

Sequoia Financial Group Introduction

Welcome Jurgen Klopp

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Introduction

OUR SEQUOIA JOURNEY

Sequoia Has Built A Leading RIA Platform In The Midwest Over The Last 31 Years...

... And Is Primed To Expand Over Its Next Phase Of Growth

1990s: Entrepreneurial Origins

- Served private business owners with complex balance sheets and developed internal corporate structure
- Developed a relationship with Cohen & Company, who acquired an equity stake in 1999

2000s: Talent & Business Model Build

- Developed apprentice talent development model and trained many future leaders of the firm
- Experimented with multiple service offerings to refine private client model
- Executed first M&A transaction in '09

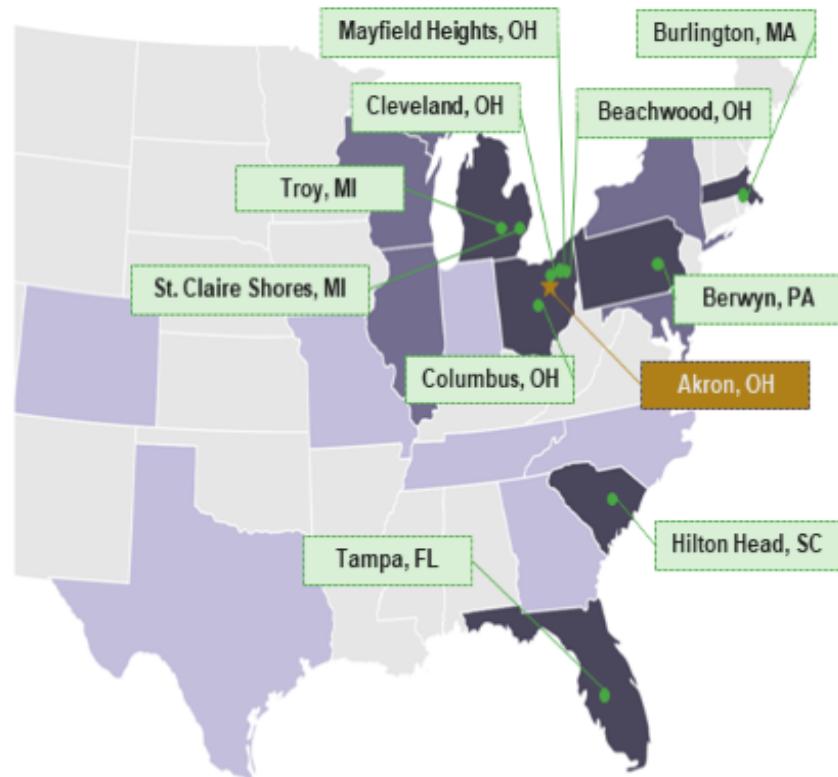
2010s: B2B and M&A Focus

- Made large investments in infrastructure along with building out M&A and B2B strategies
- Approved for SAN in 2010 and WAS in 2019
- ~\$5MM+ in technology investments over 5 years

2020s and Beyond: Growth and Scale

- Partnered with Valeas Capital Partners as a long-term, strategic capital partner to accelerate growth and provide broader access to resources
- Refined organization to prepare for further scale organically and via M&A

- Sequoia Footprint
- Cohen & Company Locations
- Targeted Growth Areas



M&A History

We are a collection of the best pieces of 11 firms.

We choose to partner with successful firms who persevere.

Redhead Financial Group Founded 1993 Acquired 2009	 REDHEAD FINANCIAL GROUP <small>in partnership with Sequoia Financial Group, LLC™</small>
Hammerman & Strickland Founded 1993 Acquired 2012 Florida	HAMMERMAN & STRICKLAND, LLC <small>Registered Investment Advisor</small>
RAV Financial Founded 1982 Acquired 2016	 RAV Financial
GHD Wealth Management Founded 1998 Acquired 2016	 GHD <small>WEALTH MANAGEMENT</small>
LJPR Financial Advisors Founded 1989 Acquired 2018	 LJPR <small>FINANCIAL ADVISORS</small>
WEALTHSTONE Advisors Founded 1977 Acquired 2021	 WEALTHSTONE <small>ADVISORS</small>
NCA Financial Planners Founded 1986 Acquired 2021	 NCA <small>FINANCIAL PLANNERS</small>
Zeke Capital Advisors Founded 2008 Acquired 2023	 Z C A <small>Zeke Capital Advisors, LLC</small>
Cirrus Wealth Management Founded 2015 Acquired 2023	 CIRRUS <small>WEALTH MANAGEMENT</small>
Affinia Financial Group Founded 2019 Acquired 2023	 Affinia <small>FINANCIAL GROUP</small>

SEQUOIA
FINANCIAL GROUP



CLIENT FOCUS- PRE MERGER

	City	Financial Advisory	Private Client	Private Wealth	Family Wealth	Family Office	Specialty / Resource Group
REDHEAD FINANCIAL GROUP <small>in partnership with Sequoia Financial Group, Inc.</small>	Tampa, FL	✓	✓	✓			
HAMMERMAN & STRICKLAND, LLC <small>Registered Investment Advisor</small>	Lutz, FL	✓	✓	✓			✓ (Military)
RAV Financial	Beachwood, OH	✓	✓	✓			✓ (Physicians)
GHD <small>WEALTH MANAGEMENT</small>	St. Claire Shores, MI	✓	✓	✓			
LJPR <small>FINANCIAL ADVISORS</small>	Troy, MI	✓	✓	✓			✓ (Guns N' Hoses)
WEALTHSTONE <small>ADVISORS</small>	Columbus, OH		✓	✓	✓		
NCA <small>FINANCIAL PLANNERS</small>	Mayfield, OH	✓					
Z C A <small>Zeta Capital Advisors, Inc.</small>	Berwyn, PA				✓	✓	
CIRRUS <small>WEALTH MANAGEMENT</small>	Independence, OH	✓	✓				
Affinia <small>FINANCIAL GROUP</small>	Burlington, MA	✓	✓				✓ (Special needs)



OVERVIEW AND FIRM FACTS

Sequoia Overview

Our firm was founded in 1991 by our President, Tom Haught. His original vision of a firm that enriches lives endures today.

