



PRIVATE WEALTH DESIGN

Your Monument Private Wealth Design will give you confidence that the decisions you make today can have a high probability of success for working in the future, even if things change tomorrow — as they inevitably will.



Here is a step-by-step breakdown of the Private Wealth Design process so that you know what to expect and how to make the most of your experience working with Monument.

We're excited to collaborate with you!

01. DISCOVERY

SET UP YOUR FINANCIAL PLANNING WEBSITE

Monument will:

Set up your personal financial planning website on eMoney, which aggregates all your financial information in one place and serves as the basis for our planning.

You will:

Establish connections to your assets and liabilities in eMoney—these non-transactional feeds will provide Monument with the most up-to-date information on your account values, underlying holdings, cost basis, and loan details.

VERIFY DATA AND GATHER DOCUMENTS

Monument will:

Verify the data we've entered in eMoney based on your Monument Blueprint and the automated data that is feeding in from your connected accounts, clarify any questions we may have with you, and provide you a checklist of financial documents to gather.

You will:

Securely share requested financial documents using the encrypted Vault in your eMoney portal, and provide answers to any outstanding questions Monument has.

Starting with the best inputs means that we'll be able to more accurately help you review different courses of action.

Taking the time to set up connections now also means that we will be able to get the information we need directly without requesting updates from you throughout your Private Wealth Design process.



02. PLAN

1ST PRIVATE WEALTH DESIGN MEETING

In this meeting, you will:

- » Be presented with your preliminary planning scenarios and personalized financial planning analysis.
- » Give Monument your feedback on your planning scenario, including any adjustments or comparisons you'd like to see.
- » Leverage our collective mastermind—you'll be introduced to the Client Experience and Asset Management members of your team who will play a key role in your relationship with Monument.



2ND PRIVATE WEALTH DESIGN MEETING

In this meeting, you will receive:

- » Your recommended immediate, near-term and long-term to-do items—Private Wealth Design, after all, is an action plan.
- » Your revised planning projections and probability of success.
- » Estate, insurance and education audits relevant to you.
- » Bespoke investment strategy recommendations that consider your risk tolerance, your investment objectives, and your time horizon.*

*See Step Three below for more detail on how Monument builds your portfolio.

03. INVEST

CONSTRUCT YOUR PORTFOLIO

Monument's in-house asset management team will work with you to develop your custom investment strategy and portfolio.

We will explain exactly how your portfolio is constructed and how the underlying investment models work. Once you feel confident, we will invest your portfolio accordingly.



You will benefit from:

- » Rules-based decision making that uses models to select the securities to buy and sell in your portfolios, not emotion or hunches.
- » Your bespoke Investment Policy Statement that is used to frame a long-term, deliberate investment strategy, which we will refer back to if markets get rocky—when investor behavior can be heavily influenced by emotions.
- » An ever-present eye towards tax efficiency through a systematic tax loss harvesting strategy.
- » Knowing exactly what you're paying—you'll never pay hidden fees or commissions.

OPEN INVESTMENT ACCOUNTS

Once your custom investment strategy and portfolio have been designed, your Client Experience Manager will work with you to:

- » Collect additional personal information required for opening accounts.
- » Set up your accounts.
- » Transfer your assets.
- » Introduce you to your Monument Client investment portal, where you can review your accounts, performance, and other important documents and reports.

04. ACHIEVE

CHECK IN ON YOUR PROGRESS

We know that transitioning to working with Monument involves a lot of moving parts. Feel confident knowing that Monument has their eye on the ball throughout the entire process.

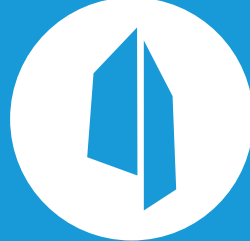
A few months after you become a Monument client, we will check in with you to see how you're making progress on your Private Wealth Design action items, answer any questions you have about our portfolio, and get feedback on your experience.

We want to be your accountability partner—we don't just want to give you recommendations, we want to help you "get it done."



CONTINUALLY REFINE YOUR PRIVATE WEALTH DESIGN

The best design has everything to do with what's most important to you, and sometimes those things change. That's why your Private Wealth Design is not done the moment it is created; rather, it's an ongoing process that we continuously revisit together and adjust to suit your life and goals, as you and the world evolve. Private Wealth Design seamlessly integrates your financial plan and your investment management, and ensures they are working together over the long-term. We will review your Private Wealth Design with you at least once a year to capture the dynamic realities of life as it unfolds.



Security isn't being able to predict the future; it's about knowing you have a solid plan in place. The goal of Private Wealth Design is to provide you with this plan.

Reach out at any time with questions!

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IMPORTANT DISCLOSURE INFORMATION

Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that the performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Monument Capital Management, LLC ["Monument"]), or any non-investment related services or content, will be profitable, equal any historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Monument is neither a law firm, nor a certified public accounting firm, and no portion of its services should be construed as legal or accounting advice. Moreover, you should not assume that any discussion or information contained in this document serves as the receipt of, or as a substitute for, personalized investment advice from Monument. Please remember that it remains your responsibility to advise Monument, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. A copy of our current written disclosure Brochure discussing our advisory services and fees is available upon request or at <https://monumentwealthmanagement.com/disclosures/>. The scope of the services to be provided depends upon the needs of the client and the terms of the engagement.