

blossomwm.com

WHAT'S THE DIFFERENCE?

Blossom Wealth Management

Investment Management
And Business Strategies



Blossom
wealth management

THE DIFFERENCE



The ridiculously cute outfit on the left will be shipped in the mail today, sent by the doting grandmother of a lucky little girl.



This ridiculously cute outfit on the right will be personally delivered tomorrow by a doting grandmother - when she flies her rather large family down south for a winter visit. It is our goal to help enable the grandmother visit every winter, in part due to a comprehensive wealth management plan crafted by her Blossom Wealth Management Financial Advisor, a plan stress-tested for risk and volatility, and built around what she wanted to do, not just what wanted to earn.

THE DIFFERENCE IS EVERYTHING

SOME INVESTMENT FIRMS BELIEVE THAT INVESTMENTS ARE THE MOST IMPORTANT PART OF PLANNING FOR YOUR FUTURE.

WE RESPECTFULLY SUGGEST IT'S THE OTHER WAY AROUND.

At Blossom Wealth Management we believe that your plan for your life is the most important part of investing. Little things...like when you plan to retire – and when you secretly hope to retire. The business you'll open when you do. How much you'd like to travel. And the aging parent who will need to move in with you in the next few years.

Investing with a Blossom Wealth Management Financial Advisor is based on the simple yet powerful premise of wealth management: your investment and your life are uniquely intertwined. Whether by design or by accident, they are all part of one plan.

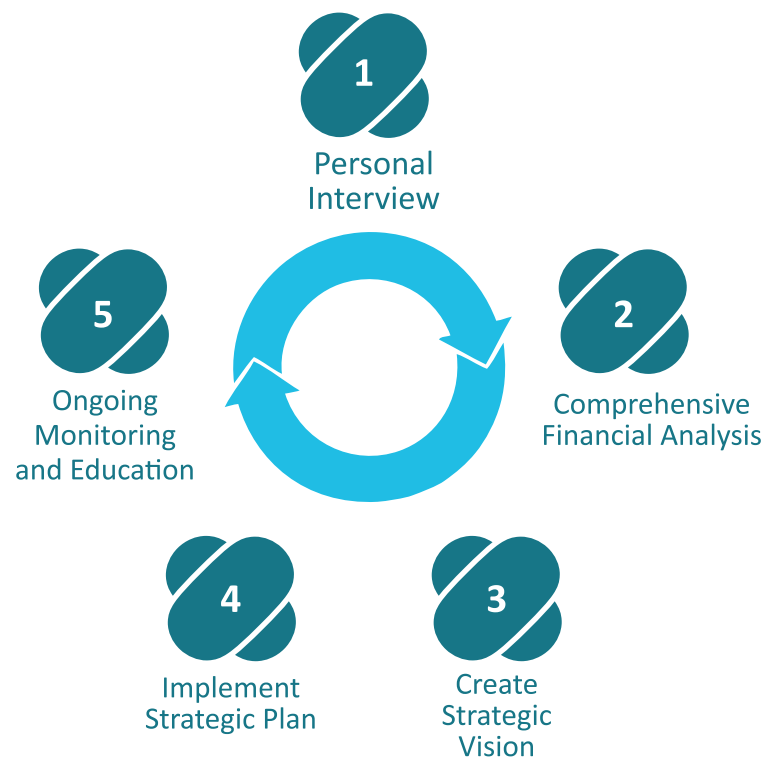
We advise that it be by design.

Investment Policy Statement

Has your investment advisor prepared this for you? An investment policy statement is one of the ways your Blossom Wealth Management Financial Advisor can help your investment management plan remain aligned with your comprehensive plan, your risk tolerance, time horizon, investment and personal philosophies, and other considerations. This and other tools guide and monitor many aspects that affect your investments.



