

*Jervey*  
GENES  S  
SOLUTIONS

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FINANCIAL SOLUTIONS FOR EVERY SEASON OF LIFE

# What is JGS?



## Financial Solutions Firm

- ✓ **Why we exist:** To Provide Creative Financial Solutions For Every Season of Your Life!
- ✓ **How we do it:** Our proprietary planning program, **The FIT Assessment™**, combined with our **Private Wealth Solutions Structure**, empowers clients to clearly understand where they are financially, where they want to go, and how to get there on time, faster, safer, and in the most tax-efficient way possible. Our advisors coordinated with your team of professionals which will includes **CPAs, and Estate Planning Attorneys.**
- ✓ **What:** Sophisticated Financial Planning

## Certified Financial Planner- Standard of Excellence and Fiduciary Status

## Great Valley Advisor Group – Compliance & Fee Billing

**Custodian: Charles Schwab. As of 1/25/2025 18K Financial Advisors & \$10.10Trillion in AUM  
\$600M in Excess SIPC Insurance**

# PAUL JERVEY CFP®

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As the **Founder and Lead Financial Planner of Jervey Genesis Solutions (JGS)**, Paul Jervey is dedicated to transforming his clients' goals into tangible, lasting results. With deep expertise in wealth management, financial planning, investment strategy, business planning, and a strong focus on tax efficiency, Paul guides his clients with wisdom, empathy, and faith. He sees his role not only as a planner but as a **trusted counselor and friend**, believing wholeheartedly that God placed him here to help people steward their financial lives.

Paul's purpose is to deliver **creative financial solutions to motivated individuals**—those ready to take control of their financial journey, transform their relationship with money, and increase their confidence and satisfaction. Whether through personalized advising, dynamic course creation, or mentoring the next generation of advisors, Paul's mission is to multiply his impact and reach as many lives as possible.

Paul began his financial career in 2007 with **New York Life Insurance Company**, joined **Diamond State Financial Group** in 2009, and transitioned to **Edward Jones** in 2012. In 2018, he made the bold decision to launch **Jervey Genesis Solutions** as a DBA within the **Great Valley Advisor Group Financial Network**. Remarkably, within 90 days, nearly every client chose to follow Paul to JGS—a rare occurrence in the financial services industry. Notably, **Edward Jones even sent a letter to all of Paul's clients informing them of his departure**—a testament to the respect he earned and the exceptional level of service his clients came to expect.

This loyalty speaks volumes about Paul's **character, integrity, and commitment to his clients**. At JGS, he continues to lead with purpose: **One Team. One Vision. One Relationship. One Fee.**



# PRIVATE WEALTH SOLUTIONS

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## *Cash Flow Analysis*

- ✓ Determine discretionary income and how to apply it towards your financial goals
- ✓ Identify areas to free up cash flow
- ✓ Review employer savings vehicles and investment options
- ✓ Create a foundation for making financial decisions
- ✓ Home purchase
- ✓ Inheritance planning
- ✓ Sandwich generation strategies
- ✓ Real estate investment strategies
- ✓ Social security and Pension selections

## *Long Term Savings*

- ✓ Retirement planning – determine how much to save and what vehicles to use
- ✓ Education savings
- ✓ Identify the best way to accumulate wealth for intermediate financial goals
- ✓ Stock option review
- ✓ Executive Compensation Review

## *Debt Reduction Plan*

- ✓ Current and future loans
- ✓ Repayment plans
- ✓ Credit restoration and/or management
- ✓ Forgiveness Strategies



# PRIVATE WEALTH SOLUTIONS

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## *Protection Analysis*

- ✓ Review of employee benefits (new job & annual enrollment)
- ✓ Emergency Fund planning
- ✓ Life Insurance analysis
- ✓ Income protection
- ✓ Long term care analysis
- ✓ Liability coverage
- ✓ Property and Casualty coverage
- ✓ Health Care Expense planning
- ✓ Medicare Planning
- ✓ Asset Protection

