HoyleCohen
WEALTH MANAGEMENT

Plan well. Live fully.

Working together to **secure** your future.

Your wealth journey begins here.

Next Stop… Peace of Mind

Wealth management should happen by design, not chance. Our holistic process begins with the end in mind: by listening to your hopes and dreams, understanding your concerns and exploring possibilities together.

Our goal: to design and build a financial plan that helps you attain long-term financial security and live the life you've always wanted.

Our proprietary **Wealth By Design** planning process starts with understanding your financial and life goals. Then we go beyond traditional financial planning to help build a life plan that incorporates everything you hope to accomplish with your wealth.

Along the way, we build enduring relationships that shape where you want to go in life and help you get there, while reducing the worry and stress that managing wealth can bring.

From creating custom investment strategies to helping you through life's many transitions, **we're with you every step of the way.**

Clarity in complexity. Confidence amidst uncertainty.

We start by listening.

Wealth on Your Terms

If you're looking for a wealth management firm that listens, understands where you want to go in life, and crafts a personalized roadmap to help you get there, you've found your partner in HoyleCohen.

We help you make smart financial planning and investment decisions by providing impartial, objective advice delivered in the context of your life. Our deep planning expertise and broad range of investment options are designed for flexibility so we can create the best plan for your needs.

We provide ongoing oversight to keep you on track to achieve your goals. And it's all delivered by a caring financial advisory team that has your best interests at heart.

Our expertise. Your goals. A customized plan to get there.

That's the HoyleCohen way.

Expertise. Options. Confidence.

A process built around you.

Holistic Financial Planning Services

At HoyleCohen, financial planning isn't an event; it's a holistic process designed to help you live your best life. As part of your overall life plan, we help you make prudent, informed decisions about everything from asset management to retirement, taxes and estate planning – including helping to inspire and create your legacy.

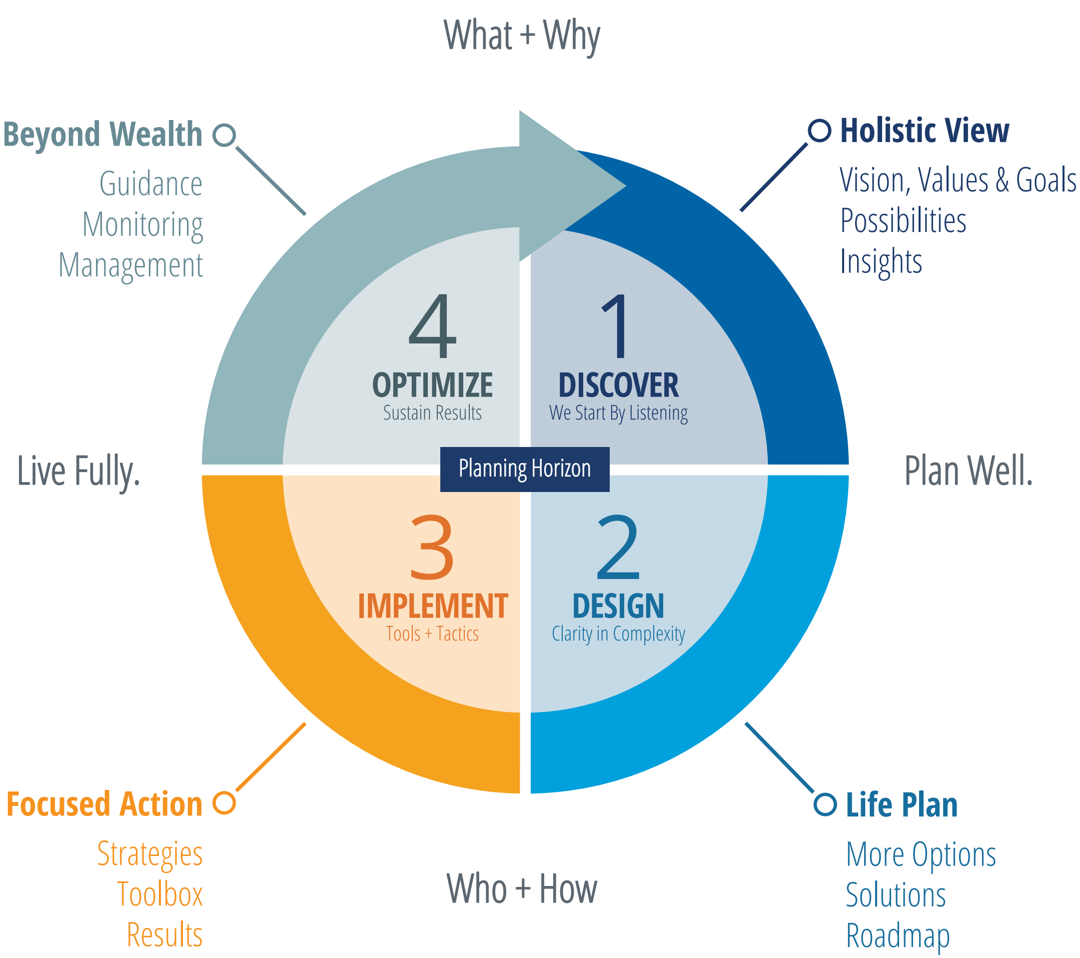
Our four-phase Wealth by Design process starts with discovering where you are in life and where you want to go, then explores a host of options before mapping a thoughtful route to get you there.

