
Empower your future
with the **Avantax Advantage**
Avantax
Wealth Management℠

What gets you up each morning?

The cabin on the lake?

The Ivy League school?

The 50-foot sailboat?

The new business venture?

Whatever your aspirations, getting there requires a sound plan. You'll want a savvy financial professional who can provide solid wealth management advice with a sharp knowledge of tax implications. We call this the **Avantax Advantage**.

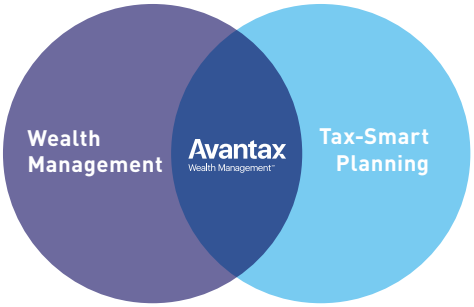
The difference between being **Tax-Smart** and not is life-changing.

The **Avantax Advantage** delivers a comprehensive financial plan because of our unique offerings and our **Tax-Smart** approach.

Traditional financial professionals focus on maximizing pre-tax returns, but they miss a big part of the picture: The average American pays **$10,489 in income taxes**[1]. Over a 20-year period, that's more than $200,000.

[1]SOURCE: *USA Today* "A Foolish Take: How Much Does The Average American Pay In Taxes?" October 7, 2017.

Avantax excels by managing your investments with a focus on after-tax outcomes. Our unique approach is called **Tax-Smart Investing™ (TSI)**, and it can provide the potential to deliver significantly greater wealth over time than a non-tax approach. Avantax financial professionals who are qualified to deliver this approach specialize in both wealth management and tax planning and are backed by our patent-pending proprietary **TSI** tools, providing unique insights and opportunities just for you.



TAX-SMART TIP

With short-term capital gains tax, you could be taxed **up to 37.5%** for holding an investment less than 12 months, but **only 20%** if you hold it longer and long-term capital gains are applied.[2] Keep in mind, this simple and powerful tip could save you nearly half of the tax burden.

[2]SOURCE: *The Balance* "2020 Capital Gains Tax Rates and Rules" January 15, 2020.

Why us?

Avantax helps you reach your goals by focusing on the total picture.

Our company was created on the principle that a comprehensive, **Tax-Smart** approach to a person's financial situation will deliver better results.

Founded by a CPA in 1983, Avantax Wealth Management℠ is now the largest tax-focused wealth management company, with over **4,500** independent financial professionals entrusted with more than **$67 billion** in client assets.*

We pioneered **Tax-Smart Investing** over 30 years ago, and we have grown through delivery of superior results for our valued clients. We don't just focus on investment returns; we consider the tax impact of every decision, helping you keep more of what you earn.

*As of January 2020

TAX-SMART VS. TRADITIONAL PORTFOLIO

IN DOLLARS

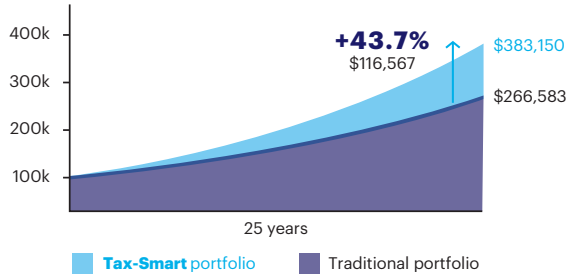


Chart Assumptions:[3]

Beginning 2020 hypothetical portfolio value of $100,000 and investment time horizon of 25 years.

"Traditional" portfolio value assumes hypothetical after-tax return of 4% annually.

"Tax-Smart" portfolio value assumes hypothetical after-tax return of 5.52% annually. Value difference of 1.52% is based on investor returns in non-tax managed US equity products (active, passive, and ETFs) versus tax-managed US equity funds and average annual tax drag for the five years ending 12/31/18.

"Tax-managed" refers to funds identified by Morningstar to be tax-managed.

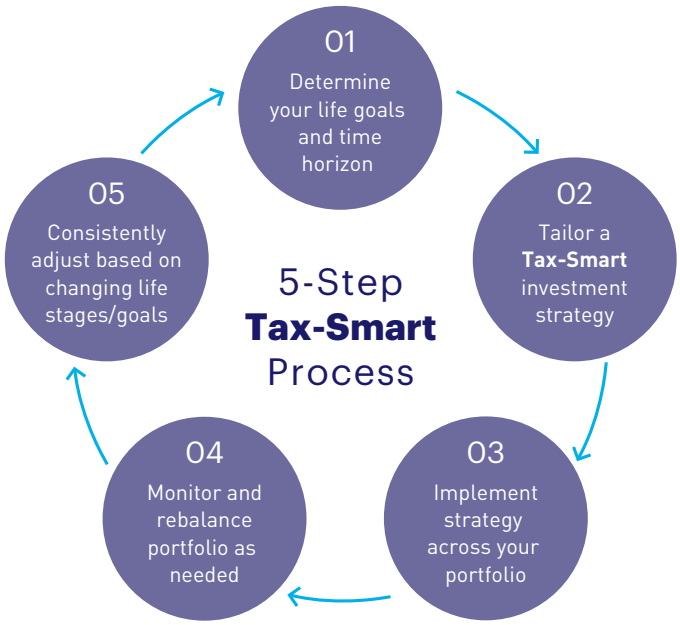
"Tax drag" represents the average Morningstar Tax Cost Ratio for funds in each category. The Morningstar Tax Cost Ratio measures a fund's annualized return reduced by taxes investors pay on distributions.

