefit package.

5 **Policy Review** | Review or develop your company handbook and policies.

4 **SWOT Analysis & Organizational Chart** | Identify challenges and opportunities.

3 **Calendar & Rhythm** | Build a company calendar, quarterly rhythm, and board meetings.

2 **Data Gathering** | Complete questionnaires to help us learn more about your organization.

G **Goal Setting** | Set goals with a timeline. Review mission and vision.

TOTAL

REWARDS™

Our team of financial advisors, benefit specialists, and tax professionals use experience and expertise to design employee benefit and compensation packages tailored to your business needs, while also reducing the time and stress related to benefit administration.

WHY TOTAL REWARDS?

Reward | Attract, retain, and reward key talent.

Protect | Insure your business, its employees, and their families.

Build | Provide tax-efficient places for owners, executives, and employees to save for their future.

Optimize | Take advantage of tax credits and business deductions for providing employee benefits.

80% of employees prefer additional benefits over additional pay.*

LET US BUILD A COMPENSATION AND BENEFIT PACKAGE FOR YOUR BUSINESS.

Essential	Enhanced	Executive	Add-Ons
• Health Insurance • Paid Time Off • Retirement Plans | 401(k), SIMPLE, SEP	• Life Insurance • Disability Insurance • Dental Insurance • Vision Insurance • Health Savings Accounts	• Key Person Insurance • Executive Bonus Plans • Deferred Compensation • Equity Compensation • Stock Purchase Plans	• Flexible Savings Plans • Dependent Care • Tuition Reimbursement • Memberships

WHAT CAN WE DO FOR YOU?

Audit | We perform a complimentary audit of your existing benefits, including participation rate, company culture, and overall business goals. We will benchmark your current benefits to find opportunities for improvement.

Design | We build a package to fit your business goals. From choosing eligibility rules and investment lineups, to tailoring cost and looking for tax credits, our team takes plan design seriously.

Administer | We make benefit administration easy! Let us do implementation, participant enrollment, and ongoing education so you don't have to. We coordinate administration, compliance, and technology to help you better manage your benefit programs.

*Americans favor workplace benefits 4 to 1 over extra salary: AICPA survey, 2018. AICPA. (n.d.).

WAGGONER FINANCIAL

HELP WITH YOUR **RETIREMENT PLAN** HAS NEVER BEEN EASIER

Your retirement plan is a critical asset and an excellent way to enhance your net worth. Several universities, public school systems, and hospitals allows you to work with an advisor on your existing Fidelity or Schwab workplace retirement plan.

Your 401(k) and 403(b) are too important to manage alone. Waggoner Financial can offer advisory services on your account.

10,000+
INVESTMENT CHOICES

More Investment Choices | Working with Waggoner Financial opens 10,000 investment fund choices at Fidelity and Schwab, with many of those choices being no-load / transaction-fee-free funds*. Individual stock investing is also available for 401(k) plans.

Fiduciary Advice | We are a team of fiduciaries. This means we are bound by both professional and legal standards to put your interest ahead of our own. When you work with our team, you can have confidence that we always recommend what is right for you.

Professional Portfolio Design | We use industry-leading technology and advanced screeners to design well-researched allocations tailored for you. Then we monitor these investments and make changes to fit your needs.

Versatile Support | We can work with a variety of municipalities and corporations all across the country. We are here to help you, no matter where you are located!

We make it simple. Our team can provide discretionary trading and professional management within the retirement platforms you already know.

*Funds offered through Fidelity BrokerageLink. Information as of 5.20.2021. https://www.fidelity.com/mutual-funds/all-mutual-funds/overview, https://www.schwab.com/pcra.

TAX SERVICES

Navigating the ever-changing sea of tax regulations can be daunting. Let Waggoner Financial's experienced team act as your trusted navigator, ensuring a smooth and efficient journey towards your financial goals.

Individual Tax Preparation
Expertly navigate your personal tax landscape for optimal returns and peace of mind.

Business Tax Preparation
Streamline your business taxes with accurate filing and strategic deductions.

Tax Advising
Proactive guidance and tailored strategies to minimize liabilities and maximize savings.