We bring our extensive resources together for clients to align plans and portfolios with the unique objectives and circumstances of each client family.

Our culture fosters an exceptional employee experience which drives an exceptional client experience.

Our team embodies technical knowledge, values long-term relationships and is empowered to do the right thing for clients.



2016-2021

2016-2021

2019

2015-2021

Firm Facts



~\$15B AUM



200+ team members



10 offices



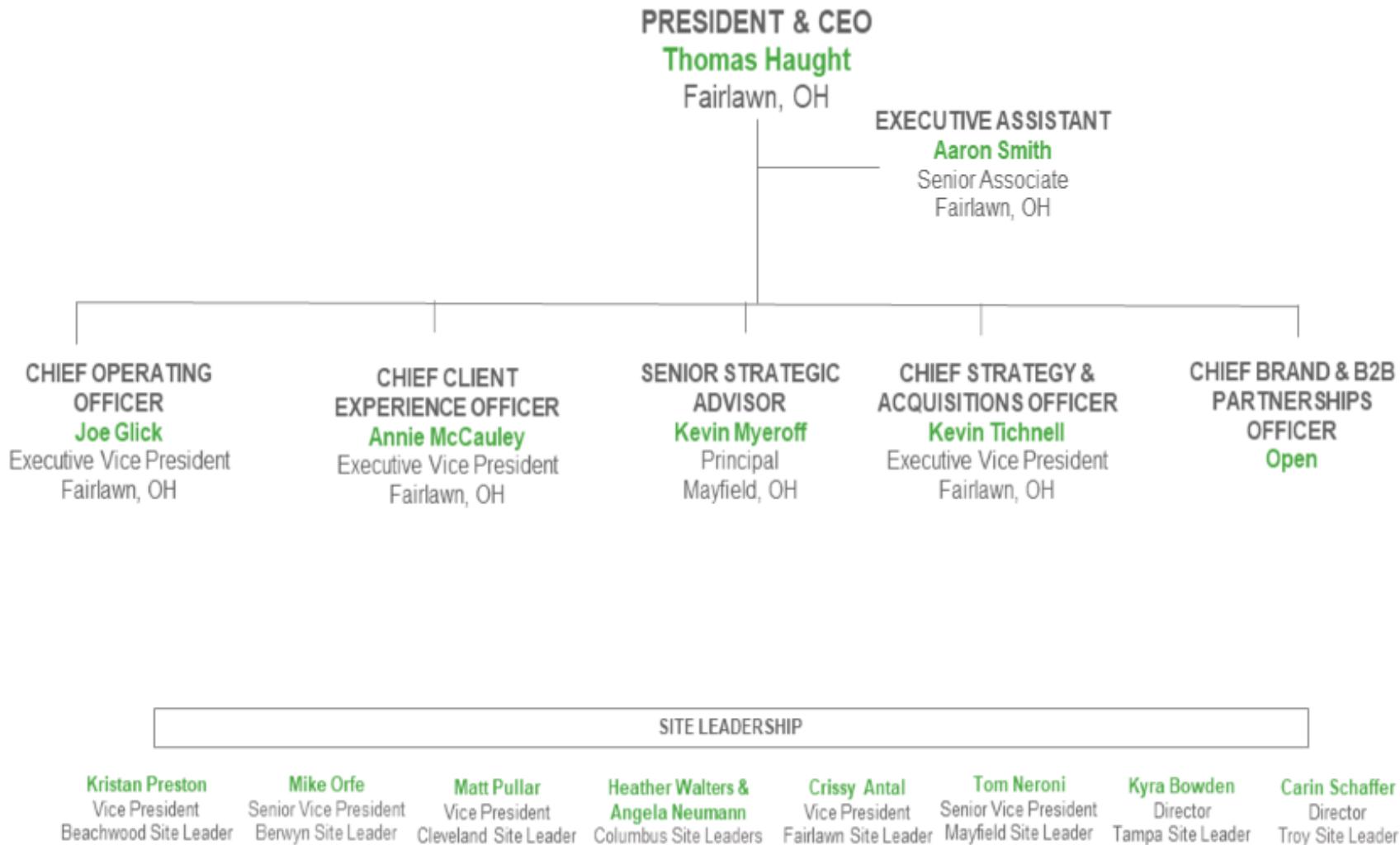
10 completed M&A transactions



15% net organic growth



ORGANIZATIONAL STRUCTURE





ADVISOR GROUP LEADS

The Advisor Group Lead (AGL) position was created in August of 2021 with the primary goal of aligning advisors' personal and professional goals with Sequoia's corporate goals. Today we have five AGLs who manage all the advisors. The AGLs are responsible for ensuring a consistent client and advisor experience across the firm by providing day-to-day coaching and mentoring to a designated group of advisors. Additionally, the AGLs have responsibility for leading organic new revenue growth.

