

Kingswood Wealth Management





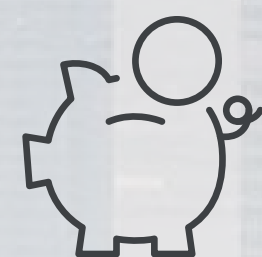
Kingswood Wealth Management

We believe in providing holistic financial solutions that encompass every aspect of your life.

Kingswood provides tailored financial solutions, empowering you to navigate your financial journey with confidence and peace of mind. We offer estate planning to protect your legacy, retirement planning for a secure future, and education planning for your children's needs.

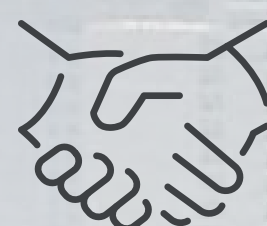


We are committed to offering comprehensive financial solutions, whatever your unique needs may be.



Traditional Investments

Equities and bonds form core portfolios, offering growth and stability.



Managed Investments

Mutual funds and ETFs offer diversification and professional management.



Specialized & Alternative

Syndicates, REITs, options, and alternatives provide unique opportunities for investors.



Wealth Planning

Solutions for Your Financial Well-Being

Kingswood takes a holistic approach to wealth planning, offering tailored solutions that cover every aspect of your financial life. From comprehensive financial planning to retirement strategies and education funding, we provide personalized guidance to help you achieve your goals with confidence and peace of mind.



Trust Services

Unlock the Benefits of a Trust

Among other benefits, a trust enables you to bypass probate, manage and direct your assets, provide for your spouse after your passing, create financial security for your family until they become self-sufficient, gain tax benefits, and maintain control over the distribution of your assets.



Investment Products

Maximize Your Financial Growth

Discover a diverse range of investment opportunities with Kingswood. From traditional equities and bonds to alternative investments like real estate investment trusts (REITs) and syndicate offerings, we offer access to a wide array of products tailored to your financial goals and risk tolerance.





We understand that financial planning is not a one-size-fits-all endeavor.

Kingswood advisors provide tailored financial advisory services to address your unique needs. From retirement planning to estate planning, our experienced team guides you towards your financial goals with confidence.



Services

Financial Planning

Set up the foundation for long-term financial success with our comprehensive approach to financial planning. Grow your wealth through investments, planning for retirement and estate transfers, managing risks with insurance, ensuring liquidity, and optimizing tax planning.



Retirement Planning

Prepare financially for retirement by setting goals, estimating expenses, and evaluating savings and investments. Make informed decisions about Social Security, pension plans, and healthcare costs to maintain your desired lifestyle in retirement.



Estate Planning

Make arrangements for asset management and distribution with legal documents like wills and trusts. Appoint trusted individuals for medical and financial decisions to ensure your wishes are carried out and assets are managed efficiently.





Financial Planning

Personalized Financial Plans Tailored Just for You

At Kingswood, we consider a strong financial strategy to be the key to long-term success. Our team is committed to getting to know you, your family, and your ambitions in depth, allowing us to design a plan that's fully aligned with your unique goals.



Investments

How can you grow your wealth through options like stocks, bonds, mutual funds, or real estate?



Liquidity

Which of your assets can be quickly converted into cash if necessary?



Tax Planning

What are your tax implications on your current income and expenses?



Retirement & Estate Planning

When would you like to retire, and who will inherit your assets?



Risk Management

Which of your assets need insurance protection, and at what coverage level?





Retirement Planning

Building the Financial Legacy You Envision for Those Who Matter Most

We collaborate with a team of trusted partners and attorneys to develop custom trust and estate planning documents, helping to ensure your wishes are fully reflected in your financial strategy.



Assess Your Retirement Goals

Let's identify your vision for retirement. What lifestyle do you envision? When do you plan to retire, and what activities do you want to pursue?



Evaluate Your Current Financial Situation

We'll review your income, savings, investments, and expenses to understand your current financial landscape and how it aligns with your retirement aspirations.



Develop a Savings Strategy

Based on your goals and current financial status, we'll create a customized savings plan, including contributions to retirement accounts, investment strategies, and budgeting techniques to help you reach your targets.



Consider Health Care and Insurance Needs

We'll discuss the potential costs of health care in retirement and the importance of having adequate insurance coverage to protect your assets and ensure peace of mind.



Create an Income Plan for Retirement

We'll outline how to generate income during retirement, including Social Security benefits, pensions, and withdrawals from your investment accounts, ensuring you have a sustainable income stream throughout your retirement years.





