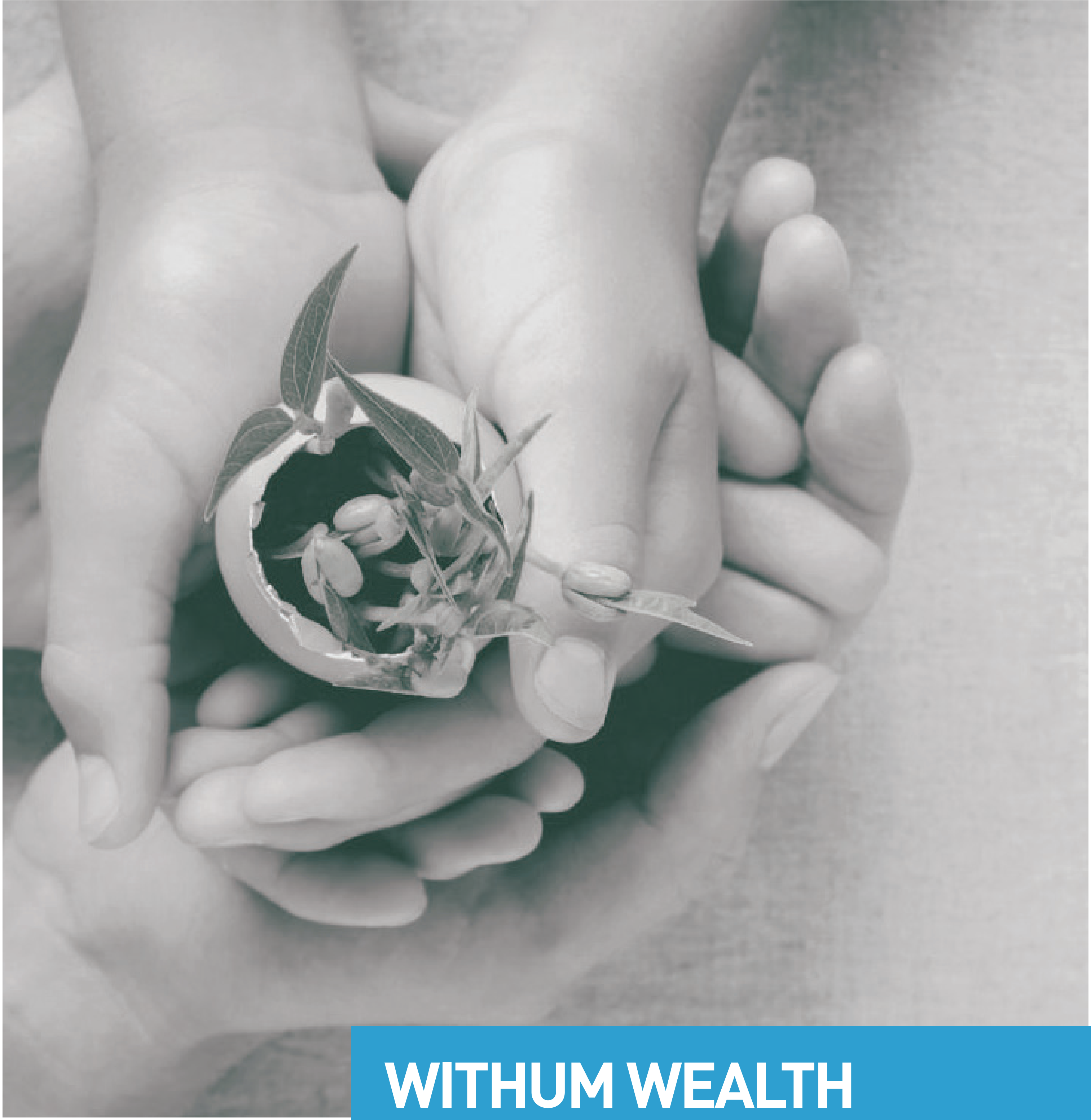


WITHUM WEALTH MANAGEMENT

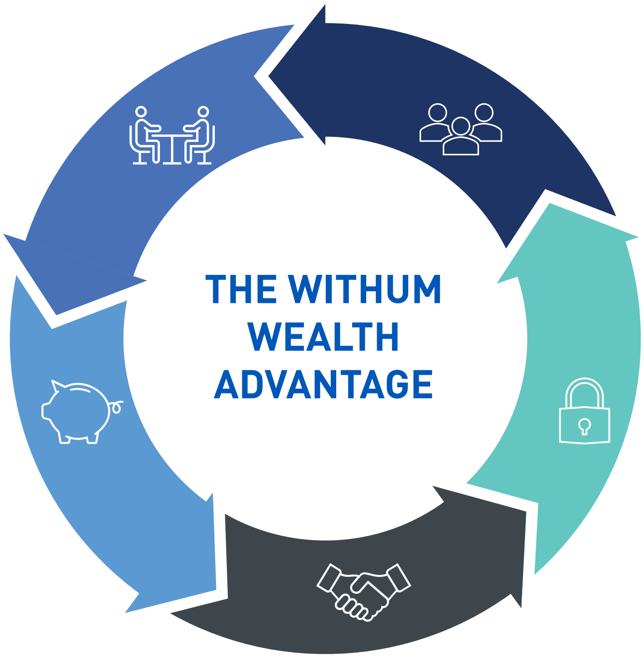
Truly Integrated Wealth Management

withum WEALTH MANAGEMENT

About
Withum Wealth Management

Withum Wealth Management is a registered investment advisor (RIA) providing unbiased investment counsel to wealthy individuals, foundations, and institutions. We offer a range of wealth management solutions that extend beyond the scope of boutique advisors and without the conflicts inherent in many large financial institutions.

Why Withum Wealth Management



CLIENT-FIRST APPROACH.

As an investment advisor registered with the SEC, Withum Wealth is held to a higher standard of conduct than most brokerage firms. By law, **we have a fiduciary duty to our clients**. We understand that your needs come first and we are legally obligated to act in your best interest.

CONFLICT-FREE ADVICE.

Our investment management fee is based on assets under management. **We do not sell products** or participate in revenue sharing arrangements. Our focus is always on you.

STRAIGHTFORWARD SOLUTIONS.

We design and implement effective **investment solutions** focused on keeping your investable assets in a portfolio that is easy to understand, accessible, and cost-efficient.

ADDITIONAL SECURITY.

Withum Wealth trades on your behalf but does not take custody of your assets, as these are held with qualified custodians. We believe separating the investment advisory function from the custodial relationships creates an **additional level of financial security** and reduces potential conflicts of interest. When applicable, this structure also allows us to diversify your assets among multiple financial institutions.