Advisors are assigned to AGLs based on their role, segment of focus/experience and geography.



*Site Leader



ADVISOR GROUP LEADERS – ROLE OVERVIEW

Sequoia's scalable leadership structure provides a competitive advantage. A differentiating factor is the Advisor Group Leaders (AGLs). These experienced individuals lead advisor recruiting, onboarding, continuous development, sales coaching and service execution across all three client segments. The AGL's provide the consistency of our "client-first, advisor-driven" approach by keeping decisions being made closest to the client.

Advisor Impacts ***Advisor Group Leaders help Advisors:***

- ▶ Engage and apply the resources of the Firm as needed for existing and new client relationships
- ▶ Evolve the number, source, segment, size and complexity of the clients they acquire and serve in accordance with the advisor's unique skills, preferences and aspirations
- ▶ Develop areas of specialization (sourcing new clients, segments, technical or industry expertise)
- ▶ Resolve issues and realize opportunities when another experienced perspective may be needed

Firm Impacts ***Advisor Group Leaders help the Firm:***

- ▶ Develop new and existing distribution channels and business partnerships
- ▶ Determine segment and new business development strategy
- ▶ Plan and execute special projects and initiatives
- ▶ Manage transitions of clients between advisors
- ▶ Integrate new advisors acquired through M&A activity

ADVISOR GROUP LEADERS – ROLE OVERVIEW

**A**

Advocate

- ▶ For the advisor, individually and as a group with functional departments and Firm leadership
- ▶ For the Firm's business model, compensation plans and operating guidelines
- ▶ Appropriately balance and calibrate the above

**G**

Grow

- ▶ By delivering the organic new revenue objectives with advisors
- ▶ The Advisor Team through recruiting, hiring and onboarding of new advisors
- ▶ Through professional and personal development of Individual advisors
- ▶ Firm efficiency, effectiveness and scale through execution of special projects and initiatives

**L**

Leverage

- ▶ The resources of the Firm
- ▶ with advisors in delivering the client experience
- ▶ Best practices across groups, segments and geographies
- ▶ Technology and business intelligence to turn information into knowledge, and knowledge into action



WEALTH ADVISORS

Sequoia provides its wealth advisors with multiple career-path opportunities through various positions which align with their skill sets and career aspirations. There are three primary wealth advisor roles:

Originating Advisor (OA) “Sourcing”

- ▶ The advisor who sourced the new client and initial opportunity
- ▶ Documented when the household is initially created in Salesforce
- ▶ Is also the internal referral source or the advisor who received the internal/external referral
- ▶ Once assigned at relationship acquisition, the originator *never* changes as subsequent opportunities are identified
- ▶ Remains on the relationship at least until the prospect has signed the engagement
- ▶ May stay on as Managing Advisor

Managing Advisor (MA) “Strategic”

- ▶ Participates in winning new business with the originating advisor
- ▶ Responsible for developing the relationship plan and strategy
- ▶ Works with the servicing advisor to ensure an optimal client experience
- ▶ Issue resolution and opportunity expansion
- ▶ Segment and distribution channel in part determine initial and ongoing level of direct engagement with the client
- ▶ Level of direct engagement with the client may change over the life of the relationship, subject to minimum requirements

Servicing Advisor (SA) “Tactical”

- ▶ Day-to-day tactical execution of the client relationship plan
- ▶ Works collaboratively with the Client Service Associate (CSA) on reactive service requests and proactive service delivery
- ▶ Ensures that scheduling, meeting preparation and follow up are completed for client reviews and planning
- ▶ Engages with Managing Advisor with relationship opportunities and concerns
- ▶ Relationship assessment



TEAM MEMBERS WHO SUPPORT ADVISORS (CONT'D...)

Wealth Management Analyst (WMA)

- ▶ Sequoia's Wealth Management Analyst program is a 24-month rotational program designed to train and develop Wealth Advisors. Analysts participate in four 6-month rotations in the following areas:
 - ▶ Client Service
 - ▶ Wealth Planning
 - ▶ Asset Management
 - ▶ Advisor Support
 - ▶ assist with follow-up items to increase capacity for both the SA and MA

Associate Servicing Advisor (ASA)

- ▶ The ASA provides support to the Servicing Advisor by servicing smaller, less complex clients. This creates a time dividend which allows the Servicing Advisor to focus on clients with a higher degree of complexity. Additionally, the ASA role frees up capacity for the servicing advisor to take on more relationships.

Associate Managing Advisor (AMA)

- ▶ The AMA provides analytical and project management support for the unique needs of the Managing Advisor. Responsibilities include prospect and custodian advisor follow-up communications and activities, development and preparation of marketing presentation for prospective clients, management of new business data and associated action items within Salesforce, coordination with CSAs, and participation in client prospect calls.



TEAM MEMBERS WHO SUPPORT ADVISORS

Client Service Associate (CSA)

► The client service associate works with advisors to support the day to day needs of our clients. The CSAs handle daily processing of client and advisor requests including new accounts, transfer of assets, money movements, meeting scheduling and preparation.

Wealth Planning Department (WPD)

► Our dedicated Wealth Planning professionals work as a unit to craft individual financial plans tailored to our clients' needs and goals. Our team keeps abreast of the everchanging legislative environment, exploring new and creative ways to help our clients get to where they want to be.

Asset Management Department (AMD)

► Our Asset Management Department (AMD) constructs centrally managed portfolio strategies and works with our advisors on portfolio transition and construction. AMD holds an internal biweekly call, referred to as Sequoia Markets and Strategy. Your AGL will ensure this is added to your calendar.