Planning for Today... and Tomorrow

Life doesn't always unfold as expected. We help you plan for the results you hope to achieve while anticipating opportunities and risks that may lie ahead. The result is a carefully drawn financial blueprint built around the realities of your life, so your future and your legacy are handled with care.

Life doesn't stand still. Neither should your planning.

Wealth by Design.



Phase 1 / Discovery.
We ask thoughtful questions about your vision, values and goals for your wealth, and listen closely to ensure we're on the same page.

Phase 2 - Design.
We explore opportunities, possibilities and options for achieving your financial and life goals and create a detailed roadmap for getting there.

Phase 3 - Implement.
We launch a carefully considered plan, using customized tools, tactics and strategies for growing and protecting your wealth.

Phase 4 - Optimize.
We continually monitor your plan's progress and provide the guidance to make adjustments as needed and optimize results.

Full speed ahead.

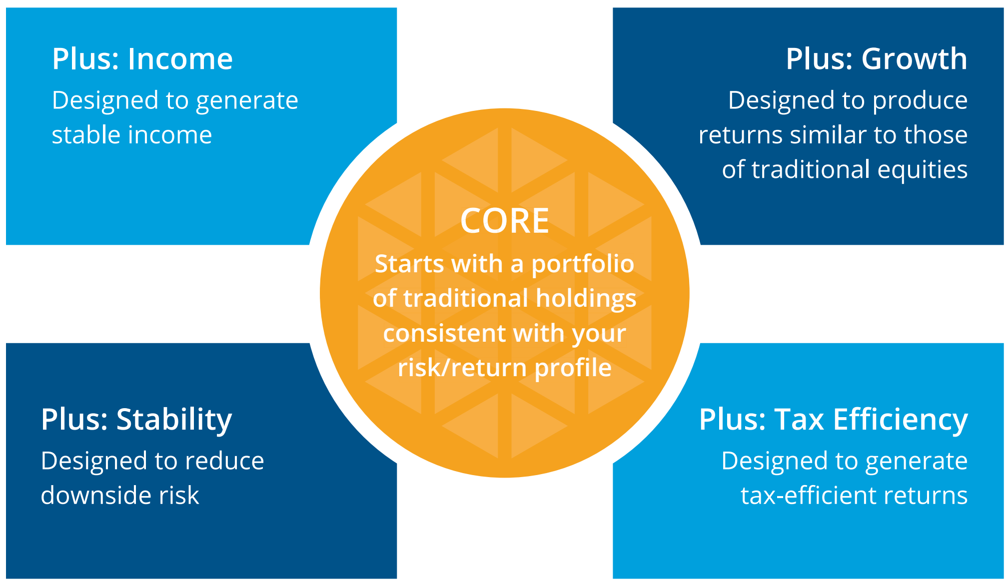
Vision. Choices. Flexibility.

A Personalized Approach to Investment Management

HoyleCohen's robust platform of investment options and capabilities is designed to integrate both traditional and newer but proven strategies in ways we believe will enhance your portfolio.

We call our highly personalized investment approach "CorePlus," a unique combination of traditional (Core) and supplementary (Plus) investment strategies designed to maximize returns and minimize risks.

CorePlus: Investment Choices That Work for You.



Experience. Integrity. Transparency.

The HoyleCohen Difference

The HoyleCohen approach to investing requires experienced professionals with specialized expertise.

To help protect and grow your wealth, we work hard to maximize returns while being mindful of risk. We don't earn commissions on investments we recommend – ever. We won't surprise you with extra charges or hidden fees. We do, however, routinely negotiate lower investment fees and preferred terms on behalf of our clients. And, we make costs and investment details transparent and accessible.

Many choices. Custom solutions tailored to your needs. Always with your best interests at heart.

That's the HoyleCohen difference.

Smart decisions. Great possibilities.

Where passion meets purpose.