HIGHLY CREDENTIALED TEAM.

Our financial professionals come from varying backgrounds, but share a common thread - we take a client-first approach and pursue excellence in managing your wealth. We provide the resources and **expertise of a large firm** while maintaining the **personal attention of a boutique wealth manager**. Our group is proud to be holders of advanced degrees and professional designations.

Registered Investment Advisor (RIA) vs Broker

Understanding What Sets Withum Wealth Management Apart From Traditional Brokerage Firms

	Responsibility to You	Primary Function	Compensation	Custodial Relationship
Withum Wealth	**Legally bound** to always put your best interest first	Offer **ongoing**, **tailored advice**	**Fully-transparent fee structure** - percentage of assets under management	**Does not maintain custody** of client assets - providing extra layer of financial protection
Traditional Broker	Recommendations only have to be "suitable" for you at time of sale	Execute purchase and sale transactions	Commission and bonus related to sale of proprietary prod-ucts, mutual funds and annuities	May maintain custody of client assets - failing to separate money management and custodial functions

Withum Wealth's Value

Individualized Attention. Unmatched Synergies.

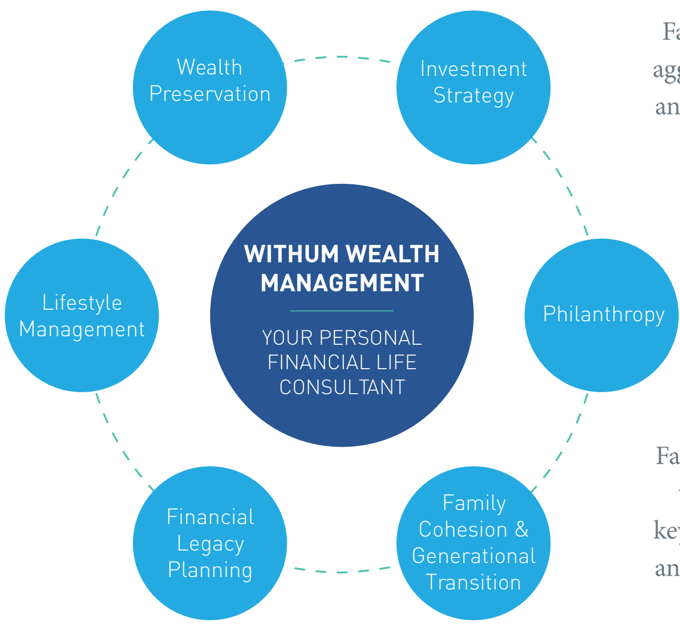
We build upon a multi-decade foundation of successful and seamless integration of investment management, financial planning, tax, insurance, advisory services and estate planning. We are united by the strong desire to service your needs and collaborate with you on the design, implementation and ongoing management of your customized plan.