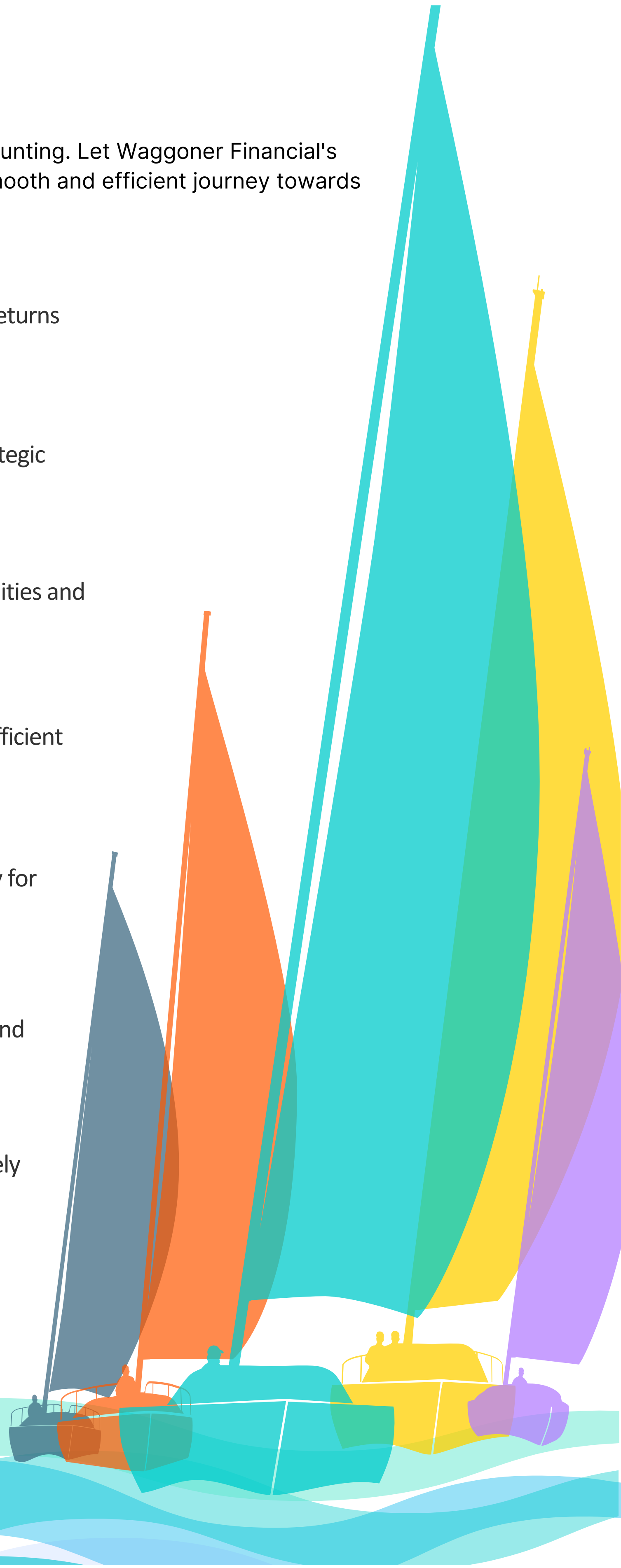
Bookkeeping
Meticulous record-keeping to ensure financial clarity and efficient tax preparation.

Payroll Integration
Seamless payroll solutions integrated with your tax strategy for effortless compliance.

Financial Reporting
Gain valuable insights into your financial health with clear and customized reports.

Estimated Tax Payments
Stay ahead of the curve with accurate estimations and timely payments.

Tax Projections
Anticipate future tax obligations and plan effectively for financial stability.



WAGGONER
FINANCIAL

We empower you to make smart financial decisions with rhythm, data, and education.