INVESTMENT PROCESS



BLOSSOM WEALTH MANAGEMENT ADVISOR

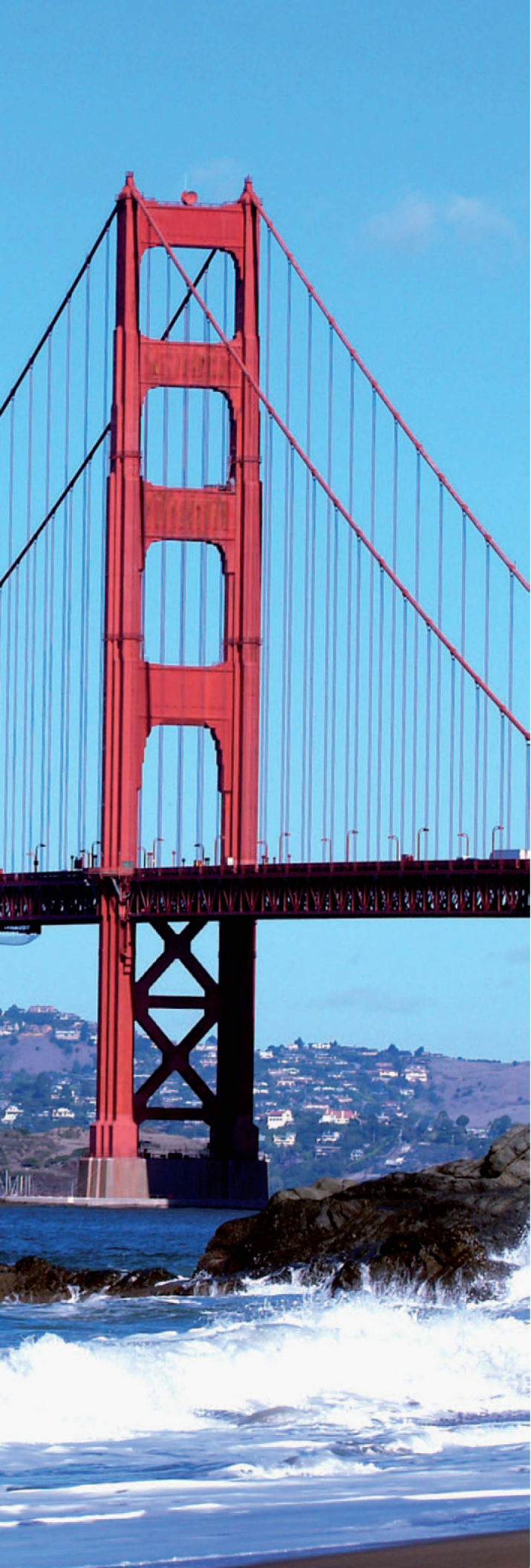
- Fee-based investment advisory services through your Blossom Wealth Management Financial Advisor
- Ongoing asset allocation monitoring

AN INVESTMENT RELATIONSHIP ON YOUR TERMS

What comes out of all this scrutiny? A flexible range of choices as to how to put it all to work, because we believe your investment relationship should be on your terms, not your financial firm's.

Take, for instance, portfolio management. Many of our clients believe the person best suited to manage their portfolio is their own Financial Advisor – the person who has the most in-depth understanding of the role of investments within their overall wealth management plan. We believe that Blossom Wealth Management Managed Portfolio Solutions makes this possible.