BUSINESS DEVELOPMENT PRACTICES

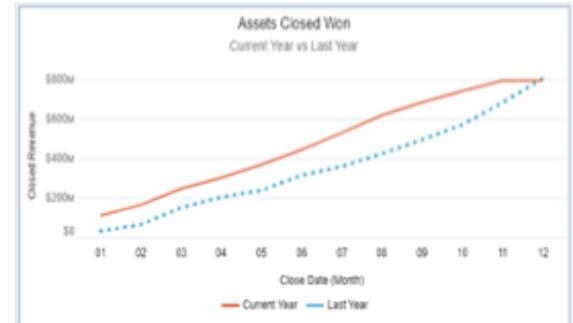
Sequoia's organic growth rate is projected to grow at 15% per year. This has been our growth over the past several years and is driven by an unwavering commitment to supporting advisors' continual success. We have an exceptional support team, robust scalable solutions and resources, and six distinct "Distribution Channels" to engage prospective clients.

Considerations

- ▶ Collaborative, consistent process for participating in new revenue opportunities
- ▶ Salesforce point-in-time and trend tools to assist in leveraging growth
- ▶ Continuous advisor development resources to advance practice skills
- ▶ All advisors have opportunity to gravitate to segments which they are most aligned and enjoy
- ▶ A "new client sourcing incentive" is available for non advisor employees

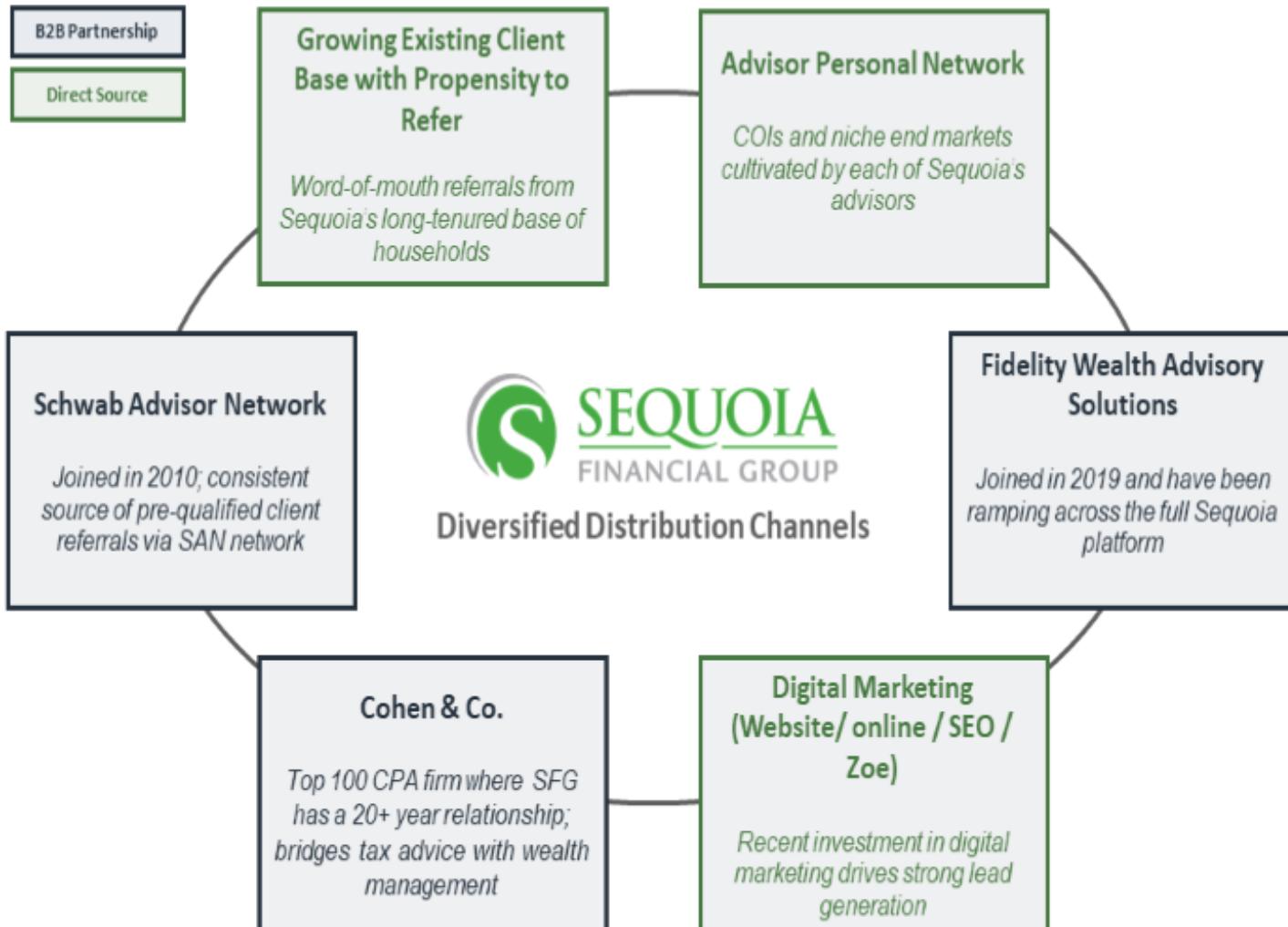
Six Distribution Channels

1. Existing Client Referrals
2. Cohen and Company (Regional CPA Firm)
3. Schwab Advisor Network (SAN)
4. Fidelity Wealth Advisor Solutions (WAS)
5. Advisor Personal Network
6. Digital (Website/Online/Zoe)





