The Entrepreneurs'
Wealth Management Edge

Griffiths, Dreher & Evans, P.S.
Wealth Management CPAs

“The Entrepreneurs’ Wealth Management Edge”

Just 2% of business owners will achieve everything they dreamed of when they opened their business. We call this rare, but highly successful group of business owners, the “2% Club.”

At Griffiths Dreher & Evans, we studied members of the 2% Club for several years and we identified 5 common strategies they use in becoming a great success. Here are the 5 success strategies of the 2% Club:

1. They understand the value of their business
2. They use tax strategies that build their wealth
3. They develop investments outside their business
4. They stay informed about exit & succession planning
5. They use a wealth management process to build and protect their wealth

We know that Joining the 2% Club is not easy. If it were easy, everyone would do it, but just 2% are successful. We are convinced that any business owner who can execute the 5 success strategies can Join the 2% Club. That’s why we developed a specialized program called “The Entrepreneurs’ Wealth Management Edge” to help business owners execute the 5 success strategies. We accept only a limited number of business owners into this program in which we act as your Business CPA & Personal Financial Advisor, helping you to execute all 5 success strategies of the 2% Club and build a great financial life.

The pages that follow detail the significant benefits and expertise available to you once enrolled in “The Entrepreneurs’ Wealth Management Edge.”

Best of Success,

Thomas M. Griffiths

Thomas M. Griffiths, CPA, ABV, CFP®

Your Business CPA

Your business CPA is responsible for helping you execute the first 4 strategies of the 2% Club. Frequently cited reasons for changing CPAs include the lack of expertise in business valuation, non-business investments, exit and succession planning and personal wealth management.

Execute Success Strategies 1-4

As your business CPA, we provide for your Core Accounting needs as well as helping you execute strategies 1 through 4:

1. Know the Value of Your Business
2. Tax Strategies that Build Your Wealth
3. Develop Investments Outside Your Business
4. Stay Informed About Exit & Succession Planning

Note: See a detailed listing of available expertise in the following tables.

Level Fixed Monthly Fee For Unlimited Access

You pay only a guaranteed, level, fixed, monthly retainer fee for unlimited access to all our expertise (see chart next page). No surprises each month for service based on hourly rates and time consumed. No additional fees for phone calls, meetings, on-site visits or just plain talking. We want to be involved with you, to foster a meaningful advisory relationship and help you to achieve your goals.

Expanding With Your Needs

Owners often find that as their business and personal wealth matures, that the advisors who were so helpful in getting them started are no longer able to meet their needs. We offer our business clients a wealth management experience with expertise in business valuation, tax strategies that build wealth, non-business investments, exit and succession planning, and investment consulting.

Business & Personal Tax Return Preparation

We provide you with professional and experienced tax return preparation.

Audit Insurance Included

Letter from the IRS or State authority? No worries, your level fixed monthly retainer fee covers audit representation and resolution of other matters with taxing authorities. That's right; you will receive professional representation for no additional cost.

Return on Investment

Our strategies and advice are designed to create value for you and improve your wealth. Our goal is to help you to make smart financial decisions, to enhance the value of your business, protect that value, build wealth outside your business, extract business value at the appropriate time, and protect your personal wealth.

Your Personal Financial Advisor

Your business exists to serve your personal financial goals. It is important that your personal financial advisor fully understands both your business and your personal financial life, empowering you to make connected decisions and achieve your most important personal goals.

Execute Strategy 5 - Wealth Management Edge

As your personal financial advisor, we help you confront and solve your key financial challenges, coordinate all moving pieces of your financial life and achieve your most important financial goals.

Financial Planning Review

The first step will be to conduct a discovery meeting, where we can learn more about you and identify your most important goals and challenges. We will collect financial information needed for a complete workup, conduct a review and provide you with our insights and recommendations.

Unlimited Financial Consulting

As a Wealth Management Edge Client, your fee agreement provides for unlimited access to all our expertise (see chart next page) throughout the year. No additional fees for phone calls, meetings or just plain talking.

Investment Consulting

We provide an experienced, professional review of your stock market investments. We will evaluate your portfolio and provide you with feedback on your asset allocation, diversification, risk exposure, internal fees, appropriateness of selected investments, potential for tax loss harvesting and overall investment plan.

Investment Management

If you choose, we can manage your investments for a separate fee based on the value of the managed assets, as is common in the industry. We have investment portfolios designed specifically to meet your needs.

Secure Online Portal

We provide you with a private, secure, online portal where you can store important financial documents such as your will, tax returns, investment statements, financial plan, net worth statement and any documents you wish to share with your advisor.

