James Wealth Management

Planning. Investing. Advice.

JAMES

James Wealth Management

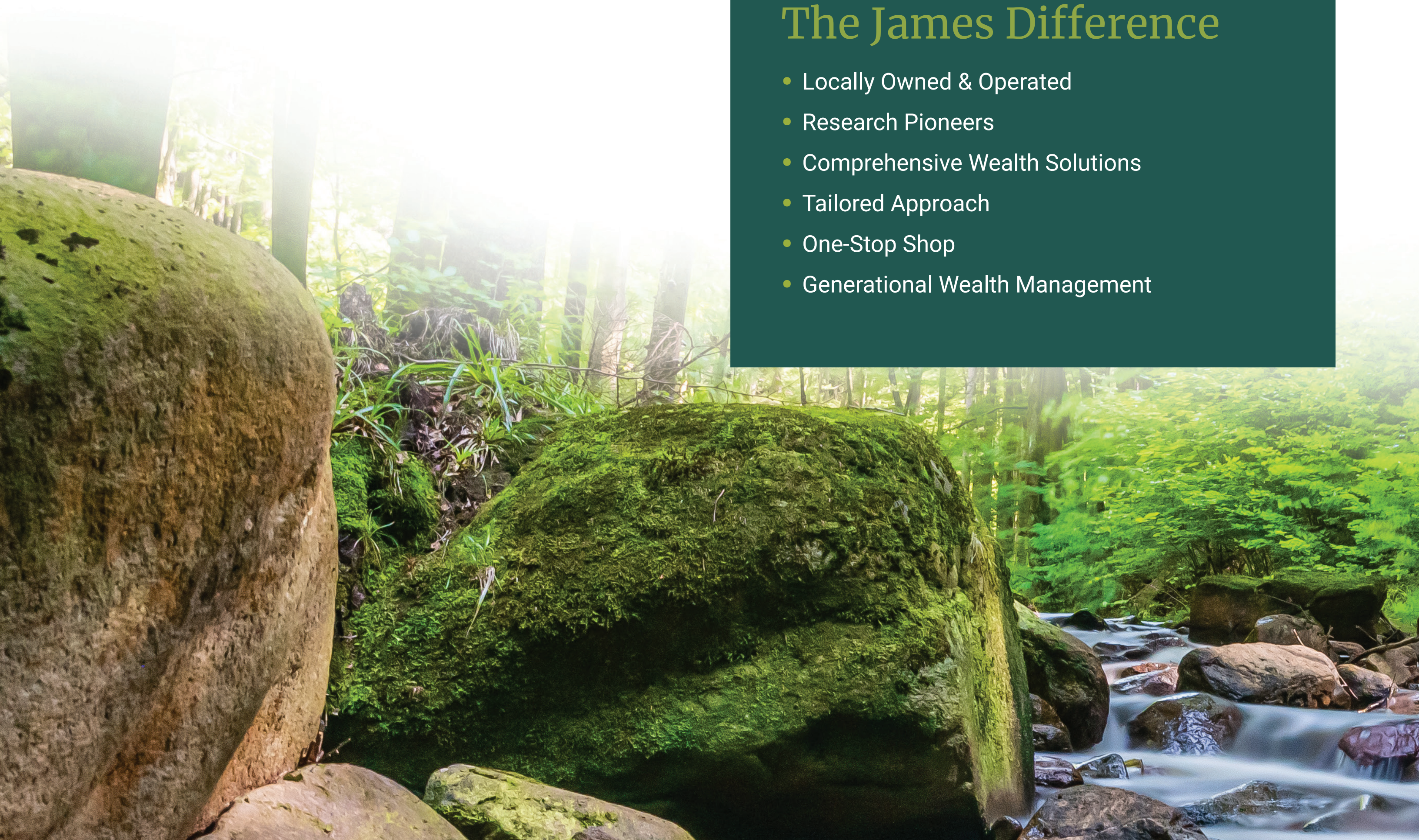
At James, our focus is on providing comprehensive wealth management strategies designed to help you achieve your financial goals. Our holistic approach to planning spans everything from investment management and retirement planning to tax strategies and estate planning. Integrating these areas, our team will design a plan tailored to your unique needs that is thorough and aligned with your overall goals.

Trust is the key to success. We build lasting, generational partnerships via transparency, integrity, and open communication. Our goal is to become your trusted advisor, providing guidance and support as your needs evolve over time.

