

A photograph of a family consisting of a man, a woman, and a young child, all smiling. A white dog is also visible on the right side of the frame. The image has a soft, warm tone and is overlaid with a semi-transparent dark layer where the text is placed.

**EARN
WITH
PURPOSE.
INVEST
WITH
CONFIDENCE.**

modearn™
by **morton**wealth

CONTENTS

THE FUTURE OF EARNING STARTS HERE

We believe in more than just generic financial solutions—we're dedicated to helping you build your own personal version of financial success.

Life as a Gen Xer or Millennial comes with its share of complexity, and that's why we're here—to guide you through it, side by side. At our core, we prioritize empathy, awareness, and personalized support to help you navigate every decision with confidence. With us, you'll always have someone in your corner, sharing knowledge, answering your questions, and empowering you to make the best choices for your future.

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THE PROBLEMS

INVESTORS FACE IN THE WORLD TODAY

Everyone's financial journey looks a little different—and getting started is often the hardest part. Life moves fast, the choices pile up, and sometimes it feels like FOMO is running the show. Sound familiar? The truth is, you're not alone. With the right support, getting on track doesn't have to be stressful—it can actually feel empowering.

<p>Too busy</p> <p>I've worked hard to get where I am, but I'm realizing I've spent more time earning than actually planning for what comes next.</p>	<p>Google advice is overwhelming</p> <p>I want to make smart financial choices, but it's hard to cut through all the noise online and find advice that actually fits my life.</p>	<p>We were never taught finance</p> <p>I was never really taught how to manage money, so I'm figuring things out as I go—and that doesn't always feel like the best approach.</p>	<p>Future me feels far away</p> <p>There's a part of me that wants to make the most of life now, but another part that's quietly worried I'm not setting myself up for the future I want.</p>	<p>Limited access to opportunities</p> <p>I keep hearing about unique investment opportunities, but they feel out of reach. I need guidance and access I don't currently have.</p>	<p>It's easier to avoid</p> <p>Money has always made me anxious. I avoid things like tracking my spending or checking my credit card bill because it just feels too stressful.</p>
<p>Money conversations are uncomfortable</p> <p>Money conversations make me uncomfortable. I worry about being judged or not knowing enough.</p>	<p>It's easy to have FOMO</p> <p>I've let FOMO drive some of my financial choices in the past when I should've just focused on what truly supports my goals—not just trends.</p>	<p>Advice is too expensive</p> <p>I'm open to financial advice—but I need to understand the value before I commit to paying for it.</p>	<p>I can't keep up</p> <p>I've spent so much time pushing forward that I didn't notice how burned out I've become. Now it's impacting how I show up for my life—and my finances.</p>	<p>Advisors can't be trusted</p> <p>I trusted someone with my finances once and it backfired. Now I second-guess everything—and I'm scared to put my trust in anyone new.</p>	<p>I default to DIY</p> <p>I've taken pride in managing my own finances—but I'm starting to wonder if doing it alone is limiting my potential.</p>

THE IMPACT WE WANT TO HAVE ON YOUR LIFE

THE AVERAGE MILLENNIAL HAS **30% LESS WEALTH** AT THE AGE OF 35 THAN BABY BOOMERS DID AT THE SAME AGE.



It's no wonder it can feel like the goal posts are always moving. But with the right tools and guidance, getting ahead is absolutely within reach.



Our Modearn™ guidance comes from professionals with lived experience, not algorithms or influencers, and is built on trust, real-world insight, and a commitment to improving lives while creating more time for what matters most.

THE MODEARN™ LIFESTYLE IS COMPLEX

Our mission is to make financial advising personal and accessible, giving you the tools and confidence to take control of your finances, overcome the noise, and build the wealth you deserve—on your own terms.



Hi Stacey, hope you're doing well! I've been thinking about selling my condo to buy another property closer to that lake that we love. Not sure it's the right move though, what do you think?



Hey Matt! I'm doing well. That's a big decision, so I'm glad you reached out. Tell me a bit more about the details.



Well, our current tenant is moving out and we're wondering if now's a good time to sell in this market. We'd like to put the money towards the new place 🏠 and potentially add to our kids' 529 accounts.



Got it. Sounds like there's a lot to consider, especially with the possibility of finding that vacation home you and Brianna have been dreaming about 😊



Have you talked to a realtor about how much you could sell for? Do you think you'll rent out the new lake house or just enjoy it as your own?



I'll talk to my realtor and then we can talk more about next steps. Sound good?



