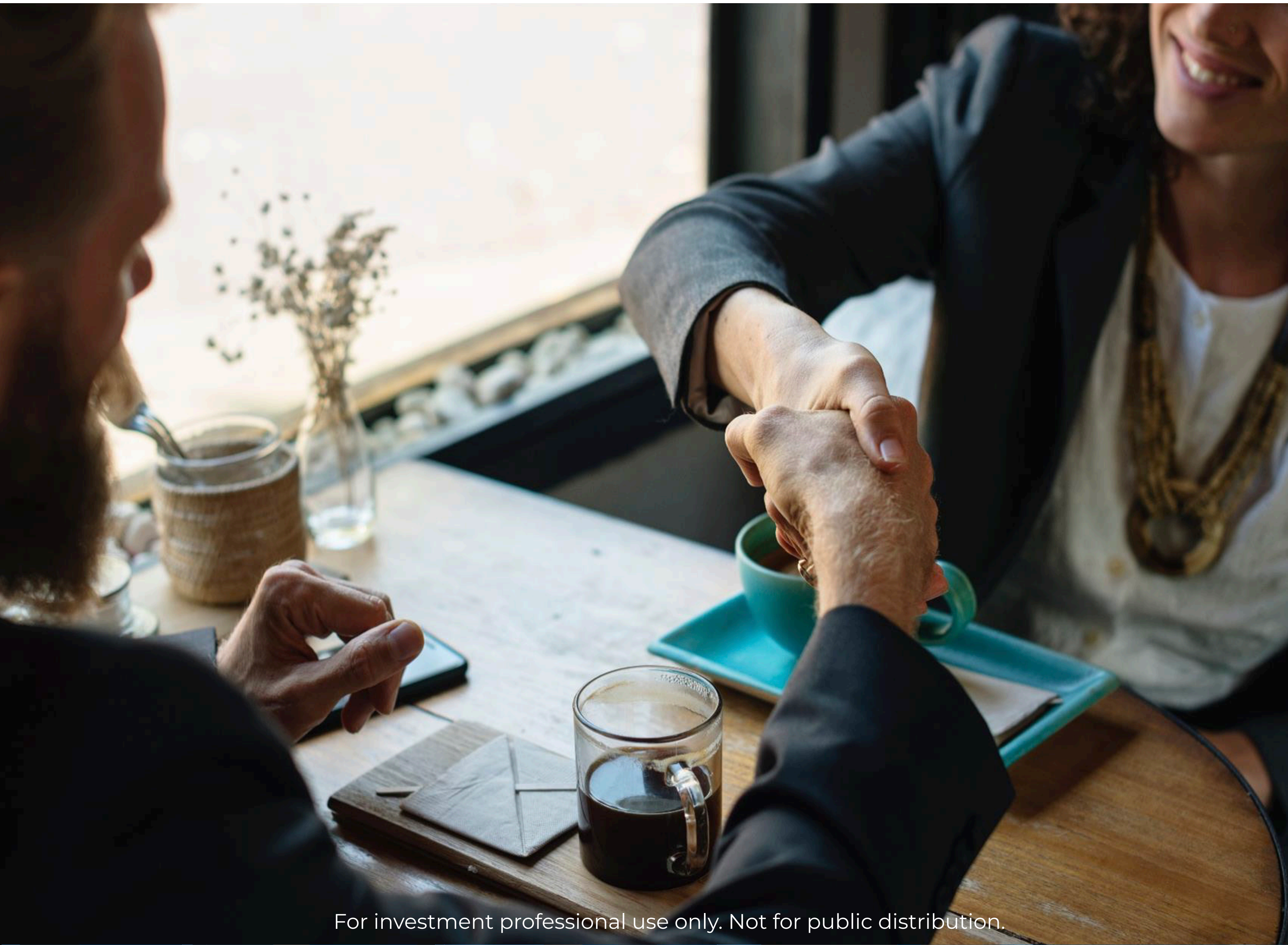
WHY

EmVision

CAPITAL ADVISORS



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Notes

Industry Background

There is a unique opportunity within the financial industry. The average age of financial advisors is roughly 55, with 20% of industry professionals currently 65 or older.* With so many advisors heading into retirement, there is increased demand for succession planning options. Clients will want to know your plan well in advance of retirement, and will prefer advisors that can articulate theirs. To ensure continuity of service to your client, and a successful retirement for yourself, you need to begin your planning now. Not to mention, not every departure is planned. A sudden illness, an unexpected retirement, family emergencies and even death can leave you in a bind.