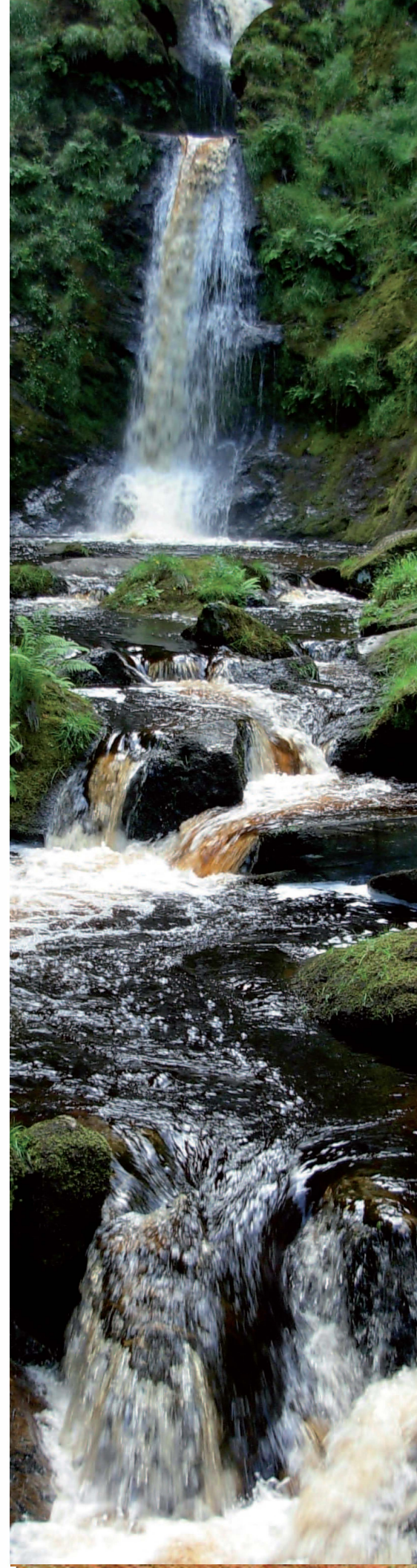
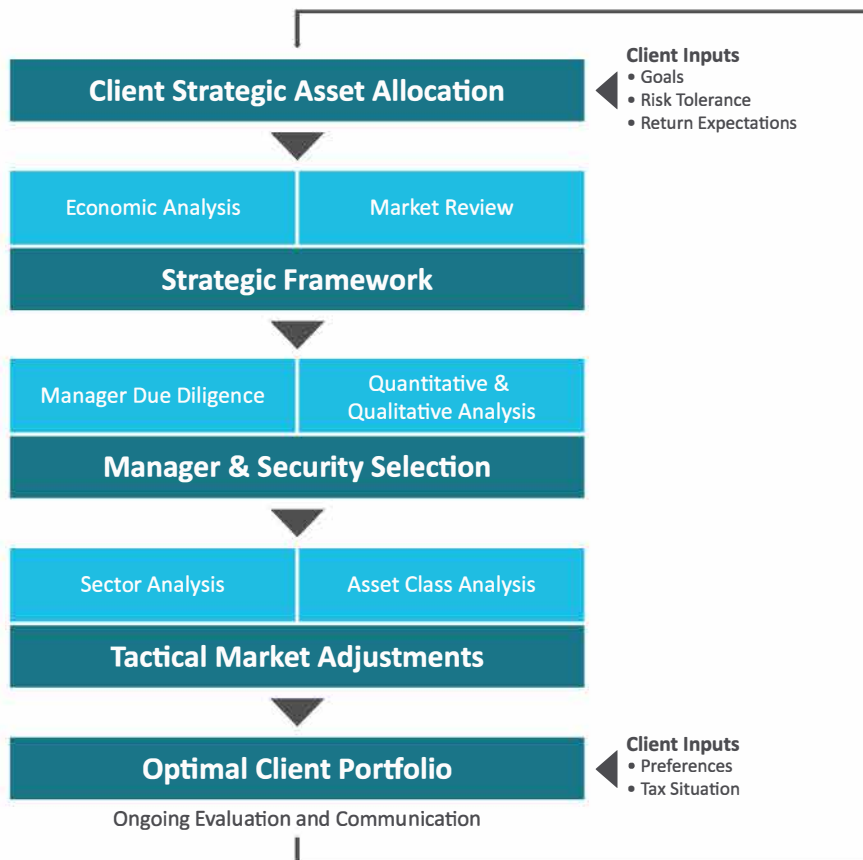
MANAGED ACCOUNTS

- Consolidated statements and investment performance reviews
- Research and asset allocation guidance

THIS IS WHERE YOUR BLOSSOM FINANCIAL ADVISOR COMES IN

Your Blossom Wealth Management Financial Advisor will work with you to understand how you want your life to play out (your lifestyle goals plus other family and personal considerations) then map out the income that will be needed to fund it. Based on your financial status today, your advisor will calculate the returns necessary to achieve your target and craft an investment program with the goal of helping you reach it. Then the real number crunching begins.

FILTERING THE FUNDS





FIXED INCOME

- Customized portfolio proposals designed in an effort to meet specific cash flow needs
- Individualized portfolio reviews, including strategy and analysis
- On-line access to your reports
- Comprehensive portfolio reporting/record keeping services

MANAGED PORTFOLIO SOLUTIONS

- Equity, balanced and fixed-income portfolios tailored and managed by your financial advisor
- Active portfolio monitoring and performance reporting

FIXED INCOME HIGH NET WORTH PROGRAM

Today, the expanding fixed-income marketplace offers investors a variety of new choices. Ironically, these choices, as well as the size and volatility of the bond market, make it very difficult for many investors to keep pace. Blossom Wealth Management has designed a comprehensive program that provides the tools necessary to assist substantial investors in managing their fixed-income assets.

