INTRODUCTION TO

# Private Wealth Management Services

www.tcgservices.com

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# About HUB Retirement and Private Wealth (HUB RPW)

## Who We Serve

### Individuals and Families

Mass affluent and high net worth

### Organizations

For-profit companies, not-for-profit organizations and governmental entities

### Employees

Workforce and executives

**Advisory**

**$142B+**

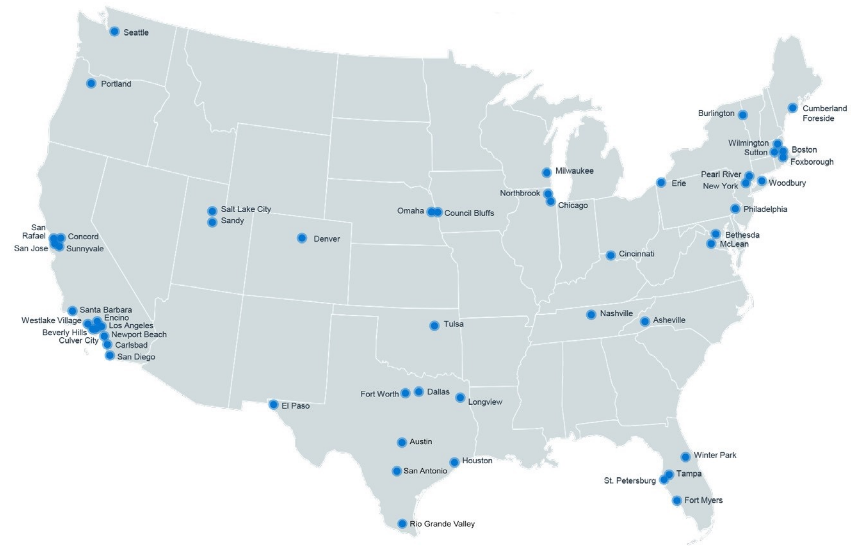
Retirement plan and private wealth assets under advisement**

**Retirement Plans**

**7,900**

Retirement plans under advisement**

## National Reach | Local Leadership




## HUB International by the numbers

**1M+**
clients around the globe

**530+**
offices across North America

**14,000+**
employees throughout North America

**TOP 5***
global insurance broker

*Source: https://bit.ly/2IK26Zs

Insurance services are offered through HUB International, an affiliate.

**HUB International Limited (“HUB”) owned RIAs provide investment advisory and management services to its respective clients, under the general trade name of HUB Retirement and Private Wealth. All current HUB RIAs maintain a combined total of $142,591,409,383 in aggregated regulatory assets under management (“Aggregated AUM”), based on the reported AUM for each respective individual HUB RIA effective as of December 31, 2021. The AUM for each individual HUB RIA may be found in the respective Form ADV for each respective HUB RIA. This Aggregated AUM for all HUB RIAs are broken out as follows: $109,917,037,538 in nondiscretionary institutional AUM; which AUM primarily represents qualified retirement plan assets (both ERISA and non- ERISA plans), non-qualified plan assets, and other types of institutional assets. $25,448,924,412 in discretionary institutional AUM; which AUM primarily represents qualified retirement plan assets (both ERISA and non-ERISA plans), non-qualified plan assets, and other types of institutional assets. $7,225,447,433 in Private Wealth Client AUM; which is a combination of both discretionary and non-discretionary AUM.

# Defining Family Objectives

Let's talk about your family's objectives and how we can help.

- ✓ Wealth advisory
- ✓ Tax planning*
- ✓ Estate planning
- ✓ Mission planning
- ✓ Sustainable investing
- ✓ Philanthropy
- ✓ Business succession planning and consulting
- ✓ Risk management
- ✓ Next generation education

**We look forward to working together.**

The decisions you make today about your personal finances will have an indelible impact on the future.

When your business, professional and private interests grow, so do your risks. Suddenly, you're dealing with complex financial issues that require the assistance of knowledgeable specialists in wealth management, retirement, insurance and risk management.

Our private wealth management services are designed to help you make informed choices, set you on a positive path toward your long-term goals, and let you get on with what you want to do with your time.