## *Retirement Income Planning*

- ✓ Determine necessary and discretionary expenses
- ✓ Establish and Monitor Genesis Guardrails
- ✓ Income tax planning on retirement income

## *College Education Planning*

- ✓ Personality Profiler and Career Aptitude Test
- ✓ College Selection
- ✓ College Funding Strategies



# PRIVATE WEALTH SOLUTIONS

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## *Investment Management Services*

Powered by Paul Jervey, CFP® Town Square Capital + Orion Trade Desk

At Jervey Genesis Solutions, your portfolio is not outsourced—it's **strategically built by Paul Jervey, CFP®** and **professionally executed by Town Square Capital** through Orion Trade Desk.

Together, we deliver:

- **Custom indexing** for tailored precision
- **Tax-efficient management, rebalancing & asset location**
- **Bond laddering & alternatives** for income and diversification
- **ESG screening** aligned with your values
- **Sophisticated Institutional-level Strategies** at no additional cost

**You get the best of both worlds:** Paul's hands-on investment oversight with institutional power behind every trade.



# PRIVATE WEALTH SOLUTIONS

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## *Investment Management Services*

- ✓ 401K/403B/457/TSP Management
- ✓ IRA and Brokerage Account Management
- ✓ Risk Tolerance Assessment & Risk Capacity Assessment
- ✓ Quality investment selection
- ✓ Stocks, Bonds, CDs, Annuities, Mutual Funds, Index Fund, ETFs, & Alternatives
- ✓ Account Monitoring

## *Client Portal*

- ✓ **Interactive Plan Tracker** – See where you started, your progress, and the path to your goals
- ✓ **Account Aggregation** – View all financial accounts in one place
- ✓ **Cash Flow Manager** – Track income, expenses, and lifestyle needs
- ✓ **Net Worth Monitor** – Automatically updated and accessible anytime
- ✓ **Outside Investment Performance** – Track returns and allocations held away from JGS
- ✓ **Bank-Level Security** – 256-bit TLS encryption + multi-factor authentication
- ✓ **Secure Document Vault** – Organized by our team to store estate docs, policies, tax records, and more



# PRIVATE WEALTH SOLUTIONS

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## *Tax Analysis*

- ✓ Review of previous taxes for suggestions and changes
- ✓ Tax diversification savings
- ✓ Tax Harvesting
- ✓ Stock option taxation & planning
- ✓ Avoid large out-of-pocket tax expenses and tax refunds
- ✓ On-Going Federal Income tax monitoring
- ✓ Tax smart withdrawal
- ✓ Tax Smart rebalancing

## *Estate Planning*

- ✓ Estate Plan Creation
- ✓ Incapacitation planning
- ✓ Trust planning
- ✓ Gifting Strategies
- ✓ Family Legacy Planning
- ✓ Estate Tax Minimization strategies
- ✓ Philanthropic planning
- ✓ Special Needs Planning
- ✓ Family Foundations Guidance



# PRIVATE WEALTH SOLUTIONS

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## *Business Services*

- ✓ Retirement plan establishment, and monitoring
- ✓ Profit First Cash Flow implementation and monitoring
- ✓ Business Valuation
- ✓ Business protection plan
- ✓ Key Employee Benefits
- ✓ Employee Benefits
- ✓ Buy/Sell Funding
- ✓ Business Acquisition strategies
- ✓ Exit or Transition Planning
- ✓ Strategic Think Partner
- ✓ Business incorporation planning
- ✓ Business credit counseling

## *Real Estate Investing*

- ✓ Goal Setting & Strategy
- ✓ Analysis: Cash on Cash ROI & Cap Rate
- ✓ Guidance on Funding Strategies
- ✓ Debt Elimination
- ✓ Business Operation
- ✓ Tax Guidance
- ✓ Tax Deferred Real Estate