Estate Planning

Step into Retirement with Assurance and Tranquility

Ensuring financial stability in retirement is one of the primary objectives for our clients. Our tailored, holistic approach is designed to empower you as you embark on this next chapter of your life with confidence.



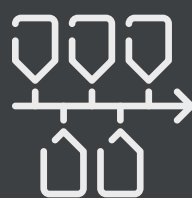
Define Your Estate Planning Goals

Let's identify your objectives for estate planning, including who you want to inherit your assets, how you want your estate to be distributed, and any specific wishes you have regarding your care or guardianship.



Create a Comprehensive Will

We'll work together to establish a clear and legally binding will that outlines your wishes and ensures your assets are distributed according to your desires after your passing.



Consider Trust Options

We can explore various trust options to protect your assets, provide for your loved ones, and potentially minimize estate taxes, ensuring that your wealth is preserved and managed according to your wishes.



Plan for Incapacity

It's important to prepare for the possibility of incapacity. We'll discuss options like durable powers of attorney and healthcare proxies to ensure your financial and medical decisions are handled according to your preferences if you're unable to make them yourself.



Review Beneficiary Designations

We'll review and update beneficiary designations on your accounts and policies to ensure they align with your estate plan, preventing any unintended distributions and ensuring your assets go to the intended individuals.





Family Office Services

Kingswood collaborates with attorneys and tax advisors to create and facilitate individually tailored Investment Strategies that work for your future and goals. Working alongside these experts helps us ensure that you are being given the best path to reaching your goals.

Wealth Management for the Real World

It's about what works. Not based on by-the-book thinking, but driven by the everyday experience of financial professionals who work to help you achieve your goals and financial security.

We Offer:

- Premium service and support
- World class products and solutions
- Industry leading tech



Our Process

 01

Assess Your Finances and Investments

Start by gathering information about your income, expenses, assets, and investments. Understanding your financial standing is crucial for informed decision-making.

 02

Define Your Financial and Life Goals

Identify your short-term and long-term priorities, such as buying a house or retiring comfortably. Knowing your goals helps prioritize your financial decisions.

 03

Create a Comprehensive Financial Plan

Work with a financial advisor to develop a personalized budget and strategy. Consider factors like investments, insurance, estate planning, and taxes to achieve your objectives effectively.



Asset Allocation



What is Asset Allocation?

Asset allocation is the process of balancing risk and return in a portfolio by investing across different asset classes, which are investments often grouped together. The major asset classes include bonds, stocks and cash. Other asset classes include commodities, currencies, real estate, and alternatives.



Continuous Monitoring

The forecasts driving a portfolio's asset allocation will evolve over time to align with the fundamental, structural and market changes. Therefore, it's important to continually review and monitor asset allocation forecasts to ensure they align to the risk and return objectives of the SAA strategy.



How We Can Help

Professional investment managers help investors implement asset allocation using two methods – strategic asset allocation and tactical asset allocation. By using both in combination, the manager sets the long-term course for the portfolio and responds to short-term market drivers.





Charitable Contributions

By using the proper tax planning strategies, charitable contributions can reduce three kinds of federal taxes: income, capital gains and estate taxes.

Some Examples of Charitable Contributions:

- Donate appreciated non-cash assets instead of cash
- Combine tax-loss harvesting with a cash charitable contribution
- Bunch Charitable contributions in one tax year
- Establish a charitable trust



We can help you establish a trust that will provide for you, your heirs, and the charities you cherish

A trust provides flexibility in managing and distributing your wealth, protects your assets from creditors, and can reduce estate taxes. Additionally, a trust allows you to provide long-term financial support for loved ones, ensuring their security and stability even after you're gone.



Raymond James Trust

Established in 1992, Raymond James Trust, N.A., is a wholly owned subsidiary of Raymond James Financial, Inc. (NYSE RJF). Today, the company administers more than \$10 billion in trust assets and can serve as trustee in all 50 states. Under its federal charter, Raymond James Trust may act as trustee, co-trustee, custodian, personal representative or agent to the trustee.

RAYMOND JAMES



Raymond James Trust Services:

- Comprehensive trust administration
- Personal service with dedicated and tenured trust professionals
- Solutions such as special needs trusts
- Agent services for fiduciary services
- Estate and trust settlement services
- Philanthropic strategies including donor advised funds
- Estate, tax and trust law collaboration and expertise
- Oversight of trust assets
- Reporting of trust receipts and disbursements

RBC Trust DTC

With over 100 years in service, RBC offers complete personal trust and custody services through a unique strategic relationship with professional advisors across the country. Whether you wish to move an existing trust, or create a new one, a Delaware trust can provide significant benefits in the areas of multi-generational planning, asset protection and tax savings.



