Capabilities Overview

Expert Financial Advice to Help You Navigate
Significant Wealth and Opportunities

FOREFRONT | An Overview of Our Planning Process

Virtual Meeting

- Understand your goals, priorities, and questions
- Get to know each other
- **Deliverables:** Asset Map & Summary of Meeting
- **GOAL: Are we a good fit?**

Roadmap

- 45-minute **Get Organized Meeting**
- 90-minute **Integrated Wealth Planning Meeting**
- **Deliverables:** Integrated Wealth Plan
- **GOAL: Understand Your Money and Options**

Achieve

- 2-week, 4-week, and 8-week follow ups
- Access to Forefront Team anytime you need
- **Deliverables:** Proactive Updates
- **GOAL: Implement and achieve your goals**

Reviews

- 2x Financial Update Meetings per year
- 2-week, 4-week, and 8-week follow ups
- **Deliverables:** Updated Integrated Wealth Plan
- **GOAL: Continuous Review, identifying opportunities and minimizing risk**

How We Serve and Advise You

Empowering Your True Wealth

Personal Family CFO
$15,000

Who it's for:

- Single or married taxpayer(s)
- Executives, Tech Professionals, or Consultants
- Over $750,000/year income or have significant equity compensation or already retired with a net worth above $4 million
- Best for those looking to address estate planning, advanced investment strategies, risk management, charitable planning, or creative tax strategies

What it includes:

- Personal tax return preparation up to $1800 a year with a CPA in our network
- Tax Projections and Advanced Tax Planning semi-annually
- Estate Plan Summary
- Ongoing collaboration with your professional team and a Annual Wealth Summit with your, CPA and attorneys

Business Wealth CFO
$25,000

Who it's for:

- Single or married taxpayer(s)
- Self-employed, small Business Owner, Family Held Business Owner
- Over $750,000/year in take home income or Business revenue above $3 million
- Best for entrepreneurs or business owners looking to address, buy-sell agreements, create an owners board of directors, address advanced business planning strategies, risk management, and creative tax planning

What it includes:

- Personal tax return preparation up to $1800 a year with a CPA in our network
- Includes and annual business valuation done by a CPA/Certified Business Value Appraiser
- Estate Plan Summary for each owner up to 4
- Ongoing collaboration with your professional team and an Annual Wealth Summit with your, CPA and attorneys

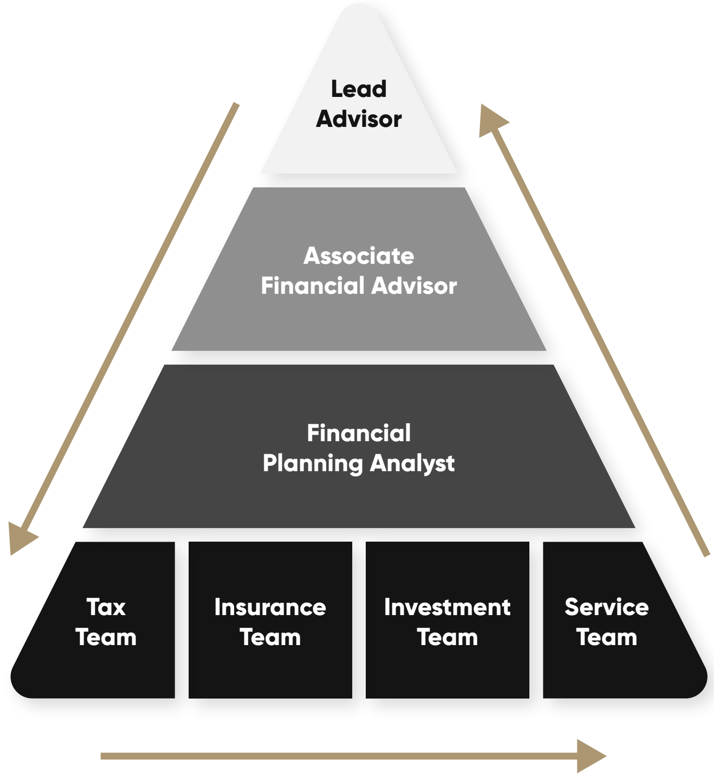
Our Tool Box

Integrated Financial Planning & Investment Management Services

- Budget/Cash Flow Planning
- Goals-Based Planning
- Retirement Planning
- Risk Management
- Education Planning
- Debt Management
- Employee Benefits Optimization
- Tax Optimization
- Divorce Planning
- Divorce Mediation
- Estate Planning
- Investment Management

The Triangle Approach to Reach Your Goals

Your Advice Team front and center focused on you.