Determining how each of these factors impacts your portfolio may take more time and expertise than you have. Why not talk to professionals? Your Blossom Wealth Management Financial Advisor can help you manage these changes effectively and create a customized portfolio with the goal of meeting your investment parameters.

These days, structuring an appropriate fixed-income portfolio is more complex than just choosing bonds and holding them to maturity. Over the past few years, it's likely that you've faced a number of new investment challenges, including:

- Interest rate fluctuations
- Bond calls
- Changes in relative value among fixed-income sectors and products
- An erratic credit environment
- New federal tax laws
- Market volatility
- Changing retirement plan rules

There is an art not only in the buying of bonds, but also in the maintenance and review of portfolios. It is our view that portfolio planning for fixed-income holdings has evolved from being passive to being an ongoing exercise.



LIQUIDITY NEEDS

- Buy, Build, Renovate Home
- Large Ticket Purchases
- Education
- Tax Obligations

CONTROL AND RESTRICTED STOCK

- Strategies for monetizing or diversifying concentrated holdings, fitted to overall wealth management plan

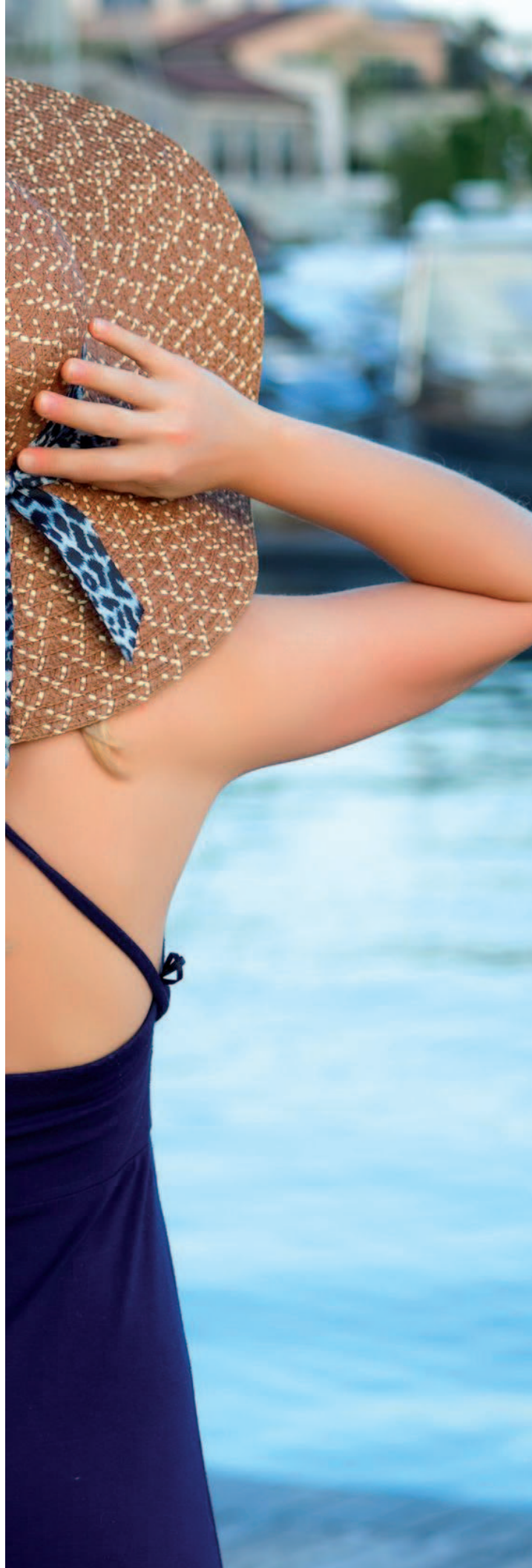
If your assets are indexing somewhere in the anonymous hands of one of the giant retirement plan companies – people who have never met you and have no idea what you plan to do with the rest of your life – we believe our process helps investors appreciate the power of our approach.

Of course, you may want to make some of your own investment decisions, as well. For our part, we want to help you make the right ones. So we created Blossom Wealth Management as a fee-based investment advisory service guided by your Financial Advisor, and informed by the best intellectual capital the firm has to offer.