Definitely! Let's schedule some time to go over it. We'll make sure that selling fits into your overall financial picture. I'm here to help you figure it all out.



Thanks - appreciate your help! I'll get in touch with the realtor and let you know what I find out.



👍 You're welcome. Looking forward to hearing what they say. We'll take it one step at a time.

MODEARN™ DECISIONS FOR THE MODERN INVESTOR

We recognize that the decisions we face—whether related to family, career, business, or just life in general—are increasingly complex. That’s why we’ve developed three different service offerings to fit the needs of Modearn™ investors, no matter where you are in your life journey. The following pages highlight these key decisions and how our advisors support you every step of the way.



LIFE

Life is full of milestones and challenges that require thoughtful planning. Whether you’re saving for a dream vacation, paying off debt, preparing for retirement, or planning a home purchase, we help you make choices that align with your goals.

FAMILY

Family decisions often carry long-term impact across generations. Whether it’s saving for your child’s education, planning charitable giving, or managing your estate, these choices require care and foresight. We’ll help you build a strategy that supports your loved ones and secures your legacy.

CAREER

Your career is not just about income—it’s also about growth, benefits, and planning. From evaluating stock options to navigating tax strategies or maximizing your retirement contributions, we help you make the most of every opportunity.

INVESTMENTS

Investing is more than building wealth—it’s about making informed choices that align with your goals and risk tolerance. Whether you’re weighing an investment property purchase or curious how to diversify your portfolio, we equip you with the knowledge and tools to help provide for your financial future.



Service Offerings
**DESIGNED FOR EVERY
 STAGE OF LIFE**

ESSENTIALS | \$6,000 per year

- ○ ○

Essentials is designed for those beginning their financial journey—people who are investing on their own but want a trusted guide to help them make smart, well-rounded decisions along the way. With this offering, you'll gain a partner who listens, understands your priorities, and helps you move forward with purpose—so you're never navigating life's financial choices alone.

EVOLVE | \$10,000 per year

- ● ○

Evolve is built for those who are ready to take their financial strategy to the next level. You still value the personalized support and holistic guidance of Essentials—but now, you're looking to go deeper, especially when it comes to your investments. With professionally managed portfolios up to \$750,000 and access to resilient, thoughtfully designed strategies, Evolve gives you the tools to grow with intention.

ELEVATE | \$15,000 per year

- ○ ●

Elevate is for individuals with \$750,000 to \$1,500,000 to invest who want a more comprehensive, high-touch approach to managing their financial life. At this level, you're thinking beyond growth—toward long-term strategy, legacy, and coordination. With access to detailed spending analysis, direct collaboration with tax and estate professionals, and a curated menu of alternative investments, Elevate brings your financial picture into full focus by building a team around you and creating a strategy that reflects the complexity of your success.

LIFE DECISIONS

Prioritization of spending (short-term wants vs. long-term goals)

- Development of an automatic savings strategy

Mortgage analysis (interest rates, refinance, HELOC)

Vacation/Travel

- Annual memories/experience budget
- Credit card points strategies

Debt strategies

- Student loans (payoff options, consolidation, refinance)
- Credit card debt (consolidation, payoff schedule)
- Personal/business loans

Retirement contributions (amounts, account type)

Medical expense planning (HSA contributions vs. direct pay)

Future purchase analysis (home, car, etc.)

Home remodeling (HELOC vs. refinance vs. cash)

Emergency fund planning (amount, high-yield savings options)

Credit score evaluation (improvement, debt strategies)

State tax comparison (tax vs. location vs. other costs)

Long-term projections

- Cash flow modeling to age 100
- Advanced spending analysis

ESSENTIALS

EVOLVE

ELEVATE



FAMILY DECISIONS

Saving for kids' education

- College planning (scholarships, loan options, savings)
- Account types (529, UTMA, trust, Roth, cash value life insurance)
- Private school

Beneficiary designations

Gifting to children

Financial support for elderly parents or other family members

Insurance & protection

- Home, Auto, Umbrella
- Life insurance (term vs. cash value, appropriate amount)
- Disability
- Long term care

Cybersecurity best practices

Charitable giving

Family planning (IVF, adoption)

International/Expat advice

Divorce (asset split, referrals)

Estate planning (review & consultation with Estate Planning Attorney)

- Trustee selection
- Guardianship
- Inheritance provisions (separate property, age limits, charity)
- Healthcare agents
- Complex estate planning (irrevocable trusts)

ESSENTIALS

EVOLVE

ELEVATE



Fixed fees are per annum, billed quarterly in advance. Terms contained in each Client Agreement may vary from those described above. In the event of a conflict between any Client's Agreement and this presentation, the terms of the Agreement will control.