WAGGONER FINANCIAL

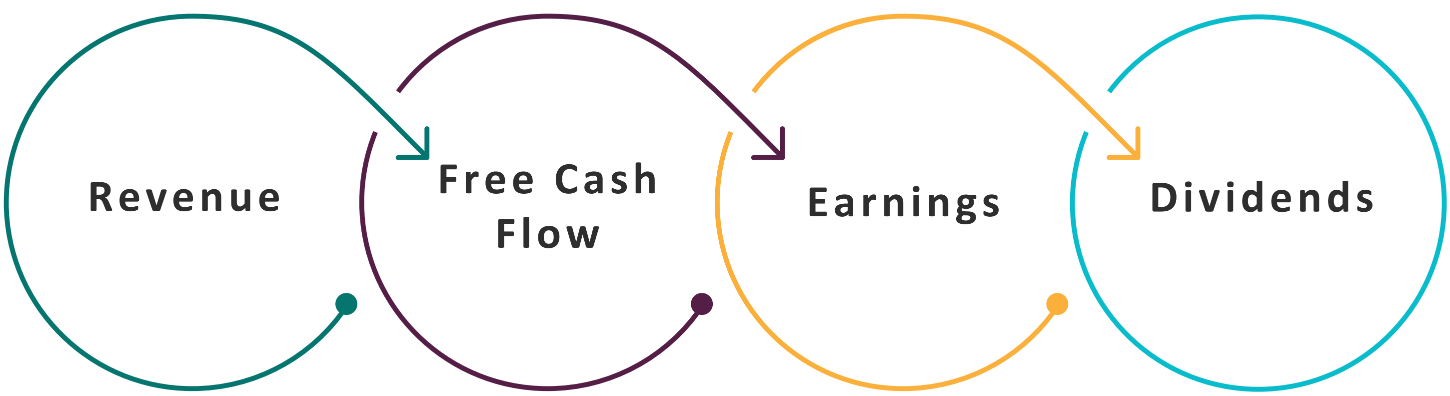
Investment Strategy

Our model portfolios are built using individual stock selection and low-cost funds. We start with our proprietary screening and advanced financial analysis. We then use these models to build a portfolio designed and managed specifically for you.

What is RFED™?

RFED™ is Waggoner Financial's proprietary stock selection strategy. We believe that the traditional method of categorizing stocks as growth or income is antiquated. That's why we developed a way to look at stocks in four categories: revenue, free cash flow, earnings and dividends. The purpose for owning stocks in each of these categories is different. Because of that, we can build a portfolio more suited to your needs.

4 Phases of Stocks

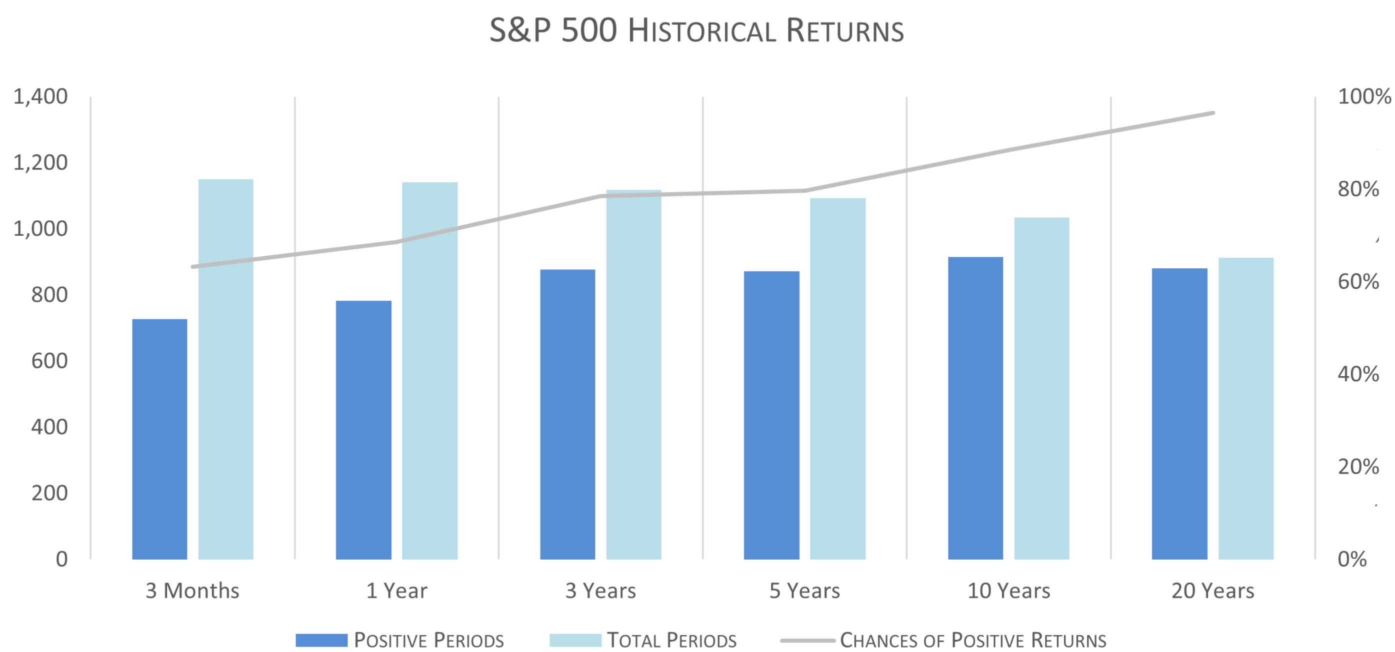


WAGGONER FINANCIAL

S&P 500 Returns

A major indicator of the amount of risk an investor takes can be determined by the duration of their holdings. Shorter holding periods can produce more volatile returns, while longer holding periods may reduce volatility. This is illustrated below as different return intervals for the S&P 500 were evaluated.