Whether you are setting goals or are just getting started, take control of your financial future today. Contact our team for a complimentary consultation and unlock the potential of comprehensive wealth management.

The James Difference

- Locally Owned & Operated
- Research Pioneers
- Comprehensive Wealth Solutions
- Tailored Approach
- One-Stop Shop
- Generational Wealth Management



How We Can Help You

Our in-house team of seasoned professionals offers a diverse range of services, making us your go-to destination for all your wealth management needs. Let us provide you with a simplified and hassle-free experience as we guide you on your way to financial success.

Estate & Legacy Planning

- Inheritance planning
- Estate document collaboration
- Legacy planning
- Family estate planning meetings
- Gifting strategies

Retirement Planning

- Social security / medicare benefits analysis
- Long-term cash flow planning
- 401(k) plan asset allocation analysis
- IRA withdrawals & required minimum distribution (RMD) strategies
- Pension benefit election analysis

Insurance Needs Planning

- Evaluate current insurance needs
- Long-term care insurance analysis

Investment Management

- Risk tolerance / goals & core values assessment
- Stock / bond portfolios designed to help meet your goals & align with your core values
- Active asset allocation & portfolio rebalancing
- Tax loss harvesting

Strategic Tax Planning

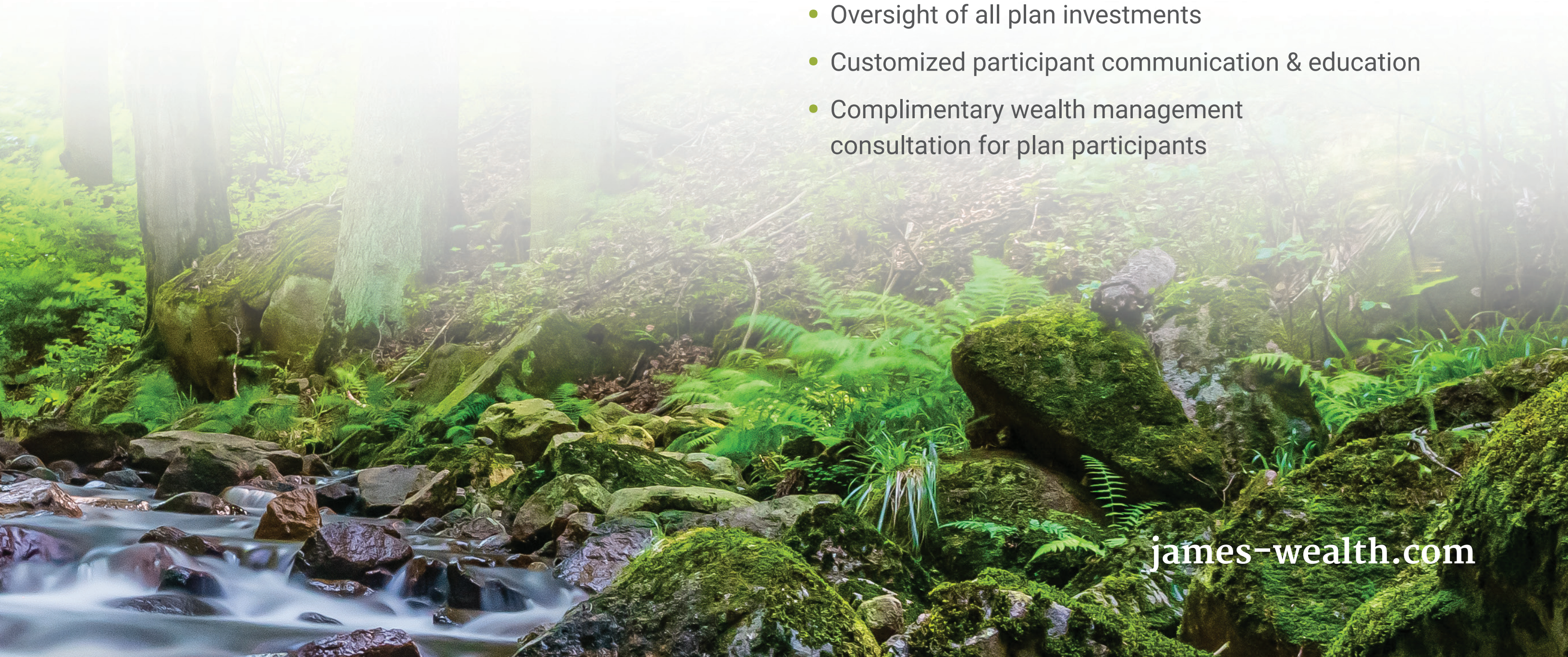
- Collaboration on tax issues with an accountant as needed
- Tax minimization strategies
- Charitable gifting strategies
- Roth IRA conversion analysis
- Multi-generational tax strategies
- Tax efficient distribution planning