CAREER DECISIONS

Benefits analysis

- Stock options and restricted stock decisions
- ESOP
- FSA/HSA discussion

Tax planning & reduction strategies

- Standard vs. itemized deductions
- Retirement planning (plan contributions, matching, deferred comp)
- Roth strategies (mega backdoor, conversions)

Advanced tax planning & reduction strategies

- Capital loss strategies
- Charitable strategies (stock donations, donor advised funds, CRTs)
- Business owner tax deductions
- Estate tax planning

Business owners

- Starting a business (consultation with business owner advisors)
- Business management best practices (vision, operations, marketing)
- Business/banking relationships
- Consultation with a Strategist Advisor to prepare a business for sale

ESSENTIALS

EVOLVE

ELEVATE



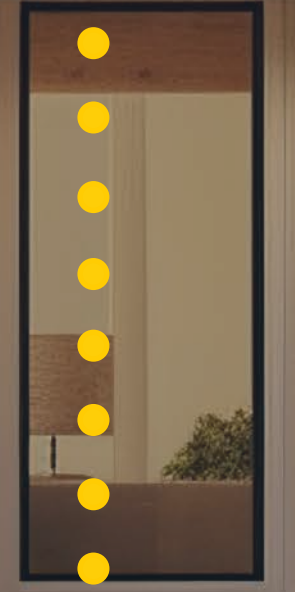
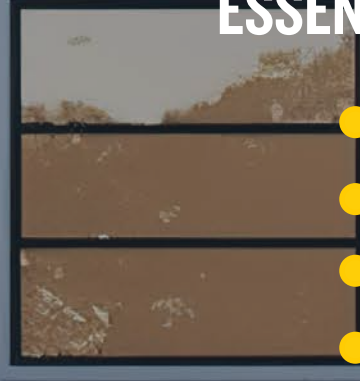
INVESTMENT DECISIONS

- Investment education (types of investments, market updates)
- Asset class analysis (diversification, allocation of monies)
- Behavioral finance knowledge
- Risk assessment
- 401(k)/Retirement allocations
- DIY allocation discussion
- Net worth statement
- Evaluation of car lease vs. buy
- Evaluation of renting vs. owning
- Primary residence sale, relocation, or downsize
- Tax loss harvesting
- Investment property analysis
- Concentrated stock analysis
- Account consolidation
- Managed assets (up to \$750K)
- Access to proprietary investment solutions *qualification required
- Managed assets (up to \$1.5M)
- Access to private alternative investments *qualification required

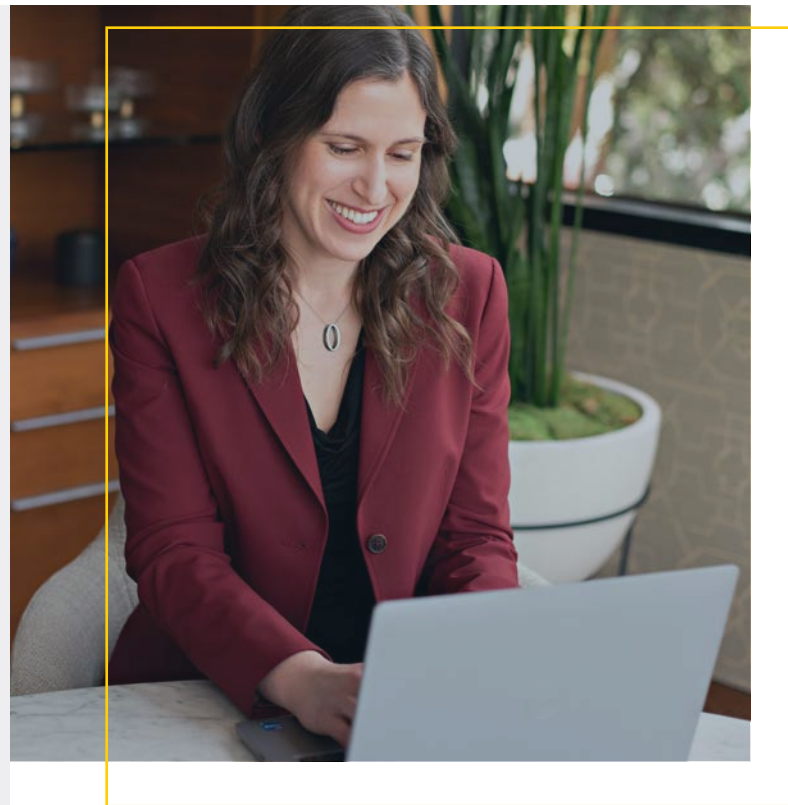
ESSENTIALS

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How We Design INVESTMENT PORTFOLIOS THAT EARN FOR YOU