# PRIVATE WEALTH SOLUTIONS – Service Model Overview

## **Year-Round Support**

### **January – Start-of-Year Strategy**

1099 Letters, RMD planning, and beginning-of-year checklist

### **February – Tax Planning Kickoff**

Return organization call and strategic prep with CPAs

### **March/April – Tax Return Review & Cash Flow**

Review current tax returns (working & retired), check spending and income flow

### **May – Strategic Tax Planning**

Custom JGS tax report + midyear planning opportunities

### **June – Estate Organization**

Estate plan update checklist, document audit, and beneficiary review

### **July – Midyear Investment Review**

FIT Score report, JGS portfolio snapshot, emergency fund reassessment

### **August – Retirement Income Management**

Guardrails analysis to adjust income plans based on market and goals

### **September – Insurance & Benefit Planning**

Life and health insurance coverage review, Medicare, and employee benefits audit

### **October – Estate & Legacy Planning**

Finalize estate and beneficiary changes, prep for family conversations

### **November/December – Year-End Tax & Charitable Giving**

Final EOY projections, charitable giving strategy, non-qualified tax strategies

## **Monthly & Quarterly**

**Weekly Market Updates** with curated insights

**Monthly Market Recap Video** from our investment team

**Quarterly Market & Economic Summary** featuring JP Morgan's Guide to the Markets (hosted by our founder)

**FIT Scorecard, Guardrails Report, and JGS Portfolio Summary**

**Two Annual “Stay-in-Touch” Calls**

**Two Annual Office contacts** to schedule a semiannual review meeting.

**Open calendar access for 15, 30, or 60-minute sessions**

## **Strategic Think Partner**

**Job Offer & Executive Benefits Review**

**Equity Compensation & Deferred Compensation Planning**

**Real Estate or Business Acquisition Evaluation**

**Legacy Conversations & Family Meetings**

**CPA, Estate Attorney & Business Attorney Collaboration**

**Access to JGS’ Trusted Professional Network**

**Accountability Partnership** to keep progress on track

# JGS Investment Philosophy

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At Jervey Genesis Solutions, we take a proactive, purposeful approach to portfolio management. We don't delegate success to market averages or outdated strategies. Instead, we guide each client through a dynamic investment process rooted in disciplined fundamentals, thoughtful customization, and ongoing oversight.

## 1. Buy and Manage, Not Buy and Hold

We reject passive neglect in favor of active stewardship. Portfolios should evolve with the markets—and with our clients' lives. Our process focuses on *ongoing management*, rebalancing, and tactical adjustments to capture opportunity and protect progress. We don't time the market—but we also don't ignore it.

## 2. Evidence-Based Construction with Practical Flexibility

Our portfolios are built with diversified, asset-allocated frameworks customized to each client's financial plan. We use a combination of:

- Low-cost index funds and ETFs for efficient core exposure
- Individual stocks and bonds for personalized strategy and tax control
- Alternative investments to manage volatility and enhance return potential
- Fee-based buffer annuities (when appropriate) to help protect profits while staying invested

## 3. Goal-Aligned Rate of Return

We don't chase returns—we calculate what's needed. Every portfolio begins with identifying the client's required rate of return to meet their goals. Then, we match it with a disciplined approach that respects both risk tolerance (emotion) and risk capacity (reality), creating a plan that clients can *stick with*.

## 4. Planning First, Portfolio Second

Investments are only as strong as the plan they support. Every client's investment strategy is a complement to their comprehensive financial solution—which may include income strategies, tax diversification, estate planning, business transitions, or legacy goals. The portfolio is the engine, but the plan is the GPS.

## 5. Fundamentals Over Forecasts

We don't speculate. We prepare. Our core principles—stay invested, buy low, sell high, and never time the market—anchor us in wisdom, not hype. Through disciplined rebalancing and constant monitoring, we help clients navigate both opportunity and uncertainty with clarity and confidence.