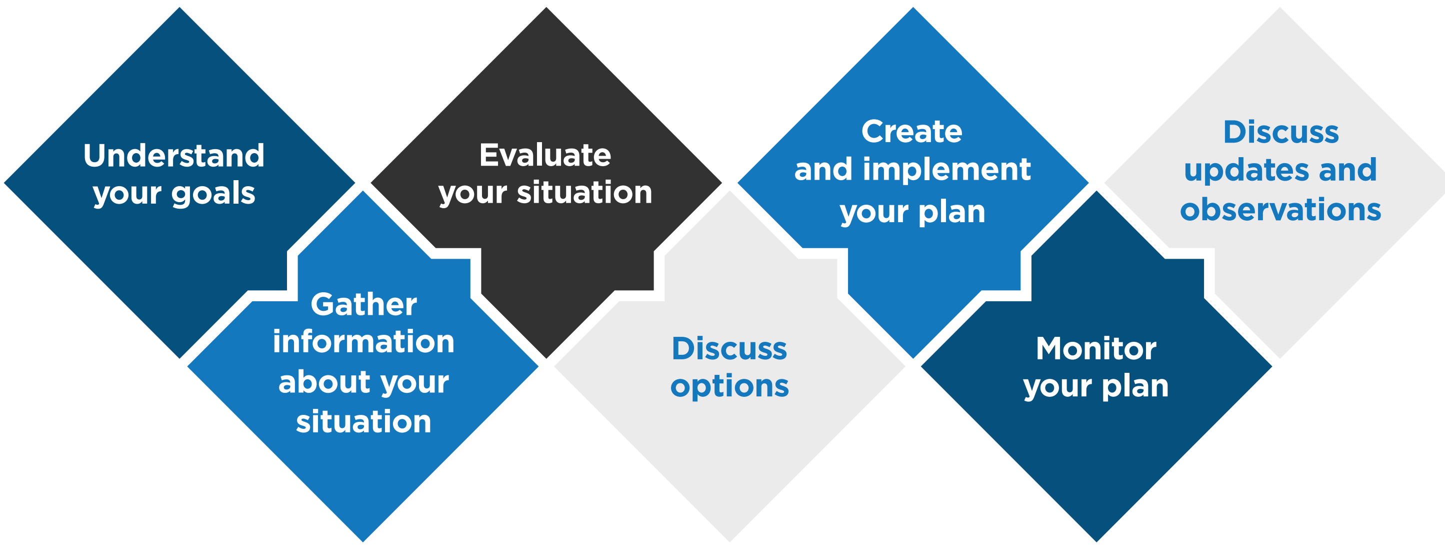
Financial choices are many. Choose freedom.

**John Pesce**
**TCG Advisors, a HUB International Company**

*Some of the resources listed above maybe provided outside of HUB International and its affiliates.

# Committed to your success

When you work with TCG Advisors, a HUB International company, you work with a team of investment professionals that work to help you meet your goals. Below is a high-level overview of the client service process.



# Network of resources

## Private Business Advisory

- Pre-transaction guidance to potentially increase family wealth.
- Business succession planning to help clients establish a family business legacy.

## Corporate Executive Advisory

- Analyze and compare compensation strategies for executives.
- Evaluate choices for managing concentrated stock positions.

## Client-centered solutions

## Planning Tools & Analytics

- We work to develop and maintain user friendly tools to support the implementation process.

## Tax Planning*

- Consider after-tax benefits of wealth transfer strategies.
- Evaluate tax efficient opportunities involving investments, trusts, credit, and structures.

## Financial Education

- We provide financial literacy resources and programs for your business and/or family.

## Estate Disposition Analysis*

- Evaluate alignment between estate planning goals and balance sheet.
- Review opportunities to help enhance value to beneficiaries.

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# Our Services

We offer a range of planning resources and services to help you reach your goals.

### Investment Services

- Investment planning for families, individuals, and entities
- Asset allocation and policy oversight
- Performance measurement and analysis
- Allocation review and rebalancing
- Diversification and sale of concentrated stock positions

### Family Mission and Planning

- Assistance in articulation of family mission
- Assistance in planning and executing family meetings
- Assistance in addressing family's fiduciary/ trustee needs
- Assistance in developing educational and succession strategies and programs
- Assistance with family office structuring
- Family education services

### Complex Planning Services

- Estate planning, including comprehensive strategy and document implementation (ex: will, trust, power of attorney, and/or living will)*
- Tax planning, including comprehensive strategy, year-round proactive recommendation and compliance (ex: document preparation/filing)*