Client Focused

We limit our practice to just 50 program clients per advisor, allowing us to give you a great deal of attention and focus on your needs. Members of our Wealth Management Edge community benefit from our niche focus, as we are able to share successful strategies and tactics used by other successful business owners in helping you to achieve your success.

Your Business CPA

Just 2% of business owners will execute the 5 success strategies and Join the 2% Club. Below is a partial list of expertise we make available to you as a member of "The Entrepreneurs' Wealth Management Edge" to help you execute the 5 success strategies.

Core Accounting	
Proactive Feedback & Advice	X
Unlimited Access No Additional Fee	X
CPA Compiled Financial Statements	X
Business Income Tax Preparation	X
Personal Income Tax Preparation	X
Federal Income Tax Estimates	X
Quarterly/Monthly Payroll & State Filings	X
Year-end Payroll Filings	X
Year-end Payroll & State Reconciliations	X
Forensic Accounting Consulting	X
Access to Certified Public Accountant	X
2% Club Workshops	X

Develop Investments Outside Business	
Help to Profile Ideal Real Estate Purchase	X
Understand Most Tax Efficient Real Estate	X
Understand Real Estate Tax Cost Allocation	X
Cost Allocation for Maximum Tax Deferral	X
Real Estate Purchase Assistance	X
Non-Traditional Investment Advice	X
Global Asset Allocation With All Assets	X
Institutional Investing Style Market Investments	X
Investment Management (Separate AUM fee)	X
Access to Certified Financial Planner (CFP)	X
2% Club Develop Outside Inv. Newsletters	X
2% Club Develop Outside Inv. Workshops	X

Know the Value of Your Business	
Initial Certified Business Valuation	X
Annual Updated Business Valuation	X
On-Demand Business Valuation Update	X
Identifying Business Value Targets	X
Identifying Metrics of Value Target	X
Cost of Capital Financing Assistance	X
Building Business Value Consulting	X
Day-to-Day Value Decision Advice	X
Business Value Protection Consulting	X
Business Valuation Industry Report Access	X
Access to Certified Valuation Analyst (CVA)	X
2% Club Business Valuation Newsletters	X
2% Club Business Valuation Workshops	X

Stay Informed-Exit & Succession Planning	
Access to Certified Exit Planning Advisor	X
Proper Entity Selection for Exit Plan	X
Tax Strategies for Maximizing Net Proceeds	X
3rd Party Sale vs. Insider Sale Consulting	X
Efficient Succession Planning to Family	X
Broker vs. Investment Banker Sales Advice	X
Earn-In Program Advice for Employee Sales	X
Employee Stock Option Program (ESOP)	X
Guidance in Selling Your Business	X
Guidance in Profiling Your Ideal Buyer	X
Guidance in Understanding Sale Financing	X
2% Club Exit & Succession Newsletters	X
2% Club Exit & Succession Workshops	X

Tax Strategies that Build Your Wealth			
Tax Efficient Entity Selection	X	Tax Strategies to Maximize Net on Sale	X
Tax Efficient Owner Compensation	X	General Advanced Tax Consulting	X
Self Charged Rent Strategies	X	Access to Certified Public Accountant (CPA)	X
Cost Allocation Strategies	X	2% Club Tax Wealth Strategies Newsletters	X
Unrealized Income Strategies	X	2% Club Tax Wealth Strategies Workshops	X
Tax Deferral Strategies	X		

Your Personal Financial Advisor

As your Personal CFO, we provide expert advice on a wide range of financial subjects, many of which are listed below. Whatever your financial challenges are, your Personal Chief Financial Officer can help you to confront them and develop a solution.

Investment Management (AUM Fee Applies)	
Advice on how to "tune out the noise"	X
Create an investment road map	X
Passive vs. Active investment advice	X
Portfolio diversification and globalization	X
Seek lower volatility - consistent returns	X
Asset allocation and risk management	X
Documented investment plan	X
Progress Tracking	X
Have there been changes in your situation?	X
Has the portfolio met its expected rate of return?	X
What accounts for the portfolio performance?	X
Does your portfolio need to be rebalanced?	X

Wealth Transfer	
Plan for "people, property, process"	X
Review existing estate plan	X
Create comprehensive financial statements	X
Define family goals	X
Consider alternatives for education funding	X
Consider dynasty trusts	X
Wealth shifting strategies	X
Review life insurance planning	X
Structure a favorable entity package (FLP, LLC, etc.)	X
Determine charitable goals and gifting	X
Prepare the family business for sale or transfer	X