Here at EmVision Capital Advisors, we provide flexibility, opportunity, support, and experience in combination with modern technology. Our goal is to provide the best service to your clients and a successful retirement for you. Within this document, you will learn who we are, and why it would be in your best interest to choose us as your succession plan.

** 2019 US Financial Advisor Satisfaction Study, J.D. Power*

Succession Planning Summary

of financial advisors do not have a written succession plan in place.

of financial advisors within five years of retirement do not have a succession plan.

of financial advisors within 5-10 years of retirement do not have a formal plan.

What Are the Four Biggest Challenges to Creating that Plan?

51% Strategic Challenges (finding the right partner)
22% Personal Challenges (personal concerns about retirement and their identity)
15% Structural Challenges (structuring the business to maximize value)
12% Mechanical Challenges (mechanics of creating the plan)

Source: *The Succession Challenge 2018: Why Financial Advisers are Failing to Plan for the Inevitable*

Time Means Everything

Succession planning can be an overwhelming task that takes significant time and energy. Energy can be restored, but time cannot. That is one factor many advisors struggle with. Time can either be your ally or enemy. By staying active, and by taking a proactive approach to your succession plan, you can minimize the risk of losing everything you worked very hard for – for both you and your clients.

With a succession strategy set in place, you may realize the benefit of:

- Building equity value before you transition
- Ensuring continuity of services for your clients
- Providing organization for the inheriting firm
- Gaining the ability to pick the correct advisor for the job
- Gaining the ability to retire on your time and schedule
- Timing your exit to maximize value
- Eliminating emotional or pressured decision-making
- Reducing risk against unexpected events, premature retirement, or death
- Providing peace of mind that a plan is in place for your clients

Questions to Ask Yourself

What services do you provide for your clients?

What type of chemistry & philosophy do you want your successor to have?

When do you want to retire and how?

Who do you want to inherit your business?

What type of Succession Plan are you looking for?

Succession Plan Options

Merge & Build	Ideal for advisors looking to join a team, get more time for prospecting, and gain back-office support while planning for their future. These advisors are not yet looking to retire but do want a succession plan and continuity of service for their clients. The individual signs over his/her business after two years, but stays involved and still receives income from their book of business, minus back office support fees.
Merge & Stay Involved	Ideal for advisors within a couple of years of retirement. Gain back office support, aid in the client transition, and get more free time. This option allows advisors to merge with EmVision Capital Advisors and continue their practice for a short span of time, typically 1-2 years. The Advisor has time to get their clients acclimated into the systems and introduce them to the practice. A thoughtful succession plan is also set into place for their practice.
Sell & Move On	Ideal for advisors looking for a quick retirement. This option allows advisors to monetize their book and to sell their business to EmVision Capital Advisors. We want to caution advisors that if they choose to do this, they should inform their clients beforehand and ensure that the successor is able to handle their needs & goals. This is the least desirable outcome for succession planning for both advisors and clients.
Most Popular **Flex Plan**	This option is the most popular choice. The advisor chooses between the other three plans, but has a variation or change within it. EmVision Capital Advisors provides, and encourages, flexibility within a succession plan to ensure the happiness of the clients and the advisor alike. We highly encourage the advisors to pick this plan because we understand the importance of comfort and flexibility within an advisor's well-built book of business.

About EmVision Capital Advisors

When we started our practice in 2015, as The Embrescia Wealth Management Group, we were completely family owned and operated with a focus on helping families pursue their desired futures, ours and our clients'. While we still hold that dedication to family, and have plenty of family members on the team, we've grown into something more.

We've built a practice and a process that we believe can help other advisors, as well as their clients to achieve their goals, and we've named it EmVision Capital Advisors. EmVision is the culmination of our dynamic voice, cadence, wisdom, experience, and technology coming together to create an organization that EmBraces people and EmPowers them to live the life they want to live, creating security for themselves and their future generations.