[3]SOURCE: Russell Investments "2019 Value of an Advisor Study – US"; First used April 2019.

Our Process

We start with the end in mind

To ensure that your financial plan aligns with your objectives, we start with your goals and work backwards. We plan with you for the long haul by understanding your priorities and establishing your financial objectives. Based on your input, we employ a 5-step process through a **Tax-Smart** lens that is focused on helping to deliver the financial outcome you desire.



TAX-SMART TIP

Research shows that people with a plan **save 50% more money** and feel better about their progress than those without a plan.[4]

[4]SOURCE: *The Securities and Exchange Commission* "The Facts on Savings and Investing" April, 1999.

Our Framework

The Avantax proprietary 8-Point **Tax-Smart** Framework

We firmly believe that all financial decisions are, at their core, tax decisions. That's why we utilize an 8-Point **Tax-Smart** Framework for wealth management to help give you a unique advantage in your planning and to help you maximize your financial potential by keeping more of what is yours.

CAREFUL CONSIDERATION OF TODAY & TOMORROW

Cash Flow & Debt Management

Avantax Wealth Management provides you a holistic view of your finances, establishing a plan that is designed to allow a greater portion of your earnings to be prioritized towards goals.

Distribution & Retirement Planning

We work with you to help meet retirement goals in a manner that is designed to limit the taxability of your retirement funds, with the goal of lasting beyond your lifetime.

THOUGHTFUL PLANNING, TAX-SMART STRATEGIES, OPTIMIZED INVESTMENTS

Investment Planning

Our goal is to allocate investments appropriately and efficiently place them in the right accounts to help minimize annual tax consequences — thus helping you to keep more of what is yours.

Family Risk Management

Family Risk Management is insurance planning using products that have tax advantages to help ensure those you love are taken care of and the benefits you want them to have are preserved.

YOUR FUTURE — MORE THAN YOU THINK

Education Planning

Education planning involves guiding you through a process of investing in the future of your children and grandchildren with the use of tax-advantaged investment vehicles such as 529 plans and even life insurance.

Legacy Planning

With legacy planning we create a master plan using a carefully designed process to help minimize potential taxes, thereby maximizing the assets you wish to leave to your loved ones.

COMPLEX PROBLEMS, SIMPLE ANSWERS

Business Planning

Avantax Wealth Management helps you take into consideration all the possible tax implications of a legal entity, such as business structure, retirement plans, compensation, business insurance, and other issues.

Special Situations

With funds set aside for life events, such as a wedding or vacation property, there are often tax considerations that we help you prepare for so your money goes as far as you need.

COLLEGE PLANNING?

A four-year private college education now easily tops **$187,800**[5]. ***(And that's just today. Tuition costs continue to outpace inflation.)*** The time to start planning: yesterday.

[5]SOURCE: *ValuePenguin* "Average Cost of College in America: 2019 Report" 2019.

Avantax Products and Services

A comprehensive portfolio of offerings

Our broad offering of investment services spans a diverse range of your financial planning needs, from mutual funds and annuities to retirement plans and life insurance. The **Avantax Advantage** means we work to strategically implement the right services for where you are in life, and for where you want to go.

Financial and Tax Planning

Wealth Management

- *Cash Flow & Debt*
- *Family Risk*
- *Retirement*
- *Education*
- *Legacy/Estate*
- *Business*

Investments

Separately Managed Accounts (SMAs)

Certificates of Deposit (CDs)

Equities, Fixed Income, Mutual Funds

Unit Investment Trusts (UITs)

Exchange-Traded Funds (ETFs)

Annuities

Real Estate Investment Trusts (REITs)

Account Types

Individual

Joint Tenants with Rights of Survivorship

Joint Tenants in Common

Custodian/Minor

Guardian/Conservatorship

Education/529 Savings Plans

Estate/Trust

Nonprofit

Individual Retirement Account (IRA)

Qualified Retirement Plan

CONSIDERING YOUR LEGACY?

How do you want to be remembered? We'll discuss your personal priorities and map out a plan for your legacy that aligns with your wishes.

Our Commitment to You

A partner to help you reach your goals

The **Avantax Advantage** means you get a local partner who understands your unique needs backed by a strong, established financial services firm.

As a trusted partner, your Avantax financial professional is here to provide objective recommendations so you can make informed decisions. Our services are designed to help you reach your unique goals and dreams, while also keeping you prepared for anything that may lie ahead.

Not only will you get the personal care of an Avantax financial professional, you'll have the benefit of the **Avantax Advantage** — a company with over $67 billion in client assets and powerful proprietary tools that utilize a **Tax-Smart** approach.

Avantax
Wealth Management℠

avantaxwealthmanagement.com

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