The Benefits of a Delaware Trust:

- Potential exemption from state income tax for accumulated earnings and capital gains
- Confidentiality through minimal court filing requirements and restricted beneficiary access
- Investment flexibility regarding illiquid assets and/or concentrated positions
- Spendthrift provisions for asset protection from creditors' claims
- Specialty trusts such as total return and dynasty trusts

Charles Schwab Trust Company of Delaware (CSTCD)

CSTCD's Administrative Trustee Services, alongside your investment advisor, provides a complete trust management solution. While your advisor manages investments, CSTCD handles administrative duties like accounting, distributions, and taxes. With expertise and Delaware's favorable tax laws, CSTCD ensures seamless, multi-generational trust management.



CSTCD Services:

Trust Administration Services

- Income and principal distributions according to the trust document
- Preparation and filing of fiduciary federal and state tax returns
- Accurate and timely accounting, record keeping and reporting

Investment Management Services

- Professional investment management of your trust assets
- Portfolio adjustment to meet changing market demands



How do I know what kind of trust is right for me?

There are many types of trusts available, depending on your and your family's unique needs. Your attorney or estate planner can help you determine which type of trust is the best choice for you.

Types of Trusts Available:

- Revocable trust (living trust)
- Charitable Trust
- Irrevocable trust
- Marital trust
- Generation skipping trust
- Bypass Trust
- Private Foundation
- Special needs trust
- Qualified terminable interest property (QTIP)



Why establish a trust?

A trust can:



Provide continuity in management of trust assets in the event of your incapacity or death.



Help your beneficiaries minimize the expense, delay, and publicity of probate.



Allow you to create rules for how your assets will be preserved or distributed, and to name a trustee to carry out your wishes.



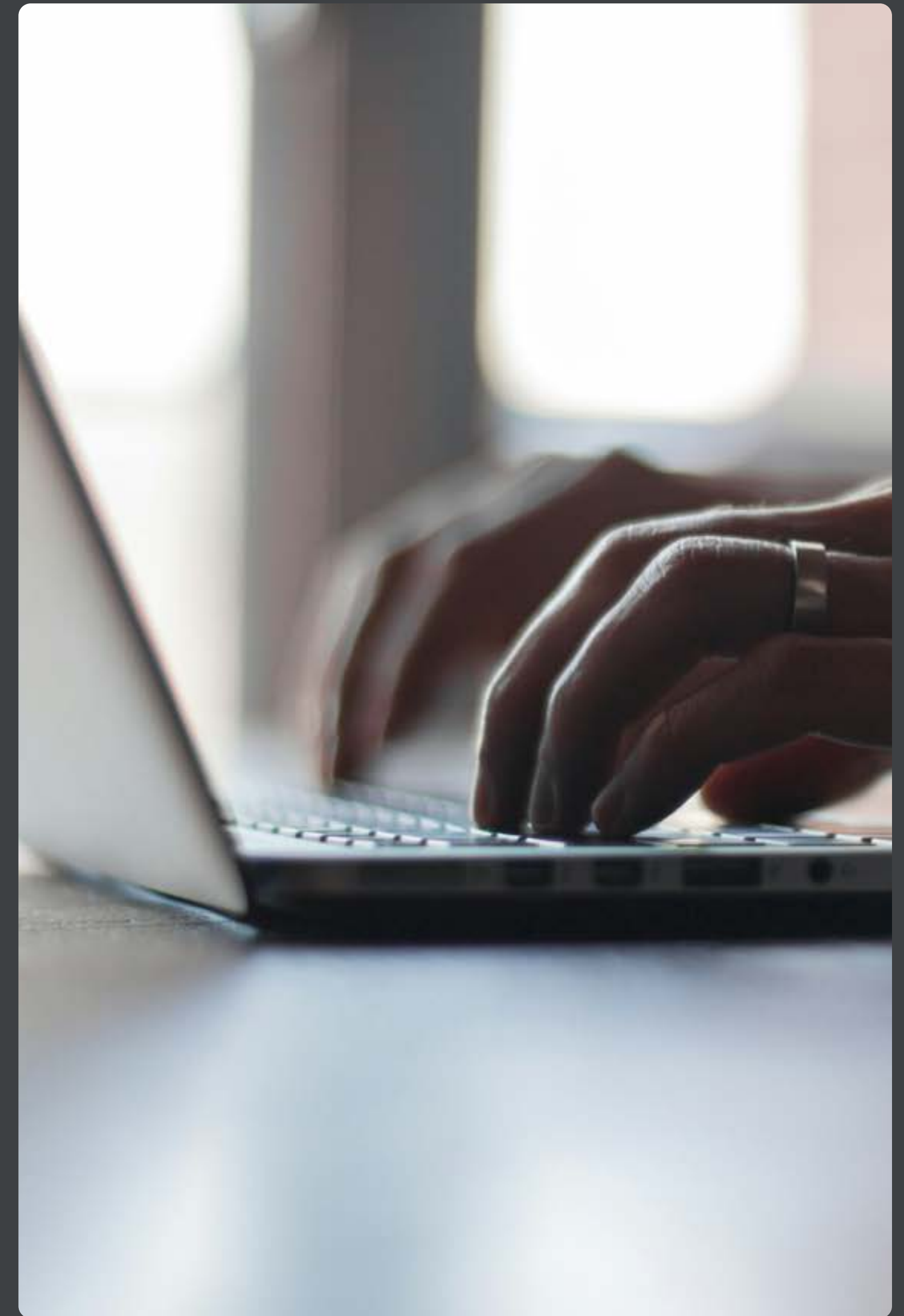
Minimize transfer/estate taxes by gifting strategies utilizing trusts during lifetime.