Traditional stocks and bonds are not the only path when it comes to investing. Since Morton Wealth's founding in the early 1980s, we have been committed to providing clients with access to a diverse range of "alternative" investments—opportunities often unavailable to everyday investors. These alternative assets can help play a crucial role in lowering volatility, enhancing diversification, and increasing cash flow.

Some investment opportunities discussed herein may only be available to eligible clients and involve a higher degree of risk. An investment can only be made after review and completion of the applicable offering documents.

Information is intended for illustrative purposes only and should not be taken as a recommendation, offer or solicitation to buy/sell any security.

AS YOU THINK ABOUT THE NEXT PHASE OF YOUR FINANCIAL JOURNEY,

we invite you to explore asset classes that showcase the breadth of options we offer. Our goal is to design portfolios that keep things steady, diverse and working towards long-term growth, in an effort to give you greater confidence in your financial future.



To watch a video about how we approach investing, scan the QR code.

- U.S. STOCKS
- PRIVATE EQUITY
- OPPORTUNISTIC BONDS
- INTERNATIONAL STOCKS
- DIVERSIFIED LENDING
- REAL ESTATE LENDING
- COMMODITIES
- SHORT-TERM BONDS
- REAL ESTATE EQUITY

WHAT PARTNERING WITH US LOOKS LIKE

1

IT STARTS WITH A CONVERSATION

Making decisions about your wealth can be complex, but we're here to simplify it. We'll begin with an introductory call where we'll listen to your needs, goals, and challenges. This is your opportunity to share your vision, and our goal is to best support you in achieving it.

2

WE'LL CRAFT A PLAN AS UNIQUE AS YOU ARE

Every financial situation is unique and your plan should reflect that. Together, we'll identify creative opportunities to align your current needs and long-term goals through planning and education. We believe in designing a plan that not only works for you today but evolves as you do, with flexibility to adapt to life's changes.

3

HOW OFTEN WE'LL MEET

We don't believe in a one-size-fits-all approach to communication. While many financial advisors force clients into semi-annual meetings, we value frequent, meaningful check-ins that keep you at the center of our attention. We'll connect as often as needed, ensuring that you feel supported and informed throughout the year. Whether it's a quick update or a deeper strategy session, we're here whenever you need us.

MEETING YOU WHERE YOU ARE

Let's Chat

Scan the QR code to set up an introductory call with a Modearn™ advisor. Together, let's build your path towards earning with purpose and investing with confidence.



INSIGHTFUL

CONTENT TAILORED TO YOUR LIFE

We know financial decisions don't happen in a vacuum—they're shaped by your life stage, your goals, and the curveballs life throws your way. That's why our advisors create thoughtful, relatable content that speaks directly to the real questions and challenges you face. Our content is designed to empower you with practical insights, not jargon.

VIDEOS



Couchside Conversations is a YouTube series that teaches you about life and finance from the comfort of your couch. Sit back and indulge in candid conversations like:

- How to Maximize Vacations for a Better Life
- Managing the Costs of Having Children
- How Your Money Mindset Impacts Your Goals
- Smart Tips on Giving and Receiving an Inheritance



ARTICLES

- 3 Mistakes Many Parents Make When Planning for Education
- Renting vs. Buying: The Script Has Been Flipped
- Inherited a Property? Now What?
- Don't Let Debt Hold You Down



Nothing presented herein is or is intended to constitute investment advice, and no investment decision should be made based on any information provided herein.

Morton Wealth ("Morton") has not taken into account the investment objectives, financial situation or particular needs of any individual investor. There is a risk of loss from an investment in securities, including risk of loss of principal. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will be profitable or suitable for a particular investor's financial situation or risk tolerance. Asset allocation and portfolio diversification cannot assure or guarantee better performance and cannot eliminate the risk of investment losses.

Morton is an SEC registered investment adviser; however, such registration does not imply any level of skill or training. Our disclosure brochure (Form ADV Part 2A) contains detailed disclosures regarding our services and fees, along with applicable conflicts and how we address such conflicts. A copy can be obtained upon request or at www.adviserinfo.sec.gov.

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