Beyond Wealth

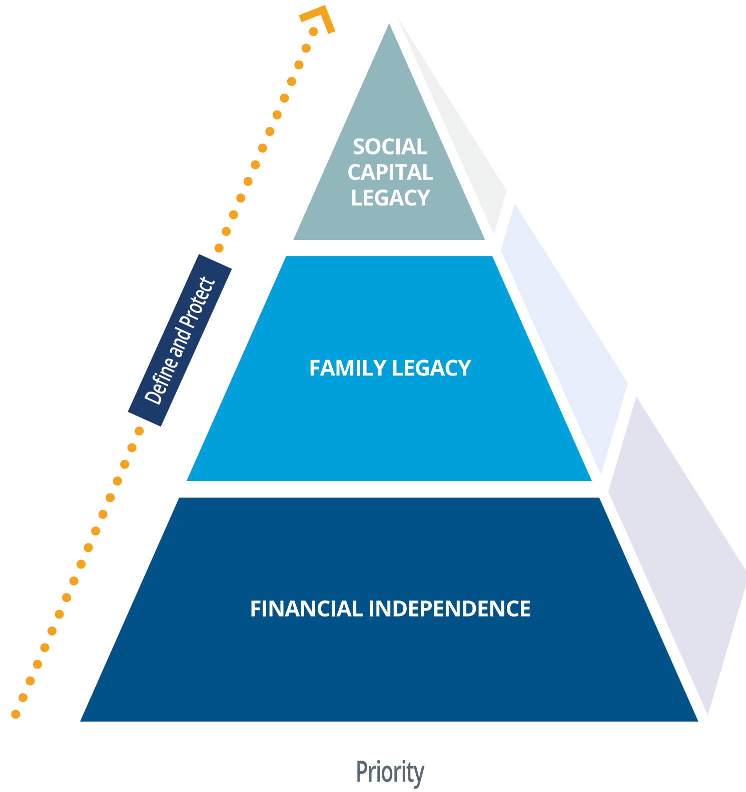
Making legacy planning a meaningful part of your life is an integral part of our process. Whether your goal is to leave your wealth to family and loved ones, make a difference in the world by supporting causes you care about or both, we help you make it happen.

Making Your Legacy Real

Legacy planning is driven by three fundamental considerations: the need for financial independence, the desire to leave a family legacy, and the aspiration to make a positive impact on society. Using our legacy pyramid as a framework, we engage you in thoughtful discussions about the legacy you want to leave behind, why it's important to you, and how to accomplish it.

Legacy Capacity: Beyond Legacy Intent

Many people don't engage in serious legacy considerations until very late in life because they're not sure they have enough legacy capacity. Our process helps you understand this early in your life so you have more time to incorporate legacy thinking into your life plan.



Leave the legacy YOU want.

Where expertise meets process.

Wealth & Beyond®
Passing on Your Valuables and Your Values

Leaving a legacy involves more than protecting your wealth for the next generation from a financial, retirement, tax, and estate planning perspective. It also involves leaving a lasting statement about who you are and what you consider most important in life.

To see that your legacy plan receives the full attention and care it deserves, HoyleCohen created the Wealth & Beyond Program®. This innovative service helps you pass on your values and your wealth to the next generation through multi-generational meetings, recorded family financial philosophies, and ongoing education.

Wealth & Beyond® simplifies the legacy process by helping you create and execute the complex legal documents required to pass on your wealth. Our process ties up the “loose ends” so your plans don’t unravel.

Our advisors continually monitor your legacy plan and recommend adjustments as needed, and we keep family members engaged and informed so they feel comfortable with your legacy planning process.

Welcome to our family.

Women & Wealth

When it comes to wealth management, women routinely tell us they are looking for a fully-engaged, like-minded partner who listens to them and who they can trust. **HoyleCohen offers Women & Wealth** – a specialty practice for women looking for a more rewarding wealth management experience.

By Women, For Women

HoyleCohen has been a pioneer in helping educate and empower women to manage their finances and investments with confidence. The advisors in our Women & Wealth practice deeply understand the unique issues women face. All have years of experience helping women make thoughtful, informed financial and personal decisions through life's many stages.

Our Shared Values

Women & Wealth is a program built around caring relationships. It starts with attentive listening from our advisors and leads to a mutual understanding of decisions and actions designed with your best life in mind. Whether it's helping you reach toward a higher financial goal, deal with an unexpected transition, or make difficult decisions with confidence, we treat you with the respect, attention and transparency you deserve.

Goals met. Dreams realized.

Education. Advocacy. Expert Advice.

Women are drawn to Women & Wealth for many reasons. Some have limited experience managing investments. Others are facing a difficult life transition, such as divorce or death of a spouse. Many are trying to balance a demanding professional and personal life. Whether you're a business owner, busy professional, or suddenly on your own, you'll find experienced, caring advisors to help you make key financial and life decisions.

You're Not Alone

Life transitions often create financial and emotional challenges that can leave you feeling isolated. These situations require empathy as well as financial advisory expertise. Our Women & Wealth team is experienced at carefully guiding you through the transition process and helping you carve out a path to financial independence and the life of your dreams.

Take Charge of Your Personal and Financial Life

Women & Wealth provides a variety of educational opportunities and resources to help you make smart decisions in the context of your life.

Women & Wealth | HoyleCohen

Strength through relationships.

A business built around **YOU**.

When you love what you do, it shows. When you show that you care, it matters.

The relationships we build are a testament to our expertise, passion and commitment to making a difference in the lives of the clients we are honored to serve.

We learn what makes our clients happy and what causes them to lose sleep; we walk with them through some of life's most difficult challenges. No matter where you are in life or what you're going through, we'll be there when you need us.

That's what we call a relationship.

Your **wealth journey** begins with us.
Take the first step by visiting **hoylecohen.com**

Trusted advisors serving clients all over the country.

We start by listening. Let's talk...

(858) 576-7300
info@hoylecohen.com

HoyleCohen WEALTH MANAGEMENT