MULTI-CHANNEL ORGANIC GROWTH ENGINE



Sequoia's multi-channel client acquisition strategy, supported by its unique B2B partner relationships, propels an advisor's ability to grow their book



CLIENT SEGMENTATION – SEQUOIA



Financial Advisory
<\$2M Net Worth

- ▶ Financial Independence
- ▶ Asset Management (Public)
- ▶ Insurance
- ▶ Income Distribution

Private Client
\$2-5M Net Worth

- ▶ Comprehensive Planning
- ▶ Asset Management (Public)
- ▶ Estate & Gift Planning
- ▶ Income Tax Planning

Private Wealth
\$5-25M Net Worth

- ▶ Comprehensive Planning
- ▶ Asset Management (Public & Private)
- ▶ Estate Planning & Wealth Transfer Strategies
- ▶ Income & Estate Tax Planning

Sequoia is focused on delivering consistent services across each client segment, creating advisor efficiencies and ensuring a well-tailored client experience



CLIENT SEGMENTATION – SEQUOIA FAMILY WEALTH



Family Wealth

\$25M-100M Net Worth

- ▶ Asset Management (Public & Private)
- ▶ Estate Planning & Wealth Transfer Strategies
- ▶ Income, Estate & GST Tax Planning
- ▶ Trustee Support Services
- ▶ Consolidated Reporting

Family Office

>\$100M Net Worth

- ▶ Single & Multi-Family Office
- ▶ Asset Management (Public & Private)
- ▶ Estate Planning & Wealth Transfer Strategies
- ▶ Income, Estate & GST Tax Planning
- ▶ Trustee Support Services
- ▶ Consolidated Reporting

Sequoia is focused on delivering consistent services across each client segment, creating advisor efficiencies and ensuring a well-tailored client experience



RESOURCE GROUPS

What are Resource Groups?

A forum for you to:

- ▶ Share your ideas
- ▶ Connect with other advisors across Sequoia
- ▶ Shape our messaging and service offerings for each client profile

Adding Resource Groups helps us to expand how we think about client segmentation, to improve how we speak about and deliver services to our clients, and to enhance opportunities to collaborate with one another. As of June 2023, Sequoia offers the following Resource Groups

- ▶ Business Owners
- ▶ Executives
- ▶ Physicians

It is important to note that joining a Resource Group is in no way mandatory. More information on Resource Groups can be found in the [Client Experience](#) section of the Resource Library



RESOURCE GROUPS cont...

Resource Group Membership

Interested in engaging with one of Sequoia's Resource Groups? Add your name to the Resource Group Membership Quip document for the opportunity to begin collaborating with other team members and to participate in upcoming discussions with one or more of our Resource Groups .

Resource Group	Facilitator	Advisor Subject Matter Experts
Business Owners	Chris Creahan	Al Yambor Liz De Nitto
Executives	Tom Neroni	Jill Branhoover Karey Edwards
Physicians	John Marchand	Ken Paull (Hospital) Bill Venter (Private Practice)

Membership / Sign Up

Name	Resource Group	Join as a:	Status
Bill Venter	Business Owner	Contributor	Please Add Me
Melanie Ross	Executive	Learner	Please Add Me
Laura Kiick	Physician	Contributor	Please Add Me
Laura Kiick	Business Owner	Learner	Please Add Me

Join as a contributor or learner



SEGMENT STRATEGY

Built for You.

PROSPECT



Profile
Executive
Wealth Management
Tax Planning/Prep



SOLUTIONS

Executive / Accumulator
Business Owner
First Responder
Physician
Retiree
Transitional

Tax Alpha Core
Premier Allocation/ETF
Select Equity/Dividend
Alternatives

Wealthstone Tax
Tyce Tax
Rion Safier Acctg
Berkshire Tax
Cohen & Co

WELCOME TO YOUR SEQUOIA

Executive Practice Group
Segment Stats
Value Proposition

Profile
Top Tax Bracket
Limited Tax Planning Opportunities

Solution
Tax Efficiency (and Alpha)

Value Add
Collaboration
Specialization / State & Local
Proactive

SEGMENT STRATEGY UPDATE

Just the Beginning...



Segment Strategy Leadership Team

- ▶ Al Kantra
 - ▶ Wealth Management & Financial Advisory
- ▶ Angela Neumann
 - ▶ Family Wealth

Segment Strategy Objectives

- ▶ Commitment to all client segments
- ▶ Alignment of firm strategy with the needs of each segment



COMPREHENSIVE CLIENT SERVICES

Sequoia has a full suite of services to provide clients with wholistic wealth management experience