In addition, we believe our wealth aggregation system gives you the big picture on your assets – a comprehensive asset allocation that includes your assets held at other firms – a critical component of understanding how all your assets work together (or need to).

CONTROL AND RESTRICTED SECURITIES

If you're a corporate executive or insider, you know how your holdings can quickly grow out of balance with the rest of your portfolio and add risk to your overall plan. Blossom Wealth Management seeks to provide strategies to translate these complicated holdings into a diversified portfolio, or into income.



THE DIFFERENCE IS EVERYTHING

CONSIDER THE FOLLOWING HYPOTHETICAL: WHEN YOU STARTED YOUR BUSINESS, THERE WAS NO DIFFERENCE BETWEEN YOUR CREDIT CARD AND YOUR COMPANY'S "TREASURY." AND AS YOU GREW, NO DIFFERENCE BETWEEN YOUR MORTGAGE AND YOUR COMPANY'S "LINE OF CREDIT." AND SO IT WENT.

Ultimately, your business became a valuable success, and the difference turned out to be you... and perhaps a thousand missed dinners at home. And perhaps some good luck that you don't admit to anyone but your spouse.

Today, despite the success, you still can't separate your company from your credit card. Go figure.

As you lead your business toward its next stage – whatever that stage may be – you'll be pleased to learn that the Financial Advisors of Blossom Wealth Management see fully the connection between your business and your life.

They are uniquely intertwined.

PASSING THE TORCH, AND KEEPING THE PEACE

If you are considering transferring your business within the family, you know this can be tricky. There are issues of family harmony to think about. Like the possibility of bruised feelings if a child wants to take over but you're worried about ability, or you have concerns about spouses. If, instead of family, the succession involves a partner, there is the potential that that partner won't be able to buy you out at a fair price when the time comes.

Combine all this with the counter-intuitive notion that the best strategy for an in-family transfer of your business may call for minimizing its value instead of maximizing it, and it can all make for a volatile mix. But your Financial Advisor can help you map out - well in advance - an appropriate and thoroughly structured succession plan. They might recommend a family limited partnership to keep business interests within the family, or a Grantor Retained Annuity Trust to transfer the business to a family but provide you with an income stream, or a buy-sell agreement funded with life insurance and

disability insurance designed with the goal of ensuring that your partner has the funds to pay for her share of the business.

Sure, it can get rather complicated, but the value of a comprehensive wealth management approach becomes particularly clear at times like these because we believe your wealth management plan should include the strategies you'll need for investing the proceeds, estate planning, philanthropy, and gifting to family members.

With such a plan, the pieces are connected; nothing exists in a vacuum.

At Blossom Wealth Management, we work with many business owners whose wealth is derived from the value of their enterprises. We couldn't be closer to the issues faced by business owners. It is our goal that the result is sophisticated strategies to help optimize the value of those businesses, to help realize that value for our clients, and to build, protect and help our clients pass on those assets in ways that are consistent with how they envision their future.





INSURANCE

- Business owner life, disability and long-term care
- Key person insurance
- Executive benefits
- Insurance to fund buy-sell agreement
- Insurance to fund deferred compensation plan

YOUR BUSINESS AND YOUR LIFE ARE ONE. PLAN ACCORDINGLY

Because your Blossom Wealth Management Financial Advisor seeks to view the full scope of your financial pictures - business and personal - he or she can help you plan with multiple aspects in mind. It starts with a comprehensive wealth management plan; essentially a road map that considers your financial picture today, uncovers with you exactly what you want your life to be like down the road, and - working with a team of specialists and your other advisors - puts together a concrete program that can potentially help you get from here to there.

This of course takes investments into consideration, but goes well beyond to include the estimated value of your business, along with all your other financial interests, including what you owe, your future expenses, real estate, even - don't laugh - Social Security.

With such a complete picture, your Financial Advisor is equipped to bring in other specialists to help with planning and execution.

EXIT PLANNING

If you don't already have a comprehensive wealth management plan in place, we can help guide you through the process. Now before any deal is on the table is the time for thoughtful planning with your Financial Advisor to cost-out the lifestyle you want to fund long-term, a plan for protecting and investing the proceeds that we believe can help sustain that lifestyle, and strategies to protect the value of your estate and pass along your wealth to heirs or charity.