Combining our wealth management expertise with Withum Smith + Brown, a nationally recognized accounting and consulting firm, allows for seamless integration across all aspects of your financial life. Together, we leverage our key strengths and resources to share mutual and joint success of managing life events, with a common goal to always build and foster a relationship for the current and next chapter in your life. We also recognize the importance of multi-generational planning, helping you to plan for not just your future but for the future of your loved ones.

Our Team is Ready to Act as Your Personal Financial Life Consultant

Portfolio optimization, tactical positioning, active oversight, investment selection and performance

Family vision, strategic planning, asset aggregation and tracking, collaboration and coordination with outside advisors



Cashflow modeling, expense management, tax preparation and planning, risk management review

Gifting strategies, foundations

Create estate plans, retirement planning, wealth transfer planning, education planning

Facilitate active communication within the family around goals, strategy and key decisions, support around financial and lifestyle requirements for all family members, proactive education

Tailored
Financial Planning

We work closely with you to implement a plan that incorporates your lifestyle needs, including personal, family and business objectives into one cohesive strategy. As your life changes, we make adjustments to your plan and portfolio, keeping you on the path to success.

Our Financial Planning Process and Offerings

DESIGN	SEAMLESSLY INTEGRATE	ENSURE	DELIVER
a living, breathing, financial blueprint for success.	all aspects of your business and personal life.	that all of your assets are working towards your goals.	continuous unbiased, comprehensive oversight and advice.

Comprehensive Financial Planning	Range of financial planning strategies, including real time cash flow and goal-based modeling, for all family members.
Account Aggregation	Customized website to maintain a consolidated view of all financial assets. Aggregate financial data from over 10,000 institutions with real time tracking and electronic vault.
Investment Oversight	Optimize your overall portfolio positioning by making ongoing recommendations and adjustments to the investment mix.
Due Diligence	Review and analyze asset allocation, tactical tilts, investment selection and performance of all asset managers.
Probability of Success Analysis	Our analysis forecasts the probability that your targeted objectives will be met, and assesses various potential outcomes to better understand the impact of your financial decisions over time.
What-If Planning	Review and recommend timely planning strategies - examples include Roth conversion analysis, social security analysis, educational planning / 529, retirement distribution strategy and more.
Insurance, Trusts & Estate Execution	Analyze proposed estate planning and insurance structures. Consult and collaborate with outside advisors.

Investment Process

Analyzing Investment Decisions

Utilizing in-house resources we design and construct cost effective, tax efficient portfolios. Our implementation approach creates many distinct portfolio advantages, including transparency, control of style drift, enhanced tax sensitivity, structured rebalancing, and access to the portfolio team. The use of individual securities and low cost funds allows us to diversify assets among complementary strategies while also controlling costs.

Expansive and Unconflicted Investment Universe

Risk Management Is Not Static

Return-Generating Investment

Investment capital intended for long-term growth

Traditional Investments

Intended for long-term growth

Tactical Investments

Intended for long-term growth and added diversification

Alternatives

Intended for long-term growth, diversification and/or downside protection

+

Risk Mitigating Assets

Intended to generate income and provide downside protection

Fixed Income

Sampling of Investment Universe

- US large cap
- US small cap
- US mid cap
- Developed int'l large cap

- Style/factor tilts
- Emerging markets
- Developed int'l small cap
- EM debt
- High yield bonds

- Managed risk
- Defined outcome
- Put-write
- Merger arbitrage
- Inflation hedges

- Municipal Bonds
- Government Bonds
- Corporate Bonds
- Preferred Stocks

Complimentary Portfolio Review

Properly managing an investment portfolio requires considerable attention. A professional review from one of our investment advisors can help identify opportunities to potentially enhance your investment outcome.

Do You Truly Understand Your Portfolio Risk Return Profile?

Our complimentary portfolio review will help make sure you're on the right course by potentially revealing:

- Unnecessary Risks
- Misalignment of Portfolio Objectives and Holdings
- Excessive Fees and Broker "Double Dipping"
- Tax Saving Opportunities

COMPLIMENTARY PORTFOLIO REVIEWS ARE **EXCLUSIVELY AVAILABLE** TO WITHUM RELATIONSHIPS.

To participate, simply provide a Withum professional with your most recent brokerage account statements.

TRULY INTEGRATED WEALTH MANAGEMENT

No matter what your unique circumstances might be, our team is ready to work with you to develop a plan that meets your needs, so you can focus on what's important - the next stage of your life!

Withum Wealth Management

47 Reckless Place, Suite D
Red Bank, NJ 07701
+1.732.450.0147

Visit Us On The Web

withumwealth.com

LinkedIn

withum WEALTH MANAGEMENT