Allow for the implementation of charitable giving strategies.


Personalized investment strategies tailored to your financial goals

Whether it's growth, income, or preserving capital, our advisors choose investments tailored to your risk tolerance, time horizon, and goals. We stay updated on market trends, adjusting your investments as needed for success.




Banking and Lending

We have access to Checking, Money markets, CD's, Lines of Credit, Mortgages, and Credit Cards through our partners at Raymond James, RBC, and Schwab.




Checking Accounts

Allows you to deposit, withdraw, and transfer funds for everyday expenses.




Money Market Securities

Short-term debt instrument that promises to repay a debt.




Certificates of Deposit (CDs)

Low-risk savings accounts that pay a fixed interest rate in exchange for a set period of time commitment.




Lines of Credit

Loans that give you access to a set amount of money that you can borrow and repay as needed.



Mortgages

Loans used to purchase or maintain a home, plot of land, or other real estate.



Credit Cards

Lines of credit that allows you to borrow money to purchase goods and services, or to withdraw cash from an ATM.



We're committed to helping you achieve your financial goals

We understand that financial success is built on a foundation of trust, personalized strategies, and ongoing support.



Types of Investments



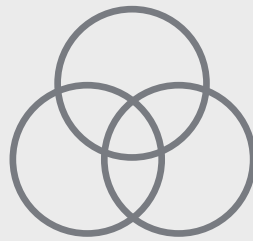
Equities

Stocks represent ownership in a company, offering a share in assets and profits.



Bonds

Offering stable returns, bonds involve lending money to an issuer with a promise of repayment, reducing overall portfolio risk.



Mutual Funds

Pooling investors' funds allows for greater purchasing power and diversification, managed by professionals.



Syndicate

Underwriting syndicates facilitate significant transactions, providing access to IPOs and new stock issuances.



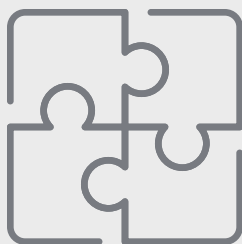
ETF

Tradable assets mirroring an index, ETFs offer diversification with liquidity and lower fees compared to mutual funds.



REITs

Real estate securities, REITs offer attractive yields and liquidity, traded like stocks.



Options

Financial contracts granting the choice to buy or sell a security at a set price within a timeframe, offering flexibility but with risk.



Alternative Investments

Including real estate, commodities, and venture capital, alternatives offer diversification and potentially higher returns.

Get Started Today



◆ 01

Initial Consultation

In our initial consultation, we get to know you, your family, and your financial and lifestyle aspirations. We gather your current financial information to conduct a thorough analysis before building your plan.

◆ 02

Building Your Plan

After our initial consultation, we review your finances to identify strengths, gaps, and opportunities. We create a comprehensive wealth management plan and meet with you to discuss and implement it.

◆ 03

Regular Reviews and Refinement

Your advisor continuously monitors your progress and provides regular updates. We adjust your plan as needed to accommodate life changes, ensuring ongoing alignment with your goals.