Basic Finance	Budget	Net Worth Analysis	Simple Cash Flow	Debt Reduction	Credit Maximization	Family Financial Literacy	Interface to Generational Planning
Compensation	Paycheck Maximization	401(k); 403(b); 457(b)	Bonus Distribution	Cash Balance Plans	Non-Qualified Deferred Comp.	ISO Options NQ SAR	Phantom Stock
Retirement	Social Security Plan	Lump Sum / Pension Analysis	Defined Contribution Plans	Delay / Modify RMD	Social Security Taking Options	Tax Aspects of IRA Beneficiaries	QRPCs / Estate Taxes
College Funding	529 Plans	Parent / Child Asset Location FAFSA	FAFSA College Comparison	Splitting Assets	Kids in Family Business	2503(c) Trusts / NG Trusts	ING's
Investing	Buy and Hold Index Funds	ETF Portfolio	Blended Portfolios	Qualified Dividend Capture	Muni Bond Portfolios	Taxable / Tax Deferred Truncation	Alternatives; PE / VC; Opportunity Zone
Risk Management	Basic Insurance Review	Life Insurance Analysis	Choice of Ownership	Intrafamily Risk Management	Trust Protection	IRA Trust	Asset Protections Trust; 831 (b) Captives
Estate Planning	Beneficiary Designation	Will / General Durable Power of Attorney	Revocable Living Trust	Dual Trusts	ILIT / Family LLC	Internationally Defective Grantor Trust	Advanced Trusts
Tax Planning	Deduction Management	Bracket Maximization	Family Business Planning	Roth Conversion	Family Roth Use	Business Planning; 199A / 168(k); OL / C Corp.	Generational Bracket Splitting; Estate Taxes
Life Issues	Attitudes About Money	Elder Planning	Generational Education	Family Money Values	Interface of Family Wealth and Charitable Intent	Problem Family Members	Family Wealth Management Succession
Charitable Intent	Cash Gifts	Bracket Squeeze	Appreciated Property	Donor Advised Funds	Charitable Annuity / Remainder Trust	Charitable Lead Trust	Private Foundation; Life Insurance



Wealth Planning



DEPARTMENT OVERVIEW

The Wealth Planning Team provides technical leadership along with comprehensive and modular financial modeling, with defined processes and deliverables for each of our three client segments.

Wealth Planning Team	
Department Chair	Heather Welsh, CFP®, AEP®, MSFS
Wealth Strategist	Will Gandert, CFP®, RICP® Tina Malek, CPA Daniela Truver, CFP ®, CTFA
Wealth Planners	Mike Spangler, AWMA® Daniel Tesfaye, CFP ® Jamie Wiggins Michael Daniels, AWMA®
New Plans, Updates or Modular Projections	TTM average of 99.4 case requests each month

Strengths

- ▶ Strong, Tenured Leadership
- ▶ Depth of Technical Excellence

Current Initiatives

- ▶ Interactive Planning



WEALTH PLANNING SUPPORT

Our commitment to planning spans the client lifecycle.

1

Prospects

- ▶ Planning observations
- ▶ Prospect meeting support (PW/FW)
- ▶ Modular analysis – speed to value

2

Onboarding

- ▶ Initial plan creation
- ▶ Identification of key implementation items based on client priorities

3

Clients

- ▶ Plan monitoring & updates
- ▶ Communication of segmentation-based planning opportunities
- ▶ Ongoing thought leadership



WEALTH STRATEGIST

What is a Wealth Strategist?

- ▶ We are an extension of the client service team who can act as a subject matter expert on business succession planning, advanced executive compensation and UHNW estate planning.

Wealth Strategist (Example Case)

- ▶ Client Type
 - ▶ Net worth in the \$5 million+ range
 - ▶ One off case where advisors are looking for thought partnership of a specific topic (complex trust, RSUs/Stock Options, etc.)
- ▶ Level of engagement
 - ▶ Review of specific materials for client/prospect meeting
 - ▶ Limited to the scope of this topic and no go forward client engagement
 - ▶ Can be part of the call with client/prospect or in the background working with the advisor



WEALTH PLANNING SOLUTIONS BY SEGMENT

Segment-based solutions tailored to each client's specific needs.

		Sequoia		Sequoia Family Wealth	
	Central Accounts	Financial Advisory	Private Client	Private Wealth	Family Wealth
In-House Solutions	<\$400k	\$400k	\$1.5m	\$4.3m	\$50m
Financial Independence Planning					
Tax Planning					
Estate Planning					
Wealth Transfer & Philanthropic Strategies					
Trustee Support Services					
Business Succession Planning					
Third Party Solutions					
Tax Preparation					
Legal Document Preparation					
Corporate Trustee Solutions					
Risk Management & Insurance					
Retirement Plan Services					

We harness the power of specialization. Our clients deserve to work with a collaborative team of specialists who love what they do. We pair our in-house resources with a curated menu of institutionalized relationships to meet our clients needs across the wealth spectrum.

RISK MANAGEMENT / INSURANCE SOLUTIONS

Highest level of expertise and scale in the increasingly complex insurance industry through Long Road Risk Management.

Insurance Philosophy

- Planning-first approach & ongoing commitment to monitor & manage in-force policies
- ▶ Over 700 Policy Management Company-managed policies

Expertise

- ▶ Trusted insurance advisor specialists
- ▶ Savvy underwriters
- ▶ Concierge application & new business specialists
- ▶ Experienced policy management team
- ▶ Detail-oriented service associates



Scale

- ▶ Dedicated insurance support team
- ▶ Access to more insurance specialists to cover growing footprint
- ▶ Leverage advisor capacity to focus on client experience
- ▶ Technology & Processes



ESTATE PLANNING & TRUST SERVICES SOLUTIONS

Estate Document Preparation

- ▶ Financial Advisor & Wealth Management
 - ▶ Integrated legal services provided through Stavale & Gemmete to approximately 1,000 households
 - ▶ Exploring technology-enabled solutions
- ▶ Family Wealth
 - ▶ Broad network of specialized estate planners for complex service needs

Trust Support Services

Administrative-Only Corporate Trustees

- ▶ Clients often want Sequoia to be the investment manager, but may need a corporate trustee who will partner with us and be willing to serve as trustee when the assets are custodied at Schwab or Fidelity.