### Strategic Family Services

- Coordination of investment, estate and tax planning
- Development and oversight of relationship with external professional and service providers
- Assistance in addressing strategic risks and opportunities
- Efficient management of trusts and estates, leveraging our fiduciary expertise

### Philanthropic Services

- Assistance in articulating family's vision in philanthropic strategy and plan
- Help identifying appropriate tax-efficient vehicle/strategy for charitable giving
- Help clarify funding interests and identify solutions for ongoing grantmaking and administrative needs
- Strategic advice on philanthropic governance guidelines

### Administrative Services

- Record keeping
- Consolidated and customized reporting
- Performance reporting
- Tax compliance (as trustee)
- Coordinate banking and cash-flow management
- Administration of trusts

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# Asset Management Approach

## Active Management

Portfolio managers actively select underlying securities, either bonds or stocks.

The goal is to outperform the benchmark that the manager tracks via the prospectus.

**Advantages**

- Potential to out perform an index
- Can take advantage of market dislocations that present opportunities

**Disadvantages**

- Higher cost
- Reliant on manager talent and persistence
- Difficult to outperform in heavily traded liquid markets such as domestic U.S. large

## Passive Management

Portfolio managers seek to track underlying benchmarks by replicating all or most of the investments in a given benchmark.

The goal is to perform at or near the index level minus expenses.

**Advantages**

- Lower cost
- Know what you will get
- Excellent risk versus reward versus expense trade off for highly liquid, efficient sectors

**Disadvantages**

- No opportunity to outperform benchmark
- May lag performance of active management in sectors more conducive to tactical shifts

## TCG Advisors' Hybrid Approach

- Selectively use both passive and active management depending on current market environment and evaluation of market efficiency of each asset class and sub asset class.
- Utilize tactical factor tilts when appropriate such as value versus quality and small cap versus large cap.
- Utilize an index + factor approach in markets that are more efficient and offer less opportunity for active outperformance.
- Utilize active approach in markets that have a history of top manager persistence over full market cycles due to significant asset price dislocations.
- The combined approach aims to minimize portfolio construction costs while maximizing the performance of each asset class within a portfolio.

# Portfolio Management

Our philosophy guides the investment process and the client investment management experience.

### Specialization

We utilize a team approach to identify opportunities across asset classes and access best-in-class asset managers across the investment landscape.

Our team can build robust portfolios to help meet each client's individual objectives.

### Tactical flexibility

Tactical decisions allow portfolios to take advantage of current market conditions while still maintaining exposure within the guidelines set by the client.

Flexibility to adjust exposures within our internal models allows us the flexibility to capitalize on opportunities as they arise.

### Asymmetric approach

We continuously evaluate portfolios to ensure proper market exposure with a higher potential for upside returns relative to the benchmark.

The portfolio management process and scenario testing allows us to manage client risk exposure.

### Long-term perspective

We believe in building portfolios for the long term that align with client objectives and risk tolerance to stay the course regardless of short-term market fluctuations.

We evaluate portfolio performance over the long term to benefit from the ability to stay invested over the entire investment horizon of each client.

### Efficiency

We utilize inexpensive, passive investment vehicles when little opportunity for alpha generation exists. In asset classes where opportunity for asymmetric upside returns exists, we utilize actively managed vehicles capitalize on short- and long-term market opportunities.

All models are managed in a tax sensitive manner with particular attention to reducing turnover to maximize compound returns.

# Important Disclosures

Investment advisory services offered through TCG Advisors, an SEC registered investment advisor. Insurance Services offered through HUB International. Recordkeeper and Third Party Administrator services offered through TCG Administrators, a HUB International Company. HUB FinPath is offered through RPW Solutions. Tax Services offered through RPW Solutions. Cypher offered through Cypher Security, LLC. Consulting Services offered through TCG Consulting Services, LLC.

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When considering alternative investments, you should consider various risks, including the fact that some products use leverage and other speculative investment practices that may increase the risk of investment loss, can be illiquid, are not required to provide periodic pricing or valuation information to investors, may involve complex tax structures and delays in distributing important tax information, are not subject to the same regulatory requirements as mutual funds, often charge high fees, and, in many cases, the underlying investments are not transparent and are known only to the investment manager. With respect to alternative investments in general, you should be aware that returns from some alternative investments can be volatile and you may lose all or a portion of your investment.

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