Broker Dealer	Commonwealth Financial Network®
CRM	Salesforce
Technology	eMoney | Riskalyze | Investor360

Our Client Approach

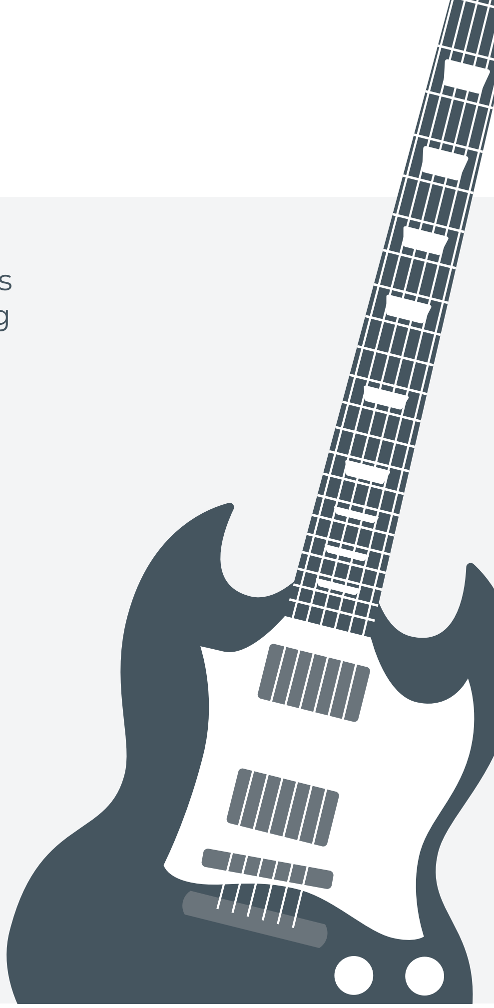
We strive to bring the utmost professional services to our clients while still maintaining an enjoyable, yet focused and driven, environment. Our personalized strategies take a holistic approach, encompassing the delicate combination of professional portfolio management, estate planning, and legacy discussions. This starts with a professionally guided discovery process where we listen to our clients regarding their dreams, goals and desired outcomes. We then work with our experienced team to review these desires and create a more meaningful and purposeful plan involving the client's investment portfolio, estate plan, and legacy documents. This important process typically exposes gaps and contradictions in the client's dreams and plans and uncovers inconsistencies with their financial goals and objectives.

Our Advisor Approach

We believe that individuals who are independent, professional, social, and team-oriented will provide a strong, future-focused foundation for EmVision. We seek individuals who care deeply about servicing and helping our clients. Our team is extremely open-minded and willing to take in new ideas while improving and refining old ones. With the help of technology and our continuously improving processes, we are not tied to a specific office or work area. We want to provide extreme flexibility for our co-workers as long as they are able to complete the tasks at hand. With the perfect mixture of great talent and a conducive environment, we believe we will be able to provide exceptional services for our clients and achieve our strategic vision and mission.

PHASE 1	PHASE 2	PHASE 3	PHASE 4
PREP WORK VARIABLE	**ADVISOR ONBOARDING** 0-60 DAYS	**CLIENT ONBOARDING** 60-270 DAYS	**BUSINESS CONTINUATION & RETIREMENT** 270 DAYS & ON
Your To-Do • Client Classification • Paper Documentation: Organize & Reduce • Due Diligence Meeting • Compliance Meeting • EmVision Preparation Meeting • Complete EmVision Training Page on Website	**Your To-Do** • Schedule Monthly Check-In Meeting w/ Designated Contact (7 Days) • Draft/Approve Announcement Letter (15 Days) • Provide Household List of Your Top 20% of Clients (10 Days) • Provide All Client Paper Documentation to EmVision (30 Days) • Additional Training (Ongoing)	**Your To-Do** • Mail Announcement Letter (2 Months) • Help Schedule In-Person Introduction Meetings with Top 20% (Ongoing- 3 Months) • Continue Managing Book (Ongoing) • Start Utilizing Back Office Support (Ongoing)	**Your To-Do** • Continue Meeting with Clients (Until Exit) • Retire, Relax & Enjoy What You Love
Our To-Do • Due Diligence Meeting • Compliance Meeting • Early Technology Access Forms • EmVision Expectation Meeting • Service Team Introduction • Marketing Material Drafts	**Our To-Do** • Technology Set Up (14 Days) • Login Setup (14 Days) • Registration, Appointment, Technology Paperwork (14 Days) • One-On-One Training: ClientWorks, CRM, Workflows, Systems, Office (30 Days & Ongoing) • Add Picture/Bio to Website (60 Days)	**Our To-Do** • Upload Client Information into CRM (90 Days) • Birthday Cards - With Approval (60 Days) • E-File All Client Paper Documentation (120 Days) • Meetings with New Clients – Incorporate into Workflows (Ongoing – Goal 9 Month) • Provide Back Office Services (Ongoing)	**Our To-Do** • Fully Incorporate Clients into Workflows (15 Months) • Continuously Meet with Clients (Ongoing) • Invite Clients to Client Appreciation Events (Ongoing) • Retirement Check-In Call & Client Update (Ongoing)