## 6. Custom Indexing Strategies

For clients with significant taxable assets or concentrated holdings, we deploy **custom indexing**—a personalized, direct indexing approach that replaces ETFs with individually held securities. This allows us to:

- Increase tax-loss harvesting opportunities
- Optimize after-tax returns
- Reduce overexposure to unwanted sectors or stocks
- Reflect client values or ESG preferences
- Transition portfolios over time with lower capital gains impact

This approach is ideal for clients seeking institutional-level tax control, customization, and alpha beyond traditional indexing.

## 7. Tax-Mitigated Investing

We don't just aim for gross returns—we focus on **net after-tax performance**. Our investment process includes:

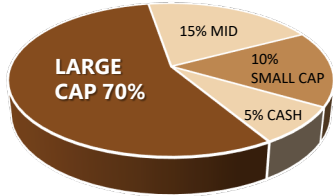
- Asset location optimization (tax-deferred vs. taxable)
- Tax-efficient fund selection and turnover awareness
- Opportunistic tax-loss harvesting
- Charitable giving strategies for appreciated assets
- Tax-aware withdrawal sequencing in retirement
- Roth conversion modeling and capital gains smoothing

Every decision is informed by your tax picture today—and your tax liabilities tomorrow.

# HISTORICAL PERFORMANCE (NET OF FEES) & ALLOCATION STRATEGY

## 100 MPH

Recommended Assets Allocation

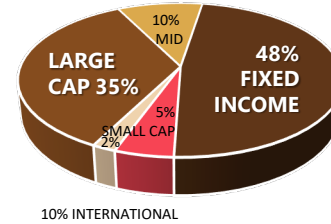


Historical Performance Summary (1990-2024)

- Average Annual Return: 9.1%
- Best 12-Month Return: 61%
- Worst 12-Month Return: -47%
- Best 5-Years Annualized Return: 23%
- Worst 5-Years Annualized Return: -5%
- Number of Up/Down Years: 23/8

## 50 MPH

Recommended Assets Allocation

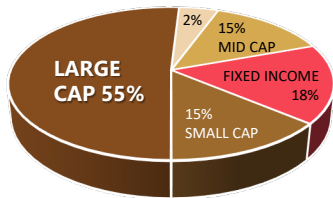


Historical Performance Summary (1990-2024)

- Average Annual Return: 7.9%
- Best 12-Month Return: 36%
- Worst 12-Month Return: -27%
- Best 5-Years Annualized Return: 15%
- Worst 5-Years Annualized Return: -1%
- Number of Up/Down Years: 25/6

## 80 MPH

Recommended Assets Allocation

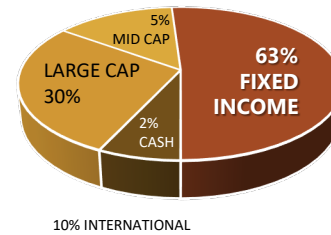


Historical Performance Summary (1990-2024)

- Average Annual Return: 8.8%
- Best 12-Month Return: 51%
- Worst 12-Month Return: -39%
- Best 5-Years Annualized Return: 20%
- Worst 5-Years Annualized Return: -3%
- Number of Up/Down Years: 23/8

## 35 MPH

Recommended Assets Allocation

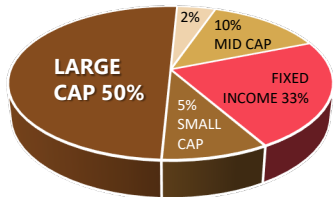


Historical Performance Summary (1990-2024)

- Average Annual Return: 7.5%
- Best 12-Month Return: 30%
- Worst 12-Month Return: -20%
- Best 5-Years Annualized Return: 13%
- Worst 5-Years Annualized Return: 1%
- Number of Up/Down Years: 27/4

