At WH Advisors, our goal is to help strengthen the financial security and significantly improve the financial future of the families and businesses who honor us with their trust.

We accomplish this by:

- Building a solid foundation for a lifelong relationship, which begins with a mutual understanding of your personal and financial goals.
- Fostering an environment of honor and mutual respect.
- Continuously seeking the highest level of knowledge related to our fields of expertise.
- Embracing change as it relates to the best interests of our clients while remaining passionate toward our ideals.

Our team has been providing financial guidance to retail investors area since 2009. In addition, we have helped cooperations, trusts, and businesses achieve financial success globally.
SHARED VISION, SHARED GOALS

Just as every financial situation is different, so is every financial solution. That is why we focus first on helping you to articulate and prioritize your needs, goals and aspirations. Only when we fully understand your vision for the future do we begin developing a financial strategy to help you realize your goals.

This means you can count on us to:

- Help you solve complex financial issues with discipline and focus.
- Work closely with you to understand the different areas of your financial life and your priorities and to offer expert guidance in achieving those goals.
- Demonstrate intelligence, focus, and consistency in the way we approach the business of wealth management.
- Apply a long-term strategic asset allocation to manage investment risk.
- Collaborate with your existing advisors, integrating their perspectives and approaches into the development and implementation of your overall wealth management strategy.
- Integrate your retirement and estate planning.

We believe solid planning requires special expertise and a team approach. Using a wide range of investment and protection strategies, we build tailored plans designed to address your unique needs and situation. Once an investment strategy is agreed upon, we can oversee the implementation and ongoing execution of your plan.
COMPREHENSIVE FINANCIAL PLANNING: A PROCESS THAT BEGINS AND ENDS WITH YOU

Financial security is the peace of mind that comes from taking action today to provide for tomorrow. Our team offers comprehensive financial planning to meet your financial security needs.

We work with you on a factfinding analysis to ensure that you have an accurate assessment of what your needs are.

As a result of our planning process, you may find financial security by:

• Taking the necessary steps to protect against the financial loss that would occur in the event of a premature death.
• Ensuring income for life.
• Protecting against the financial consequences of a disabling illness or injury.
• Investing wisely in accordance with a sound asset allocation strategy that is tailored to individual circumstances and tolerance for risk.
• Arranging to have wealth distributed exactly as intended – as an inheritance or as a legacy, either during one’s lifetime or beyond.

Our team is committed to helping you achieve the financial security you need.

OUR APPROACH

After listening carefully to your values and needs, WH Advisors can help you:

• Define your preferences concerning your financial assets.
• Clarify your vision for the future.
• Connect your vision, values, and goals with the planning process.
• Implement an integrated action plan, in cooperation with your other advisors, that seeks to achieve your goals.
You have individual experiences, and unique hopes and dreams – and that calls for a values-based approach to financial planning. Before we do anything else, we will sit down with you to learn what you value most in life. We want to listen to your views on family, work, faith, community, and more. Your core values become the basis for defining your financial goals, and this, in turn, guides us in developing your plan.

**OUR DISCOVERY PROCESS LEADS TO WISE CHOICES.**

In developing your plan, WH Advisors takes the following steps:

- **discovering**… your values, attitudes, and preferences concerning your financial assets.
- **clarifying**… your vision for the future.
- **connecting**… your vision, values, and goals with the planning process.
- **implementing**… an action plan seeking to produce your desired results.
COMPREHENSIVE FINANCIAL PLANNING

Insurance Planning
Protecting you and your loved ones against potentially devastating, unforeseen events is at the foundation of any sound financial plan. To help secure your financial security, our team can help you:

- Identify potential gaps in your insurance coverage and close those gaps with insurance tailored to your specific needs.
- Alert you to changes in the industry and/or discuss how changes in your own circumstances may necessitate updating your existing coverage.

When it comes to your family’s financial security, a comprehensive risk management program can help protect against the financial consequences of an unexpected life event.

Investment Planning
Accumulating and managing the wealth necessary to realize your dreams and the fulfillment of your ultimate financial goals requires a sound, long-term strategy. We can help you:

- Identify and consolidate your investments to ensure that you are positioned appropriately for your risk tolerance.
- Recommend asset allocation strategies to align your investments with your broader financial goals.
- Monitor these long-term strategies and maintain a clear focus on your future.
- Assess short-, intermediate-, and long-term financial goals.

A consolidated and thoughtfully developed long-term investment strategy is the best way to ensure progress toward your goals.