Major Life Events

- Education planning & student loan advice
- Savings & budgeting strategies
- Mortgage & debt analysis
- Financial analysis during divorce

Employer Sponsored Retirement Plans

- 401(k) & 403(b) plans
- Employer tax breaks & financial incentives
- Oversight of all plan investments
- Customized participant communication & education
- Complimentary wealth management consultation for plan participants



Wealth Management Process Journey

Your journey to a balanced financial life starts here. Your success will be shaped over years or even decades of deliberate, purposeful planning. We seek to continually monitor your progress against established goals to help ensure you remain on track in pursuing your objectives.

First Steps

Initial Introductory Phone Call

- Briefly learn who you are and your concerns
- Learn what stage of life you are in
- Schedule your first meeting

Discovery Service Overview Meeting(s)

- Discuss in more detail who you are and what concerns, ideas, and goals you have
- Outline the benefits of our financial planning process and portfolio management
- Review service areas most advantageous for you
- Discuss our investment strategy
- Answer your questions about our company and how we can help

Follow Up meeting

- Onboarding paperwork
- Data gathering
- Prioritize goals

Planning & Projections Meeting

- Review new portfolio
- Introduce financial plan
- Provide initial recommendations

Our financial planners work collaboratively with your outside professionals to create and organize a comprehensive plan customized specifically for you.

Continuing Relationship

Check Progress

- Contact quarterly
- Review status on meeting financial goals
- Update financial plan as needed
- Discuss reports and investment portfolio

Periodic Activities

- Client newsletters
- Educational articles
- Performance reports
- Market updates and commentary
- Account reviews and updates with your advisor
- Educational events such as seminars and webinars

Continuous Activities

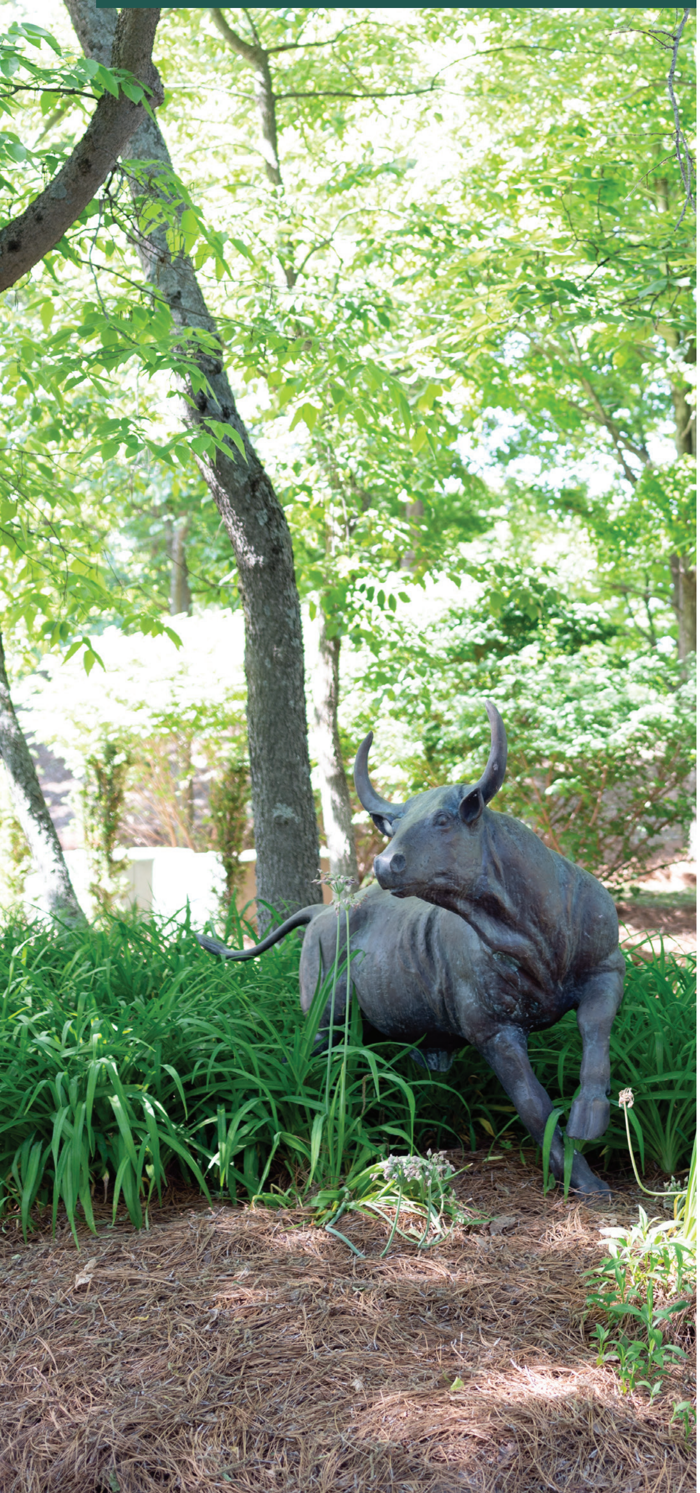
- Investment portfolio monitoring
- Account trading and rebalancing
- Ongoing investment analysis
- Client events
- Unlimited phone and email conversations with your advisor