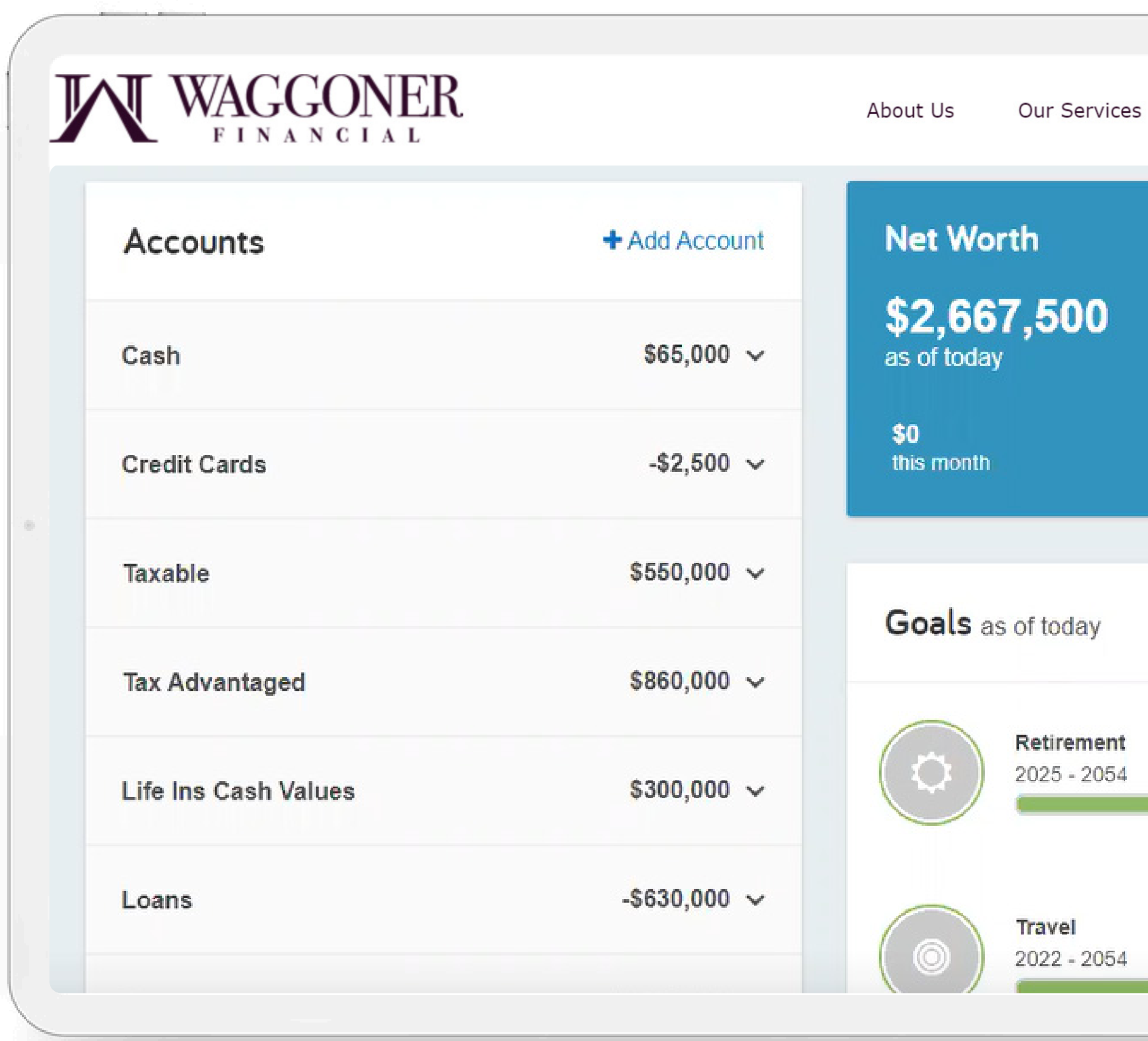
Time Frame	Positive Periods	Total Periods	Chances of Positive Returns
3 Months	728	1,151	63.25%
1 Year	783	1,142	68.56%
3 Years	878	1,118	78.53%
5 Years	872	1,094	79.71%
10 Years	915	1,034	88.49%
20 Years	882	914	96.50%



The table shows the data of monthly price returns from different time frames of SPX, a stock market index that measures the performance of 500 large cap publicly traded companies in the United States. The number of positive return periods counts the number of times that shows positive returns in the specific time frame. The number of total return periods shows the entire number of periods in a specific time frame. And the chances of positive return is calculated by dividing the number of positive periods by number of total return periods.

The graph indicates that the longer you hold a position in the equity market, the more likely you are to receive a positive return. In other words, in the long-run, stocks provide a positive return.

An online toolbox for all your needs.



Visit waggoner-financial.com today.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Private Advisor Group., a registered investment advisor. Private Advisor Group and Waggoner Financial are separate entities from LPL Financial.