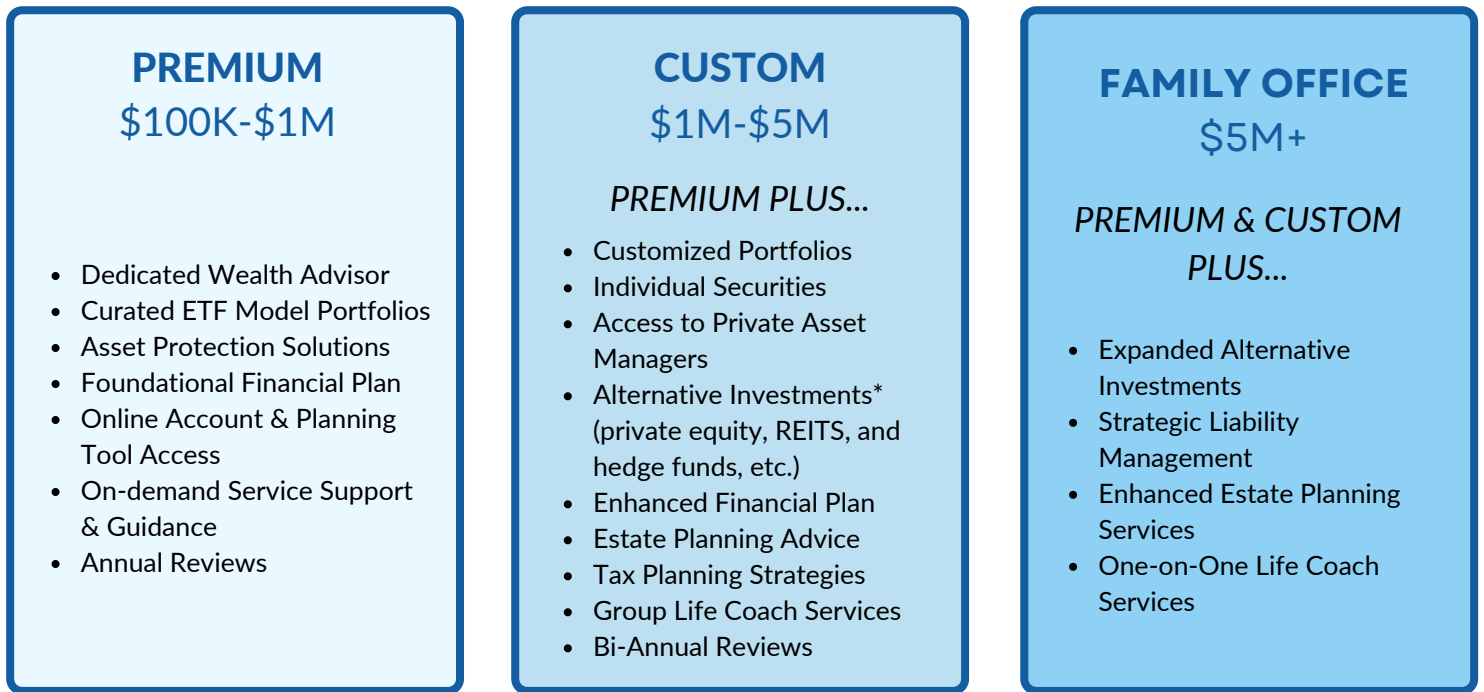


STANDARD OF CARE

Excelsior is committed to providing expert advice and personalized solutions to help you achieve your financial goals. We create a comfortable environment, moving at your pace and meeting you where you are on your journey. Our foundation is built on integrity and transparency.

Tailored Service Models

Relationship tiers are designed to solve for growing and advanced planning needs based on the amount assets we manage for you.



Fee-Based

Our advisors do not earn commissions for recommended solutions. Fees are calculated as a percentage of assets under management.

Fiduciary

We follow a fiduciary standard of putting your interests first, providing objective advice.

Collaborative

We partner with you to understand your needs, wants, and wishes, creating a plan designed to adjust as life evolves and unfolds.



*Alternative Investments available to accredited investors
Please see the end of this document for important disclosures

STANDARD OF CARE

Wealth Capabilities

Advice & Planning

- Retirement
- Education
- Short-term and long-term goal planning
- Asset consolidation and coordination

Cash Flow

- Monitoring expenses
- Financing and debt strategies
- Balancing competing priorities

Tax

- Tax minimization strategies
- Tax efficient income distribution
- Pre-tax vs. after-tax Roth vs. taxable

Estate

- Future generation planning
- Will and trust guidance
- Beneficiary designations

Risk Management

- Asset protection
- Portfolio diversification
- Asset allocation aligned to risk preference

Financial Solutions

- Model & Custom Portfolios
- ETFs & Mutual Funds
- Individual Securities
- Alternative Investments
- Separately Managed Accounts
- Socially Responsible Funds
- Individual (IRA) Accounts
- 529 College Savings Plans
- Lifetime Income
- Insurance

Custodian Services

- Charles Schwab & Co., Inc. ("Schwab") is the custodian for our clients' accounts.
- Schwab is the leading custodian for independent investment advisors, offering the support and platform to best serve our clients.
- By using Schwab, we have access to a wide range of products and support to help you reach your goals.

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