Sequoia In-House Trustee Support Services

- ▶ Family members, friends, and professional advisors are often asked to serve as trustees of our client's trusts. Using the unique reporting capabilities at Schwab and Fidelity and the consultative approach we take in supporting trustees, we are prepared to help them perform their duties efficiently and professionally.

*Accounting & compliance components are prepared by a third party

RETIREMENT PLAN SOLUTIONS

CBIZ retirement plan specialists pair personalized service with nationwide talent.

Services

- ▶ Plan design & documents
- ▶ Participant services
- ▶ Consulting
- ▶ Third Party Administration
- ▶ Actuarial (DB plans)
- ▶ Valuation (ESOPs)



Expertise

- ▶ Deep bench of specialists who deal solely with varied retirement plan nuances
- ▶ Technical updates for Sequoia advisors facilitate knowledge to introduce retirement plan discussions

Scale

- ▶ National footprint (400+ professionals; 25+ offices)
- ▶ International capabilities
- ▶ Advisory services to ~125 Sequoia plans*

*Excludes non-advisory services such as TPA work & actuarial services for CBPs



TAX PLANNING & COMPLIANCE SOLUTIONS

	Central Accounts	Financial Advisory	Private Client	Private Wealth	Family Wealth	Family Office
In-House Solutions	<\$400k	\$400k	\$1.5m	\$4.3m	\$50m	
Holistiplan						
Curated Relationships (1,500 HH)						
Tyce Tax Services						
Rion Safier Accounting						
Berkshire Tax Group, Inc.						
Wealthstone Tax Advisors						
Cohen & Company						



HOLISTIPLAN

- **What is Holistiplan?**
 - Comprehensive tax analysis software that can provide immediate insight into your client's income, deductions and held away assets.
- **Tax Analysis Report**
 - ▶ Quickly understand where your client lies within the tax brackets
 - ▶ Bracket topping strategies
 - ▶ See where dividends and interest are coming from
 - ▶ Where are accounts held away
 - ▶ See how much if any carry over loss a client has.
 - ▶ Provides insight on how reallocating portfolios will affect capital gains taxes
 - ▶ Ability to reduce exposure from highly concentrated positions
- **Additional Features**
 - ▶ Scenario Analysis
 - ▶ Tax Explainer
 - ▶ Qualified Charitable Distributions (QCD) Report
 - ▶ Donor Advised Fund (DAF) Report
- **Training Materials**
- **Sample**



TURNKEYS AND fpPATHFINDER

Turnkeys & fpPATHFINDER

- What are turnkeys?
 - ▶ Resource Library of WPD-created papers on relevant planning topics
 - ▶ Examples: Social Security, Estate Planning, Roth Conversions, and many more
 - ▶ WPD continuously is creating new turnkeys based on advisor recommendations and industry trends
- What is fpPATHFINDER?
 - ▶ External resource for flowcharts and checklists which may be downloaded and delivered with Sequoia branding
 - ▶ Can be used to quickly illustrate a topic and great to use along side our turnkeys
 - ▶ Linked to Holistiplan (should a relevant topic be identified)



Asset Management (AMD)



INTEGRATED PLANNING & ASSET MANAGEMENT

Financial Planning

Sequoia offers comprehensive wealth planning services, including retirement, estate, tax, philanthropy, and business succession planning.

A dedicated, centralized planning team supports Advisors and serves all client wealth segments. The Wealth Planning Team provides technical leadership along with comprehensive and modular financial modeling, with defined processes and deliverables



Investment Management

Sequoia's investment management team specializes in top-tier public and private market investment solutions.

Investment objective is to outperform strategy benchmarks, net of fees, on an absolute and risk-adjusted basis over a full market cycle.

Full menu of SMAs, equity, fixed income, and alternative assets (private equity, private credit, real estate, hedge funds).

Sequoia takes a long-term investment approach, focused on data-driven investment decisions that balance fundamental valuation and risk



PORTFOLIO STRATEGIST

What is a Portfolio Strategist?

