

We explore and inspire
to build family wealth.



Crowe Wealth

Crowe Wealth Management, LLC

“Science, freedom, beauty, adventure; what



In 1927, Charles Lindbergh made a momentous 3,600-mile flight from New York City to Paris, becoming the first person to fly solo across the Atlantic Ocean. Planning for family wealth requires a similar combination of courage, expertise and an unwavering dedication to a mission.

more could you ask of life?" Charles Lindbergh

We explore and inspire to build family wealth.

Welcome to Crowe Wealth Management.

At Crowe Wealth Management, our mission may sound simple, but it clearly describes our philosophy and guides us through the planning process. We can help you navigate the way through your wealth-building journey.

Our family office services embody the Lindbergh dedication. Our approach: "explore and inspire to build" is how we help foster long-term family wealth development. Our mission and process combine understanding your values, encouraging action and designing success.

Only you know the composition of your dreams. They are special, unique and important. The avenue to achieve those dreams should be distinct as well. We can help you and your family discover and reach your collective dreams.

As you can see, our approach to helping you and your family is different. As a fee-only service provider, our independent focus is on your best interests. Equally critical to your success is our ability and desire to build relationships with your other advisors to make sure we are all united – progressing toward the achievement of your dreams.



“Life is either a daring adventure

Helen Keller, a woman of great courage, knew in her heart that life must be lived to its fullest. Crowe Wealth Management is driven by this belief as well. Our mission reflects Keller’s idea of creating something great with one’s life. This process drives our journey to help you plan for and build your family wealth.

Explore. Inspire. Build.

The cornerstone of an enduring wealth plan begins with exploring your past, present and future. We will challenge you to recall your past, take stock in the present, envision your dreams and plan for the future. We explore to find what is most important in your life.

Explore. Inspire. Build.

We all have had moments in our lives where we have been inspired to accomplish even the most difficult tasks. Crowe Wealth Management works to inspire you and your family to maximize long-term wealth. We inspire by creating a specific path that guides you – step by step – to imagine the possibilities and fulfill your dreams.

Explore. Inspire. Build.

Leave a legacy. This is a phrase you may hear often. But, what does it mean? We have found it means something different for each of our client families. After exploring your dreams and inspiring you to take action, we help you define and build your unique legacy to encompass your family’s values. We strive to preserve and build your family wealth.





or nothing.” Helen Keller



Inspiring more than financial wealth.

The word “wealth” usually brings a few key images to mind, generally centered on finance and money. We introduce our clients to three other components of wealth: human, intellectual and social. When combined with financial wealth, these components create true family wealth.

Human

Human Wealth. The wealth of family individuals.

A family’s human wealth – the individual family members themselves – is the primary component of wealth for any family. Human wealth also encompasses the traditions, stories, values and history that make each family unique. It is the telling and retelling of these stories that insures important family events are remembered and framed into the context of time. These stories also illustrate family “differentness,” a dynamic factor that can prove valuable in future governance matters.

Intellectual

Intellectual Wealth. The wealth of family knowledge.

The intellectual wealth of a family consists of the cumulative knowledge possessed by family members through various life experiences. Education, earned both formally and from life, creates intellectual wealth shared by family members and passed on to future generations. Intellectual wealth also encompasses the capacity of the family to govern, learn, resolve conflict and openly communicate.





Social

Social Wealth. The wealth of family giving.

Leading a community organization, volunteering at a local food bank or donating money to needy children helps generate social wealth. Family members involved with civic, religious, cultural and philanthropic activities are often deeply influenced by the stewardship roles they play within a community. It is through the giving of our time, talent and treasure that we receive. Families devoted to giving back foster a wealth beyond tangible measures.

Financial

Financial Wealth. The wealth of family assets.

The most typical definition of wealth – financial – is simply the movable and immovable property that a family owns. We view financial wealth as the tool that can and should be used to develop the other components of wealth. Financial wealth is greatly enhanced when given meaning from human, intellectual and social wealth.

Crowe Wealth Management challenges individuals and families to consider this comprehensive view of wealth. Families who choose to enter the long-term wealth development process create tremendous opportunities to maximize family wealth – across generations.