Intergenerational Planning
Planning across generations can help maximize the legacy capital flowing to each generation of your family. To help you implement tax, estate, and business succession planning strategies within the broader context of your values and goals, we can help you:

- Identify asset protection strategies to help preserve wealth across multiple generations.
- Unite your family around common financial and philanthropic goals.
- Establish and administer trusts so that your wealth continues to serve your goals in the future.

Retirement Planning
Perhaps one of the greatest financial challenges you will face is preparing adequately for your retirement. To help you create the kind of retirement you want for the future, our team can help you:

- Formulate a retirement income plan to help guard against outliving your assets in retirement.
- Identify your sources of income in retirement and determine if you are on track to meet your retirement goals.
- Create the right asset allocation for your personal situation.
- Identify and quantify your needs and objectives for retirement.

Taking time now to envision how you’d like to spend your retirement can help ensure you have the resources to enjoy the kind of lifestyle you want for the future.

Wolfgang Hiller Advisors Company is not an insurance company or agency.
Estate Planning
Building a legacy requires more in the way of foresight than simply accumulating a large portfolio and/or family business. To help you maintain control of your assets during your lifetime while arranging for their efficient transfer after your death, we can:

• Collaborate with your legal advisor on decisions involving estate planning or refer you to an attorney should you need one.
• Compile data for your estate planning attorney and identify and summarize potential estate planning issues for your attorney’s consideration.
• Assist in updating titles and beneficiary designations as advised by your attorney.

A well-designed estate plan can help ensure that any decisions you make with respect to your medical and financial affairs will be honored in the event of your incapacity or death.

Cash Flow Forecasting
Having a clear picture of your assets and liabilities is crucial to the success of any wealth management strategy. To provide you with greater awareness and control over your finances, our team can help you:

• Analyze your current expenses and income sources.
• Project your needs for retirement, college tuition, and other significant planning goals.
• Determine how to convert accumulated assets into income during retirement.

Working with your other advisors, we can also help you develop strategies to minimize your overall income tax burden.

Planning for Tax Implications
Given the amount and complexity of tax legislation, it’s little wonder that for the affluent, tax planning is an ongoing process, not something done just once a year. To provide a sound framework for the protection, preservation, and timely transfer of wealth, our team can:

• Work with you to uncover planning opportunities.
• Collaborate with your tax advisors to discuss the potential impact of tax law changes on your financial planning or recommend an accountant if you need one.
• Discuss with you various strategies to minimize or defer taxes.

A comprehensive tax strategy can help you maximize your financial growth while minimizing the taxes you pay each year.

Charitable Giving
A planned giving program can play an important role in your overall financial plan – one that provides certain advantages to both you and the charities you choose to benefit. Whether you need a comprehensive charitable giving strategy or simply want to ensure your charitable intentions are realized, we can help you:

• Determine how much excess capital you have to gift to charity.
• Identify which charitable giving strategies are best suited to meet your needs and wishes.
• Assess whether your charitable gift should be made during your lifetime or upon death.
• Coordinate your estate plan with your charitable goals.
• Examine the income tax and estate tax consequences of charitable giving in conjunction with your tax attorney.
Being with Wolfgang Hiller means that WH Advisors can provide personalized investment management services with a wide array of quality investment options. We will work with you to clarify your goals, risk tolerance, and overall investment needs. We provide ongoing analysis of your portfolio and can assume responsibility for buying and selling securities on your behalf, consistent with an agreed-upon Investment Policy Statement. Our program offers professional investment advice, multiple investment options, independent and proprietary research, goal level management, comprehensive reporting, flexible advisory fee payment, and additional services, such as Wolfgang Hiller Cash Management programs.

Through an annual review process and tailored quarterly performance reports, we can provide customized solutions to meet your unique investment needs within the overall goal of helping you achieve your strategy.

The more assets you accumulate, the more complex the task of preserving and protecting them. WH Advisors is experienced in leading affluent individuals and businesses through the complexities of the investment marketplace. We will help you:

- **Analyze your current portfolio** with respect to how well its risk and return characteristics match your circumstances and preferences.
- **Transition your current holdings** to a customized portfolio that appropriately reflects your specific goals and circumstances.
- **Monitor and rebalance** your portfolio regularly.
- **Discuss portfolio questions and concerns** as they arise and provide ongoing education about your investments.
- **Collaborate with your tax and other advisors** to ensure your investment strategy coincides with your tax and estate planning.
As with most things, there is no one direct route to financial security. Each of us has our own unique vision of what it means to live a full and rewarding life – a definition that encompasses a number of variables, such as family, lifestyle, and your dreams and aspirations. How can you ensure that your assets are working to support what matters most in your life?