## 65 MPH

Recommended Assets Allocation

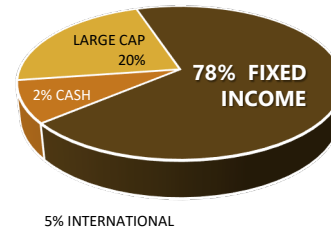


Historical Performance Summary (1990-2024)

- Average Annual Return: 8.4%
- Best 12-Month Return: 43%
- Worst 12-Month Return: -33%
- Best 5-Years Annualized Return: 17%
- Worst 5-Years Annualized Return: -2%
- Number of Up/Down Years: 26/9

## 20 MPH

Recommended Assets Allocation



Historical Performance Summary (1990-2024)

- Average Annual Return: 7.0%
- Best 12-Month Return: 23%
- Worst 12-Month Return: -13%
- Best 5-Years Annualized Return: 12%
- Worst 5-Years Annualized Return: 2%
- Number of Up/Down Years: 27/4

Past performance is not a guarantee of future results. This chart represents hypothetical performance based on index blends and does not include fees or expenses. For illustrative purpose only.

Compliance disclaimer: Investment advice offered through Great Valley Advisor Group, a Registered Investment Advisor. We do not provide tax or legal advice.

For information specific to your situation you must consult a professional in that area.

# PRIVATE WEALTH SOLUTIONS – FEE OVERVIEW

## How are fees works!

### P.W.S

At Jervey Genesis Solutions, our **minimum level of service is \$10,000 annually**. This includes everything listed under Private Wealth Solutions.

#### Clients With Under \$1 Million in Investable Assets

- Select an AUM fee from the following options:
  - 1.00% or 1.25% or 1.50% or 1.75% or 2.00%
- If the selected % does not meet the \$10,000 minimum, the difference is billed out of pocket.
- Once the portfolio exceeds \$1M, client transitions to the standard tiered schedule (see below).

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#### Clients With Over \$1 Million in Investable Assets

- Flat AUM fee: 1.25%
- Once the portfolio surpasses \$3 million, the fee automatically drops to 1.00%
- No negotiation, No Discounts
- This rewards growth and loyalty without devaluing our services.



# Why \$10,000 Minimum

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## **1. Tax Savings That Often Exceed Our Fee**

Our advanced tax strategies routinely save clients thousands—often far more than the \$10,000 annual fee. In many cases, the plan pays for itself.

## **2. Comprehensive Financial Solutions**

You're not just hiring a planner—you're partnering with a CFP® who integrates tax, estate, retirement, insurance, and investment strategies into one coordinated plan. Your wealth will grow and last.

**3. Institutional Investment Management with Principal Protection Options** You gain access to sophisticated portfolio strategies used by ultra-high-net-worth families—combined with principal protection strategies to safeguard your hard-earned wealth.

## **4. Estate Planning Implementation Included**

We don't just give recommendations—we implement your basic estate needs (wills, powers of attorney, healthcare directives, and trust setup guidance) within your annual fee.

## **5. Dedicated CFP® Access Year-Round**

Unlike firms that limit access, you get direct ongoing guidance, so every decision you make is backed by professional expertise.

## **6. Complete Insurance Oversight**

From life and disability to long-term care, auto, home, and umbrella policies—we review and coordinate all your insurance needs to ensure full protection for your family.

## **7. Tailored Retirement Income Guardrails**

Our retirement planning strategies ensure you never outlive your money, even in unpredictable markets.

## **8. Priority Access to Your CFP®**

You don't wait weeks for advice—you get access to your CFP®'s calendar when you need them, ensuring timely answers and confident decision-making.

## **9. Business Planning Expertise**

Whether starting, acquiring, or exiting a business, we provide strategies to protect your wealth, minimize taxes, and maximize value every step of the way.

## **10. The Cost of Not Planning is Far Higher**

Missed tax savings, poorly structured investments, or an incomplete estate plan can cost you hundreds of thousands. Our \$10,000 fee is a safeguard against financial mistakes that can't be undone.