Investment Vehicles Offered

- Individually Managed Portfolios
- Separately Managed Wrap Fee Portfolios
- Mutual Funds
- Employer Sponsored Retirement Plans

James Estate Planning

Ensure the security of your loved ones' future with our comprehensive estate planning process, designed to provide clarity and peace of mind. Our expert team will guide you through a personalized approach, covering wills, trusts, and asset distribution, to create a robust plan tailored to your specific needs.



Process Journey

Introductory Phone Call

- Get to know you and your concerns
- Schedule your first meeting

Discovery Meeting Preparation

- Complete an estate planning worksheet
- Gather asset and liability statements
- Gather any existing estate documents

Discovery Meeting

- Discuss your specific needs and goals
- Review services available
- Formalize our relationship
- Create tailored estate documents and determine trust funding needs
- Schedule document execution meeting

Document Execution Meeting Preparation

- Complete memorial instructions
- Create personal effects letter of direction
- Gather important documents for binder

Document Execution Meeting

- Sign and notarize estate planning documents, deed transfers, and any LLC assignments
- Sign beneficiary information
- Review estate planning binder contents
- Review investment proposals, if desired

Document Delivery

- Pick-up completed estate documents
- Sign any new James Investment account paperwork, if desired

Confidently achieve your financial goals with personalized solutions and a holistic approach.

Your Dedicated James Team

YOU

James Financial Planner
Manages relationship and leads meetings

James Investment Manager
Constructs, implements, monitors and analyzes portfolio

Outside Custodian
Holds financial assets for safekeeping

Outside Professionals
Coordinates with Accountant, Estate Planning Attorney, Insurance Agent and other outside professionals

James Operations Team
Provides support to our Planners and Investment Managers

James Estate Advisor
Provides guidance for a seamless wealth transfer

Ask Tough Questions

- How can I effectively manage and grow my wealth over time while minimizing taxes?
- Can I create a diversified portfolio tailored to my risk tolerance?
- How can I track and monitor my financial progress and goals?
- Can you help create a retirement plan for my small business and its employees?
- Will you help me consider the impact of major life events and plan for the unknown?
- Can you help me determine if Roth IRA conversions would be beneficial for me, and if so, the amount each year?
- Once I meet the contribution limit for my employer's plan, should I make contributions to any other accounts?
- How can I plan for large Required Minimum Distributions to help minimize taxes?
- Is there a more strategic way of taking distributions for my living expenses if I have multiple accounts?
- Considering my assets and tax bracket, am I giving to charity in the most advantageous way?

Let's Discuss Your Next Steps

Contact a James Wealth Management Representative Today!

(888) 426-7640

- Which estate documents are necessary for a comprehensive plan to smoothly transfer wealth to beneficiaries, and can you help in creating them?
- Can you suggest when and how to pass assets to future generations to meet my wishes and help minimize potential taxes?
- Should my trust be the owner or beneficiary of my various assets?
- Since a will does not avoid probate, what other strategies should I consider?
- What are the fees and expenses related to your wealth management services?

JAMES Wealth

Planning. Investing. Advice.

james-wealth.com

P.O. Box 8 Alpha OH 45301 | (888) 426-7640 | info@james-wealth.com