Our Values



TRACK 1 We are better together

Playlist Selection: With A Little Help From My Friends | Beatles
Dedication and loyalty to each other - among our family, among our team, among our clients. Unity brings us together; loyalty keeps us together.

TRACK 2 Embrace disruption

Playlist Selection: I Won't Back Down | Tom Petty
Embrace a non-traditional, robust approach with our lively attitude and radical candor. Good things don't often happen when you're comfortable.

TRACK 3 Keep our eyes on the prize

Playlist Selection: Right Now | Van Halen
See the endgame and apply proactive innovation and grit to get there.

TRACK 4 Do the right thing

Playlist Selection: Life is Now | John Cougar Mellencamp
Embody integrity, respect, and honesty in all our work.

Should You Choose Us?

That depends. We use our EmVision Values to guide everything we do. If you share these values, then that's the foundation of a strong relationship.

As we continue to grow, we are adapting and implementing new processes and technologies that enhance the client-advisor relationship. Using these processes and combining them with the flexibility of our practice and the outstanding group of professionals that we have, we will provide a strong foundation and exit strategy as you decide to either grow with us, leave immediately, or stay with us for a couple more years.

We stress that even though we grow, we do not forget our family oriented roots. This is ingrained into our processes and foundation so that we may do what is in the best interest of the clients. With this, we also stress the importance of your (the advisor's) happiness and exit strategy. We strive to improve your work-life balance and look to help build your book up so that we can give you the greatest valuation for your business before you exit the industry.

We are a team and we plan on keeping this mentality as we look into the future. We can promise that we will work with the utmost professional actions to ensure that your clients will be taken care of when you are retired.

Strategic Vision & Future

Our strategic vision is to build an elite wealth management practice that EmBraces people and EmPowers them to live the life they want to live, creating security for themselves and their future generations. We strive first to offer superior services and financial advice to our existing clients. Our team will offer our clients a truly personal experience based on our professionalism, honesty, and our integrity.

Our future growth is focused in two distinct areas: organic growth and acquisitions. We will grow our practice organically by combining our dynamic services and relationships with a genuine referral system, while also leveraging modern communications via social media. In addition, we will continue to work on strengthening our centers of influences such as attorneys, CPA's, and other professional groups committed to the same excellence as EmVision Capital Advisors.

Our acquisition planning will continue by working with our external wholesalers and centers of influences for introductions to new prospects. We have developed a well-documented process and will continue to develop our expertise at evaluating businesses and creating a systematic process with our new partners to offer a clear path to the next stages of their lives. In addition, these processes will allow us to also provide the quality services that the advisor's clients are used to, and additional services that were not previously provided.

Meet Us

If you talk with any of our advisors you will learn just who we are and what we are about and how we can help you get the best possible outcome.

Confirm Your Vision Aligns with Ours

We want to make sure all advisors coming over are comfortable and happy with what we offer before we continue. We care about you, your business, and the alignment of each practice. If it's not a good fit, we advise you to keep looking.

See our website: emvisioncapital.com/succession-planning

Take the Next Step with Us.

EmVision

CAPITAL ADVISORS

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