

Go Beyond Your Investments

An integrated approach to managing your wealth, so you can pursue all your financial goals



You've worked hard to build your wealth through **diligent saving and smart investing choices**. As you make progress toward your financial goals, it's important to work with a trusted advisor who can provide a more complete approach to wealth management. Working together, I can help you with an array of resources to help you better understand and manage all aspects of your financial life, while helping you grow and protect your wealth.

Complete Wealth Management



Custom Investments

Complement your portfolio with investments tailored to your unique situation.

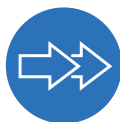
- Custom investment solutions
- Tax-smart investments and guidance
- Covered-call option strategies



Cash Management

Maximize your everyday cash with banking and lending products that align with your goals.

- Checking accounts
- Concierge mortgage services
- Securities-backed lines of credit
- Expanded FDIC insurance on cash assets



Wealth Transfer

Establish your legacy and be confident that your wealth will be used how you want.

- Estate planning
- Trust administration
- Charitable giving



Guidance **beyond investing**

We believe in providing our clients personalized and tailored solutions to fit their unique needs, and to offer the highest level of service. By working with us, you'll gain clarity in how you want your wealth to work for you and peace of mind in knowing that we will focus on helping you ensure your family needs are fulfilled.

Important Information:

AssetMark Trust Company is an Arizona trust company and is an affiliate of AssetMark, Inc. AssetMark is not affiliated with these third-party providers and their inclusion is not meant to be a recommendation, endorsement or approval of the services provided.

Through its platform, AssetMark Inc. ("AssetMark") offers advisory solutions and receives client referrals through representatives of broker-dealers and investment advisors. AssetMark Trust Company ("ATC"), in addition to other third-party custodians available through the platform, custody client assets.

"Complete Wealth Management" refers to select advisory products offered by AssetMark as well as certain services available at ATC and third-party custodians, described below. These services may not be available at all custodians. Additionally, some custodians may offer similar services not mentioned below. Contact your financial advisor for information regarding services available at all custodians.

Checking Account and Securities-Backed Line of Credit, and Mortgage Concierge Services:

Checking accounts and securities-backed line of credit products are provided by The Bancorp Bank and are made available for clients with accounts custodied at AssetMark Trust. The Bancorp Bank is a third-party bank not affiliated with AssetMark. Concierge mortgage referral service is available to clients with accounts custodied at Pershing. Mortgage products are provided by BNY Mellon, N.A., member FDIC, a wholly owned subsidiary of The Bank of New York Mellon Corporation. BNY Mellon is a third-party bank not affiliated with AssetMark.

Estate Planning, Trust Services, and Charitable Giving: Estate planning and trust services are made available by AssetMark through various third-party trust service providers. AssetMark is not affiliated with these third-party providers and their availability is not meant to be a recommendation, endorsement or approval of the services provided. Charitable accounts are made available by AssetMark through The Giving Fund, sponsored by ImpactAssets. ImpactAssets is a 501(c)(3) public charity based in Bethesda, MD, and is not affiliated with AssetMark. The services above are available for clients custodied at all platform custodians.

Custom Investments and Covered-Call Option Strategies: Custom investments on the platform are available through Aris, Clark Capital, City National Rochdale, Eaton Vance, William Blair and Savos Investments. Covered-call option strategies on the platform are available through Clark Capital and City National Rochdale. The services above are available for clients custodied at all platform custodians with the exception of covered calls which are not available at TD Ameritrade.

Covered call writing is not a risk-free investment. Risks, such as a decline in the price of the underlying stock can occur, and may offset the gains received by the option premiums collected. Covered call writing may not be appropriate or suitable for long-term or inexperienced investors. Before making any investment decision, talk to your financial advisor to see if the investment is suitable for you and your needs.

Insured Cash Deposit Program at ATC: AssetMark Trust, in its discretion, may determine that your account, or a particular strategy held in your account, is ineligible to participate in the ICD Program.

Exceptions apply. Accounts that are invested in a strategy over which AssetMark exercises some level of investment management or are Internal Revenue Code Section 403(b)(7) custodial accounts are not eligible to participate in the ICD program.

The list of Program Banks may change from time to time. Program Banks may be excluded from receiving program deposits in the event that total assets at a Program Bank (including assets that are held with the bank outside of AssetMark Trust's ICD Program) exceed the FDIC insurance limits. Note that AssetMark Trust will provide you with notice of the changes as soon as is reasonably practicable. It is your obligation to monitor your account(s), your FDIC coverage and your FDIC insurance eligibility. See www.FDIC.gov for more details regarding FDIC insurance coverage.

The interest rates paid to clients will vary over time. The interest rates on the program deposits may be lower than the rate of return on other account investment vehicles that are non-FDIC insured or on bank account deposits offered outside of the ICD Program.

The opinions expressed here are those of AssetMark and are subject to change at any time. Investing involves risk including the potential loss of principal. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio in any given market environment. No investment strategy, such as asset allocation, can guarantee a profit or protect against loss in periods of declining values. For more information about the various investment solutions available, and the fees associated them, please refer to the Disclosure Brochure which you can obtain from your financial advisor.

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