“The principles that build the tree,

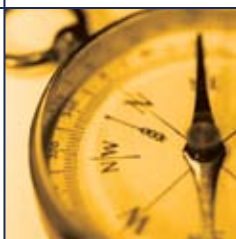
When Frank Lloyd Wright looked at the variety of ways to construct a home, he decided to build differently. He designed homes to be more than a living space. He discovered ways to make them exceptional works of art, beauty and substance. Crowe Wealth Management builds wealth with that same spirit.

Building wealth for your dream of tomorrow.

Our family office services will help you and your family establish the building blocks of wealth. You deserve an advocate and a dedicated resource to help align your wealth with your family mission. As fee-only professionals, you can count on us to work for your best interests. Our only agenda is your agenda. We offer a unique and independent focus in building strategies just for you.

Benefits of Crowe Wealth Management’s Approach:

- **Comprehensive Services.** Your family gains a CFO for your family wealth
- **Family Advocate.** Solutions are developed that promote your family’s mission
- **Collaborative Approach.** Integrated plans mutually developed by you, your other advisors and Crowe Wealth Management
- **Personalized Service.** Order is achieved out of complexity
- **Unified Strategy.** Generated from a continuous process and focused on the long-term
- **Resource Sharing.** Family members benefit as a whole instead of just individually
- **Back to Basics.** You and your family gain more time for quality of life
- **Generational Resource.** Family members can better understand the responsibilities of family wealth



will build the man.” Frank Lloyd Wright





Family Office Services

Step 1

Goals & Objectives

Step 2

Facts & Circumstances

Step 3

Alternatives & Recommendations

Step 4

Decision Making & Implementation

Step 5

Monitoring & Revisions

The “explore and inspire to build” approach is designed to support your family mission and vision. Our continuous process works to define your most important values.

Explore – Steps One and Two

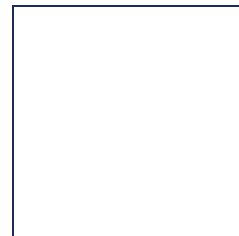
- Define family mission, vision and values
- Understand goals and objectives
- Complete review of your current investment portfolio
- Analyze will, trust and incapacity documents
- Complete review of your insurance documents
- Analyze personal tax situation
- Project cashflow
- Review charitable planning
- Review family partnership and structure

Inspire – Step Three

- Review alternatives and recommendations
- Feasibility testing
- Prioritize goals and objectives
- Coordinate implementation process
- Create step by step plan

Build – Steps Four and Five

- Assist in decision making process
- Implement plan to achieve goals and objectives
- Educate and update family members
- Build understanding of family wealth
- Monitor and revise plan as necessary



Your family is like no other. Crowe Wealth Management is like no other wealth-building partner. We recognize the trust and responsibility incumbent upon us when guiding you through the planning and execution process.

Investment Advisory Services



In addition to comprehensive family office services, Crowe Wealth Management provides, in partnership with Oxford Financial Group, Ltd., investment consulting advice to individuals, families and institutional investors including retirement plans, foundations and endowments. Oxford provides unbiased and objective investment advice free from potential conflicts of interest because compensation is derived solely on a fee-for-service basis.

Crowe Wealth Management and Oxford Financial Group can help you confidently manage your investment decisions. You maintain discretion over your investable assets.

The five steps to our proven investment planning process include:

- 1 Assessments of your current position and of your ultimate goals and objectives.
- 2 Design and present an appropriate Asset Allocation Strategy.
- 3 Selection of Investment Managers/Alternative Investments using a “Manager of Managers” model.
- 4 Establishment of an Investment Policy Statement where appropriate.
- 5 Monitoring of ongoing Investment Performance, Manager Investment Style and Organizational Stability.

We deliver competent, objective and timely advice as your independent advocates. Each recommendation we offer is intended to protect and grow your financial wealth. You will benefit from our highly personalized, confidential and professional approach designed to achieve your investment goals in the context of your overall comprehensive financial plan. We can help you move from success to significance.





Crowe Wealth

Crowe Wealth Management, LLC

For more information, please call us at 888.276.9396
or visit our website at www.crowewealth.com.