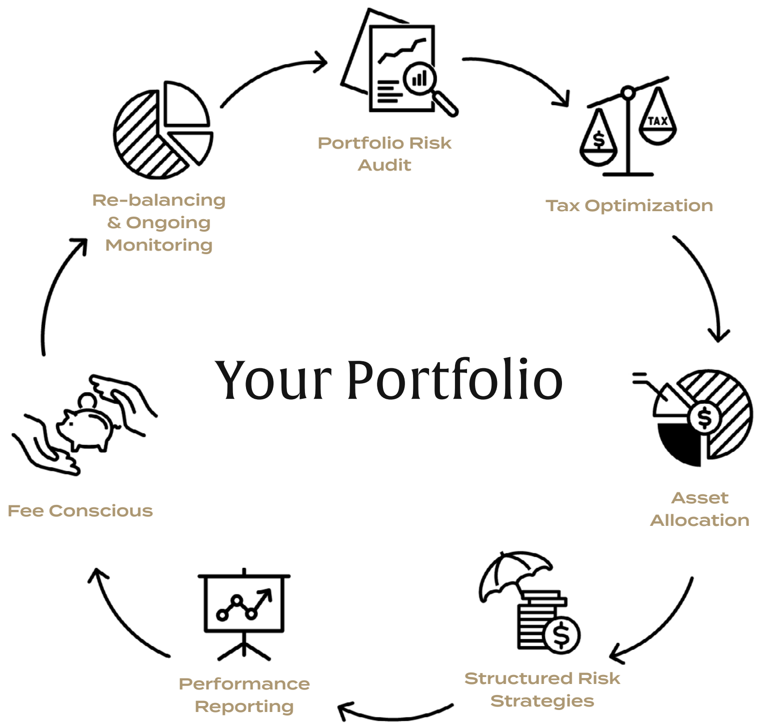


Portfolio and Investment Advisory Service

Leave the day-to-day management to us and let us help you craft an investment strategy and portfolio that's designed just for you, your goals and needs.

Portfolio | Household Account Size	Annual Advisory Fee
$0 – $7,999,999	0.50%
$8,000,000 and Above	0.35%

An additional .25% is billed for heldaway accounts (401ks and other outside accounts through our partnership with Pontera).



The Forefront Investment Philosophy

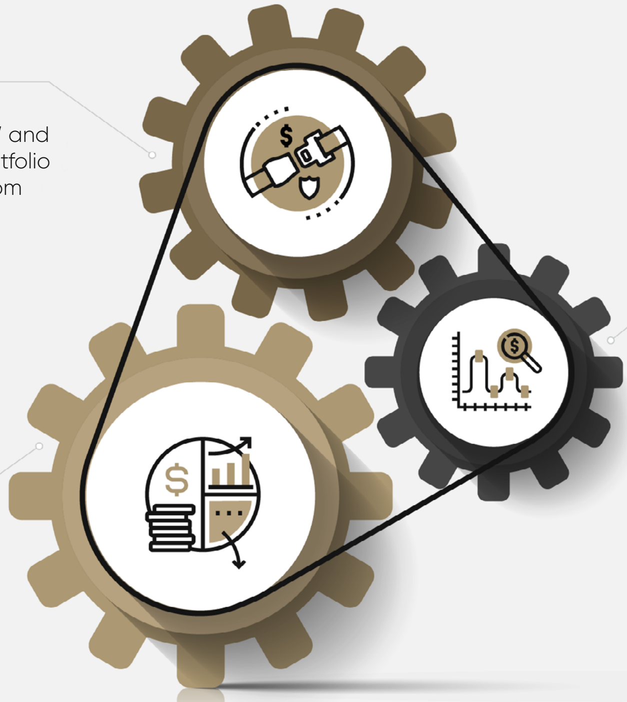
Simple, Powerful Approach to Investing

The 3D$^{X™}$ Investment Approach

We apply these 3 simple, powerful disciplines to bring the X-factor, better outcomes for clients, to every relationship

HEDGE

We incorporate “airbags” and a “seatbelt” into your portfolio to give you protection from the unexpected.



THEMATIC

We lock for undeniable trends. Where are we going as a society? Where is creative destruction happening?

CORE

We own the market – Large, Mid, Small, Bonds, and International. Also commonly known as “asset allocation.”

Your One True Advice Firm

FOREFRONT

FOREFRONT
ADVISOR NETWORK

FOREFRONT
INSURANCE PARTNERS

FOREFRONT
TAX PARTNERS

FOREFRONT
INVESTMENT PARTNERS

Your Divorce Made Simple

Elevated
BUSINESS PARTNERS

The Forefront Team

A Collection of Thinkers, Learners, and Problem Solvers

Eric Negron

CEPA, AWMA
CEO | Exit Planner | Wealth CFO

Amy Colton

MBA, CDFA
President of Your Divorce Made Simple | Wealth CFO

Chad Rixse

CRPS
Director Of Financial Planning | Wealth Advisor

Nick Wolf

CFP, CEPA
Exit Planner | Wealth CFO

Christopher Marrone

CFP
Tax Strategist | Wealth CFO

Michelle Fuccella

CDS
Divorce Specialist | Wealth CFO

Aspen West

CFP
Business Advisor | Wealth CFO

Lauren Mulligan

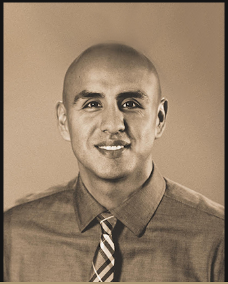
Client Service Director

Kennedy Alleva

Director of Marketing

Debra Bigler

Director of Business Development



Christopher Amores

MPA
Chief Technology Officer

Happy Witt

Billing Operations Associate