Wealth Enhancement	
Wealth Enhancement Tax Strategies	X
Wealth shifting strategies	X
Make use of family controlled entities	X
Life insurance opportunities	X
Intentionally defector grantor trust - asset buildup without income taxes	X
Make loans to children at low interest rates to buy valuable low priced assets	X
Be aware of income tax basis	X
Review and take advantage of IRA/Retirement plans	X
Watch out for passive losses	X
Consider Trusts (remainder, lead, grantor retained)	X
Personal expenses to legitimate business expenses	X

Wealth Protection	
Protection concerns for self and others	X
Protection of confidential information	X
Protection of financial assets	X
Protection of property	X
Obtain appropriate and adequate insurance	X
Conduct background checks of advisors	X
Get second opinions on important issues	X
Leverage assets - buy/sell agreements, gifting	X
Monitor your social security account for accuracy	X
Protection Process	X
Assess risks, evaluate & select appropriate strategies	X
Create action plan to enact strategies	X
Follow-up periodically	X

Charitable Gifting			
Formulate goals	X	Decide where to give	X
Identify what you care about the most	X	Decide when to give (annually, legacy, crisis giving)	X
What values do you want to convey with your giving?	X	Decide what to give (cash, stock, tangible property, etc.)	X
What do you hope to achieve with your giving?	X	Options to consider	X
Where do you want to make your impact?	X	Will bequest, community foundations, donor advised funds, life insurance, charitable gift annuities	X
How involved do you want to be?	X		

The Entrepreneurs'

Wealth Management Edge Process

Griffiths, Dreher & Evans, P.S.
Wealth Management CPAs

Determine if the Wealth Management Edge is right for you

Complete Wealth Management Edge Enrollment Form

Our Team:

- Sets up your Secure Portal
- Sends Document Request
- Schedules Discovery Meeting

Discovery Meeting

Complete Discovery Process

Our Team Completes Your:

- Personal Profile
- Value Management Statement
- Investment Portfolio Snapshot
- Outside Investment Review

Wealth Management Edge Initial Meeting

Share Insights & Recommendations
Address Questions & Concerns

Regular Advisory Meetings

Confront Key Financial Challenges
Coordinate Moving Pieces
Accelerate Financial Success

- Business Value Consulting
- Wealth Building Tax Strategies
- Develop Outside Investments
- Exit Planning / Sale Advice
- Wealth Protection / Estate Plan

THE ENTREPRENEURS' WEALTH MANAGEMENT EDGE

Enrollment Form

NOTE: Enrollment requires that your fixed monthly fee is paid in advance on the first day of every month by credit card or ACH and is a 1-year commitment. If you have enrolled mid-month, your first payment will be pro-rated on a per-day basis and charged on the date of enrollment. The service will renew automatically after every 12-month period.

BusinessName:____

Your Name: ____

Email: ____

☐ Please enroll me in "The Entrenpreneurs' Wealth Management Edge" and charge my credit card the fixed monthly fee of $ ______________ (totalling an annual fee of $_________________)

Credit Card Information:

Card Type (circle one): VISA / Mastercard / Discover / Amex

Name on Card: ____

Card #: ____

Exp. Date: ____________________ CVV Code ____________________

Billing Address: ____

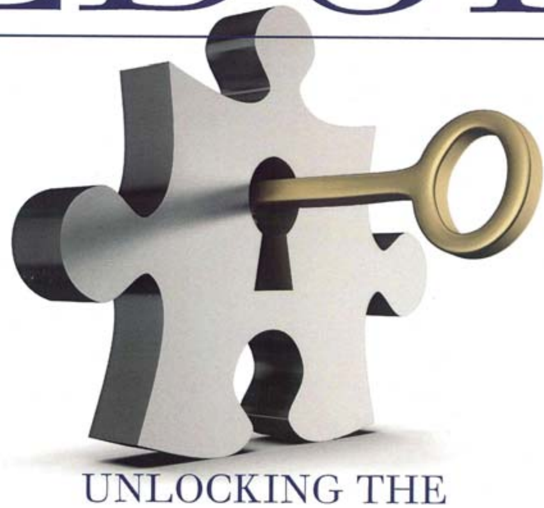
☐ ACH Option (please complete the ACH form) available @ www.grifco.com/ach.pdf

Signed: ______________________________________Date: ________________

Printed: ____

THE ENTREPRENEURS'

WEALTH MANAGEMENT EDGE



UNLOCKING THE WEALTH-BUILDING SECRETS OF AMERICA'S MOST SUCCESSFUL BUSINESS OWNERS