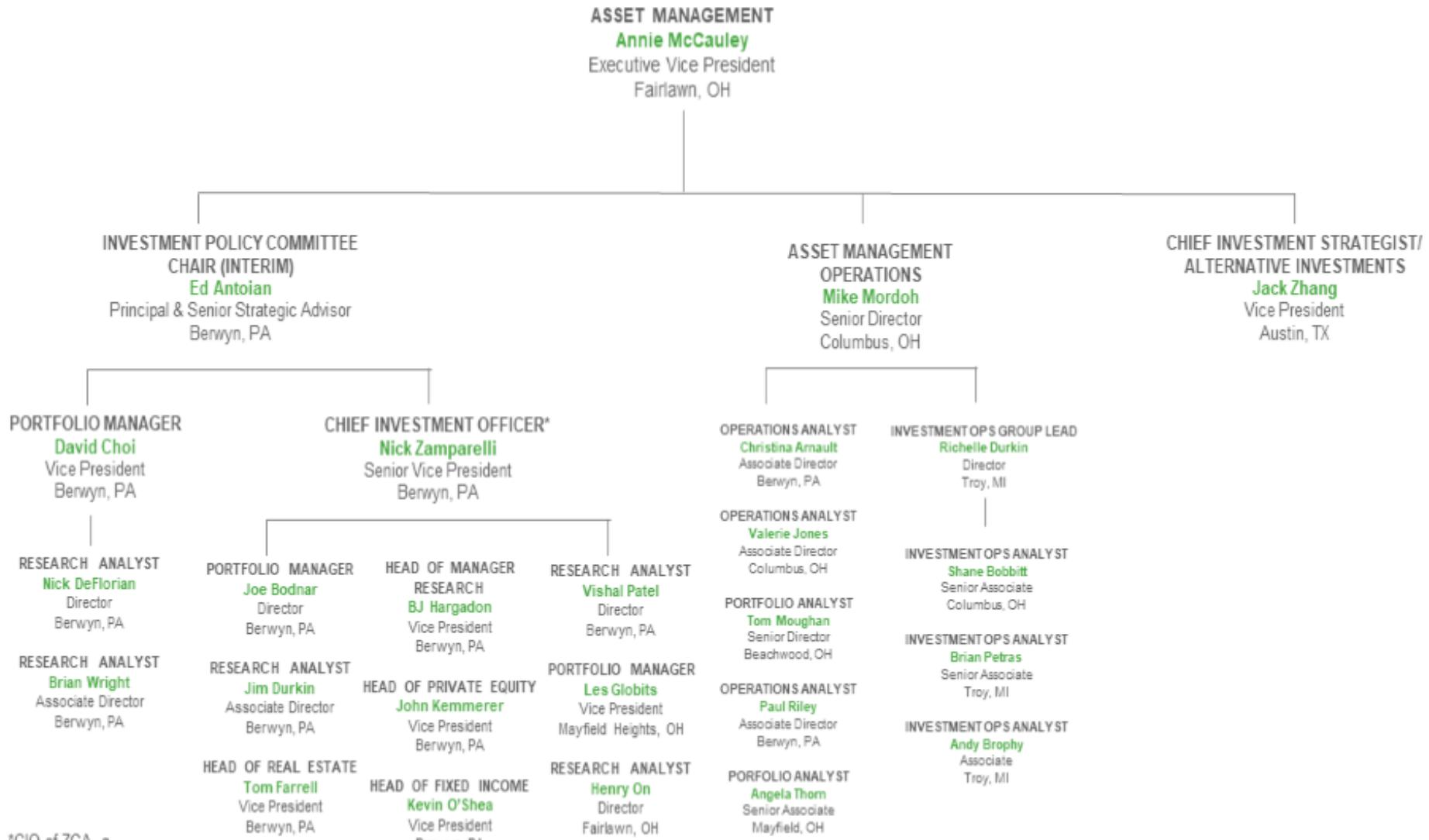
- ▶ A Sequoia Team member that has an extensive background working within the asset management framework, analyzing and constructing client portfolios, and keeping abreast of economic and financial market conditions.

Portfolio Strategist (Case)

- ▶ Client Type
 - ▶ Most likely Financial Advisory or Wealth Management
 - ▶ One off case where advisors are looking for partnership to think through portfolio review / recommendation
- ▶ Level of engagement
 - ▶ Review of specific materials for client/prospect meeting
 - ▶ Limited to the scope of this topic and no go forward client engagement
 - ▶ Likely behind the scenes, as thought partner for the advisor



AMD ORGANIZATIONAL STRUCTURE



*CIO of ZCA, a part of Sequoia Financial Group



PORTFOLIO SOLUTIONS BY SEGMENT

	Taxable	Tax-Exempt	Satellite Solutions
Family Wealth	<ul style="list-style-type: none">Sequoia Tax Alpha CoreFixed Income SMA and/or Fund ModelAlternative Investments*	<ul style="list-style-type: none">Multi-factorAlternative Investments*	<ul style="list-style-type: none">Custom solutions are only for clients with exceptional circumstances and should not be used as a default solutionFor those that require active single stock management, SSE/SSD are optionsSFG offers ESG solutions through various partnersSFG has multiple options to deal with concentrated positions
Private Wealth	<ul style="list-style-type: none">Sequoia Tax Alpha CoreFixed Income SMA and/or Mutual Fund ModelAlternative Investments*	<ul style="list-style-type: none">Multi-factorAlternative Investments*	
Private Client	<ul style="list-style-type: none">Sequoia Premier AllocationETF Models	<ul style="list-style-type: none">Sequoia Premier AllocationETF Models	
Financial Advisory	<ul style="list-style-type: none">Sequoia Premier AllocationETF Models	<ul style="list-style-type: none">Sequoia Premier AllocationETF Models	

*Alternative investments are available to clients with \$2.5M+ AUM with SFG and have the ability and willingness to tolerate alts risk

- Note there are no model changes required for legacy clients other than continued migration towards being on model.



INVESTMENT PRINCIPLES

1

Long-Term Investing

We invest with long-term time horizons, not speculating on short-term moves.

2

Fundamental Valuation

We look for investments that have the potential to compound over time.

3

Data-Driven

We use data and evidence over “gut feel” when making investment decisions.

4

Risk Management

We strive to take the appropriate level of risk per expected return.



VIDEOS FOR CORE STRATEGIES

- ▶ [Portfolio Strategies by Segment \(Video\)](#)

- ▶ [Slides](#)

- ▶ [AMD Philosophy and Principles \(Video\)](#)

- ▶ [Slides](#)

Strategy Portals

Main gateway listing up to date model weightings, attribution, trade rationale and quarterly commentary

- ▶ [Premier Allocation Strategies \(SPA\) Portal](#)
- ▶ [Sequoia Select Equity \(SSE\) Portal](#)
- ▶ [Sequoia Select Dividend \(SSD\) Portal](#)
- ▶ [Tax Alpha \(STAC & TAE\) and Multi-Factor Portal](#)