CASH MANAGEMENT

- Deposit/banking services
- Cash concentration and sweep accounts
- Lockbox and receivable control
- Payment strategies, controlled disbursement
- Fraud protection

RETIREMENT PLANS

- Profit-sharing plans
- 401(k) plans
- SIMPLE IRA, 401(k)
- Defined Benefits Plans
- Non-qualified deferred compensation plans
- Executive Bonus plans
- Employee Stock Ownership Plans

FINDING THE BEST PEOPLE, AND HOLDING ONTO THEM

For many business owners, we believe that your employees are the lifeblood of your enterprise, and often the best ones can be difficult to keep. Your Financial Advisor can help you recruit valuable employees and encourage their loyalty with a carefully designed retirement or deferred compensation plan.

Some plans also make it possible for you, as the business owner, to save tens of thousands of dollars in a single year, tax-deferred, and to protect those contributions from creditors.

Other structures – employee stock ownership plans (ESOPs) – help retain employees by giving them a stake in the business, and enabling you to pull out some liquidity at the same time. Your Financial Advisor can help you establish an ESOP and use the resulting liquidity to diversify into other assets, which would de-concentrate your net worth and help reduce risk.

BLOSSOM FAMILY OFFICE

 FAMILY VALUES	 INCOME DETAILS	 INVESTMENT PORTFOLIO	 BUSINESS OWNER	 ASSET PROTECTION	 WEALTH TRANSFER	 SPECIAL PROJECTS
Legacy Mission Statement Constitution Family Dynamics Planning Summits, Mentoring and Education Wellness Impact Investments	Forecast Inflows and Outflows Strategies for Guaranteed Income Tax Optimization Liquidity Needs: <i>Buy, Build, Renovate or Refinance Home</i> <i>Large Ticket Purchases</i> <i>Education</i> <i>Tax Obligations</i>	Asset Management Accredited Investor Design & Maintain Portfolio Draft Portfolio Guidelines Risk Assessment Strategic Asset Allocation Tactical Asset Allocation Endowment Style Investing Evaluate, Recommend and Manage Specific Investments: <i>Cash Management</i> <i>Corporate and Municipal Bonds</i> <i>Public Equity</i> <i>Private Equity</i> <i>Real Estate</i> <i>Absolute Return</i> <i>Natural Resources</i>	Growth Capital and Financing Strategic Advisory Buy side / Sell side Retirement Plans: <i>Defined Contribution Plans</i> <i>Defined Benefit Plans</i> <i>Executive Compensation</i> <i>Deferred Compensation</i> <i>IRAs</i> <i>Self-directed Retirement Plans</i> <i>Solo 401K and Individual 401K Plans</i> Succession: <i>Leadership Development</i> <i>Family Limited Partnership</i> <i>Installment Sale to Family</i> <i>Buy-Sell Agreement</i>	Wealth Protection Hedging, Monetization or Dispositions of Concentrated Positions Strategies for extracting liquidity from business Interest rate and currency hedging Evaluate and recommend the following: <i>Property/Casualty</i> <i>Excess Liability</i> <i>Disability / Health</i> <i>Key Person Insurance</i> Premature Death	Facilitate the design of an Estate Plan Co-ordinate Wealth Migration Manage Charitable Giving Multi-generational Planning: <i>Grantor Retained Trust</i> <i>Annual Gifts</i> <i>Charitable Remainder Trust</i> <i>Family Charitable Foundation</i> <i>Charitable Lead Trust</i> <i>Irrevocable Insurance Trust</i> <i>Personal Residence Trust</i>	Concierge Services Luxury Travel and Entertainment Total Wealth Reporting Trustee Advisory Agricultural, Art, Aircraft, Nautical and Automotive Advisory Multi-family Office Single-family Office Tax and Compliance Advisory Cross-border Planning Special Purpose Vehicle Philanthropy: <i>Donor Advised Funds</i> <i>Charitable Vehicles</i> <i>Charitable Commitments</i> Micro-financing

CONTACT US

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Diversification does not guarantee a profit nor protect against loss. Past performance is no guarantee of future results.

All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful.

As a reminder, it is important that clients keep us informed of any changes in financial circumstances, as changes may affect investment strategies and retirement planning.

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