At WH Advisors, managing wealth is our business. We bring together in one place the essential components needed to assist you in aligning your financial resources with your greater goals.

Our advisory services are built on a foundation of expertise in many areas – including financial, retirement, estate, insurance, investment, and philanthropic planning – that enables us to create a multi-faceted strategy to address your financial needs. Our team holds advanced degrees in business, finance, and economics, as well as industry-recognized certifications including the following:

- Certified Financial Planner (CFP®)
- Chartered Financial Consultant (ChFC®)
- Chartered Life Underwriter (CLU®)
- Master of Science in Financial Services (MSFS)
- Certified in Long-Term Care (CLTC)
- Chartered Retirement Plan Specialist (CRPS®)

Our education is complemented with years of practical experience providing quality guidance and planning to affluent individuals and businesses. Working together, we use our expertise to pursue a common goal – providing financial solutions to address your needs and enhance your life.

This process is how we help you achieve financial security – and it’s what sets WH Advisors apart.
we believe in...

**RECOMMENDING AN ASSET ALLOCATION** that is strategically positioned to help you achieve your goals.

**THE MITIGATION OF RISK THROUGH DIVERSIFICATION,** through both asset allocation and investment selection. Our portfolios combine multiple asset classes, investment styles, and strategies in order to help manage risk and promote consistent investment performance in pursuit of the portfolio’s objectives over time.

**DISCIPLINE.** An investment strategy cannot succeed without adhering to a consistent investment process, applied through various market cycles and investment environments. Periodic rebalancing is a strategy that forces investment discipline by removing emotion from the decision-making process and helps avoid the behavioral biases that are inherent in all of us.

**TAX AND COST EFFICIENCY.** While tax considerations should not be the primary concern in the development and management of an investment strategy, they are an important factor in the creation and ongoing management of our investment portfolios. We place an emphasis on developing implementation strategies that meet the needs of our clients in a cost-effective manner.

**OPPORTUNISTIC INVESTING.** Wolfgang Hiller Advisors Company incorporates current economic, market, and sector outlooks in the deployment of new cash and the need to raise cash. We also modify allocations between and among asset classes and sectors within defined allocation ranges when such actions are expected to produce incremental return, reduce risk, or both.

**BENCHMARKING.** The ongoing monitoring of a portfolio against an appropriate benchmark is an integral component of the investment process, ensuring that the portfolio continues to match a client’s needs and objectives over time.
we provide...

**investment policy statements and investment portfolios** that are customized to your specific needs. We take tax considerations, risk tolerance, liquidity needs, and any investment restrictions or special requests into consideration during the transition, creation, and ongoing management of your investment portfolio.

**analysis and insights into your entire portfolio**, not just those assets you maintain with us. We work to provide you with clear guidance on those portions of your portfolio that we are responsible for managing, as well as ensure that you understand how those assets are positioned to work in complement with your other investments.

**access to the individuals who are responsible for managing your portfolio.** We believe that a client’s interests are best served by providing him or her with access to the investment decision maker. We have found that this helps clients gain a higher level of comfort with their holdings.

The benefits of utilizing Wolfgang Hiller Advisors Company in the management of your assets are many, including:

- Access to dedicated investment professionals with experience and expertise in managing customized client portfolios.
- Institutional-quality investment management.
- Servicing and advice by a qualified Wolfgang Hiller wealth management advisor.
To support your estate planning needs, we offer a full range of trust services through Wolfgang Hiller Advisors Company, including:

- Trust administration.
- Disbursement management.
- Trust income tax reporting.
- Continuous supervision of investments.
- Quarterly reports of investment performance.
- Annual summary of tax data for tax preparers.

TRUST ARRANGEMENTS

We apply the same comprehensive approach to trusts that we use for our other personal financial planning services. Central to that process is first understanding your specific objectives. Only then will we recommend the appropriate wealth management, trust, and estate planning solutions to help you achieve them.

Wolfgang Hiller Advisors Company can serve as trustee or successor trustee with full investment management responsibility for all types of trust accounts, including:

- Charitable lead unitrusts and charitable lead annuity trusts.
- Charitable remainder unitrusts and charitable remainder annuity trusts.
- Generation-skipping trusts.
- Grantor-retained unitrusts and annuity trusts.
- Irrevocable life insurance trusts.
- Marital trusts and credit shelter trusts.
- Special needs trusts and court-appointed trusts.

BUSINESS SUCCESSION ANALYSIS

As a business owner, you know how many years you have invested in your business; wanting it to continue is natural. In the area of business succession analysis, our team can work with your other advisors to:

- Determine efficient ways to transfer your business and to whom.
- Decide how to structure a buy-sell agreement.
- Determine the most beneficial way to transfer or sell your business.
- Understand how the purchaser should fund the purchase of your business.
DISCRETIONARY ASSET MANAGEMENT

The Wolfgang Hiller Advisors Company has the flexibility to take a client’s tax situation, liquidity needs, and moral or ethical views into account when transitioning current holdings or designing a new portfolio. A portfolio can be constructed around a client’s current holdings, and a transition plan can be developed to slowly work out of low cost-basis positions over time. While the impact of taxes is evaluated, primary consideration is given to the investment rationale for continuing to hold a stock position within a portfolio. An ongoing tax management strategy can be established to harvest losses throughout the year.

We believe this flexible yet straightforward approach allows us to provide clients with a solution that is cost effective, tax efficient and well positioned to achieve competitive returns over time.

FIXED INCOME

While we have the capability to manage a variety of bond types, Wolfgang Hiller Advisors Company specializes in tax-exempt portfolios. State-specific and national municipal bond portfolios can be constructed and designed to meet the specific needs of each client.

Through the Wolfgang Hiller Advisors Company, a top-down perspective on the economy and capital markets establishes the investment outlook and strategy while employing a bottom-up approach when constructing a portfolio and selecting individual securities. An emphasis is on positioning our clients’ portfolios in high-quality issues and monitoring them on an ongoing basis.

Economic and interest rate trends are assessed and analyzed frequently to determine whether any adjustments should be made to the investment outlook or strategy. Market and technical trends are also incorporated into this analysis.

* Investment results are not guaranteed. No investment strategy can guarantee a profit or protect against a loss of principal.

Active Management – Through Wolfgang Hiller Advisors Company, portfolio managers analyze and evaluate the fixed income market for incremental return opportunities. Active management incorporates yield curve analysis to identify over/undervalued points on the curve that we may then seek to exploit.

Target Index – A portfolio is constructed to closely replicate a specific index’s duration, credit quality, and yield attributes.
WH Advisors strives to deliver creative holistic financial solutions with laser-focused execution and ongoing proactive management. We provide unparalleled service to ensure our clients’ most desired future.

Since life’s complexities leave little room for “standard” approaches, our team focuses on exceptional detail in each of these five pillars:

- Discovering you personally and financially
- Analyzing your needs
- Identifying creative solutions
- Implementing strategies
- Monitoring your progress

Most importantly, we honor our commitment to quality, trust, and compassion to the highest degree.
WH Advisors can be your trusted partner.

Visit our website at www.wh-advisors.com to learn more about our financial planning and investment advisory services.
This brochure is intended to provide general information and is for educational purposes only. This material is not to be used as a basis for legal or tax advice and is not intended to be used and cannot be used to avoid any penalties that may be imposed on a taxpayer. Wolfgang Hiller Advisors Company does not give legal or tax advice. Each investor’s tax planning needs are unique. Taxpayers should seek advice based on their particular circumstances from an independent tax advisor prior to implementing any tax reduction strategy, including tax-loss harvesting.

Please remember that all investments carry some level of risk, including the potential loss of principal invested. They do not typically grow at an even rate of return and may experience negative growth. There is no guarantee that a given portfolio strategy will achieve its stated investment objective or those of the client.

Diversification and strategic asset allocation do not assure profit or protect against loss. With fixed income securities, such as bonds, interest rates and bond prices tend to move in opposite directions. When interest rates fall, bond prices typically rise; and conversely, when interest rates rise, bond prices typically fall. High-yield bonds present greater credit risk than investment grade bonds. Bond and bond fund investors should carefully consider risks such as interest rate risk, credit risk, liquidity risk, and inflation risk before investing in a particular bond or bond fund. Although stocks have historically outperformed bonds, they also have historically been more volatile. Investors should carefully consider their ability to invest during volatile periods in the market.

Depending on the products and/or services being recommended or considered, refer to the appropriate disclosure brochure for important information on the Wolfgang Hiller Advisors Company, its services, fees, and conflicts of interest before investing. To obtain a copy of one or more of these brochures, contact your representative.

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