

The Plancorp Difference

At Plancorp, we're committed to serving as your financial life advocate. That means getting your entire financial house in order, whether you're an individual, family, small business owner or board member.

We'll help make your goals a reality, while adhering to the highest fiduciary standards. Our certification by the Centre for Fiduciary Excellence® (CEFEX®), which we've earned every year for more than a decade, reflects this commitment to acting in your best interest at all times.

We like to refer to "The Plancorp Difference," highlighted in six core tenets that reflect the way we do business. These non-negotiable values are inter-woven into our firm's culture, core and character.

We believe our clients have the right to:

1) Be the center of everything we do.

With no hidden agendas, fees or commissions, our clients always come first. As an independent firm and CEFEX®-certified fiduciary, we stand by this commitment.

2) Truthful, honest communication.

Our clients deserve the highest level of respect. They can trust us to do what we say we'll do, take accountability for our actions and maintain absolute transparency.

3) High-value strategies.

We provide an extremely high level of service at a competitive cost. By providing education and pro-active guidance, we empower clients to reach their financial goals.

4) Confidence in leadership.

Our clients benefit from our leaders' experience. Clients can have confidence in their abilities, as well as character.

5) Completely independent, objective financial advice.

Because we are paid only by our clients, we're able to remain independent and objective when making investment recommendations.

6) An academic-based, time-tested investment strategy.

We base our recommendations on academic, Nobel-prize winning research, trusting in the power of the market to help us capture optimal returns.

For more information on our unique approach and investment strategy, please visit www.plancorp.com or email info@plancorp.com.



Wealth Management

At Plancorp, we believe wealth management is about more than asset allocation or portfolio diversification. It's about understanding your unique goals, what inspires you and how we can help bring your dreams to life.

Our comprehensive wealth management approach taps into a number of tools to help you achieve your life plan, from estate and tax planning to investment solutions. And, because we're fee-only (zero-commission) fiduciaries, you can be confident that our advice is independent, objective and always in your best interest.

» Financial Planning

From the moment you become a client, we will work with you to determine your goals and aspirations—and then translate those into a life plan. We'll revisit this plan on at least an annual basis to ensure you are tracking toward creating the life you have imagined. As needed, we'll ensure your CPA, attorney and other professionals are kept informed and aligned with your plan.

» Investment Management

Once we've discovered your comfort level with risk, as well as your need for return, we will recommend a diversified mix of assets that balances the two. Our disciplined strategy, rooted in Nobel Prize-winning academics' research, eschews "playing the market" and short-term stock picking. Instead, we focus on securing long-term growth and avoiding the angst of market volatility.

Just
50% of pre-retirees
*believe they are well prepared
with a strong retirement plan.*



Advisors can add about
3% in net returns

SOURCES:

Advisors can add about 3% in net returns; Vanguard, Vanguard Advisor's Alpha(TM) Quantification Modules

Just 50% of pre-retirees believe they are well-prepared with a strong retirement plan; Prudential Investments survey, <http://www.businessinsider.com/reasons-for-americas-retirement-crisis-2016-11>



Retirement Plan Advisors

Plancorp's Retirement Plan Advisors team doesn't sell—we educate.

We partner with you from day one of the planning process, rooting our approach in an evidence-based investment strategy, transparent fee structure and broad resource pool. This allows you to get the most out of your company's retirement plan, using it to attract and retain quality employees.

Our approach centers on five key areas to help you maximize benefits, fulfill legal requirements and engage employees. By improving both the employee and employer experiences, we'll help you equip your participants and your business for successful outcomes.

- 1) Transform your plan design.
- 2) Mitigate fiduciary liability.
- 3) Ensure competitive fees.
- 4) Exercise a disciplined investment strategy.
- 5) Equip employees for successful outcomes.

With nearly 30 years of financial service experience, we can help you select record keepers and third party administrators to streamline day-to-day plan management.

We'll keep an eye on your plan management, so you can keep your focus where it belongs—on your business.



*Having enough money
for retirement is the*
**#1 financial
concern** *for Americans.*



34% of households
*at or near retirement don't have
a formal retirement plan.*

SOURCES:

Having enough money for retirement is the No. 1 financial concern for Americans; Personal Capital Corporation, <https://www.personalcapital.com/blog/retirement-planning/401k-retirement-infographic-by-personal-capital/>

39% of households at or near retirement don't have a formal retirement plan; Money Crashers, <http://www.moneycrashers.com/how-much-save-retirement-ready/>



Exit Strategy Advisors

It's never too early for an exit strategy.

After all the work you put into growing and building value in your business, selling it may be the last thing on your mind. But whether you're looking to transition ownership now or in the future, it's never too soon to start thinking about the right approach.

Plancorp is committed to partnering with you in this endeavor. We will start by fully understanding your goals and objectives for life after exiting your business. Then, we will prepare a comprehensive analysis to see if your financial life goals can be met by your projected resources, including the expected value of your business interests.

We'll assist you in developing the best possible strategy for transitioning your ownership and recognizing the optimum value of your business. Once the road map is prepared, our experienced Exit Strategy Advisors will help assemble the appropriate team of professionals and coordinate the execution of the plan.

Contact us to learn how our personalized, fixed-fee approach minimizes risk and maximizes value throughout the transition process.



80% of companies
below \$50 million in sales don't sell.

76% of
business owners
plan to transition over
the next 10 years.



SOURCES:

76% of business owners plan to transition over the next 10 years; 2013 EPI State of Owner Readiness

More than 70% of businesses that are put on the market do not sell; 2013 EPI State of Owner Readiness



Institutional Asset Management

As a trustee, you are obligated to continuously consider the organization's fiscal wellbeing, not just today or next year, but 10 or more years into the future. Consequently, if you sense that the organization's investments or endowment are underperforming, it is your responsibility to ask why and to help seek out a solution.

This is where Plancorp can help. Our team regularly provides guidance and education to the boards of numerous foundations, endowments, private schools and other non-profits.

We offer the organizations we serve:

- » More than 25 years' experience serving institutions.
- » Fiduciary oversight and education.
- » Minimized fees.
- » Cash flow planning.
- » A simple, yet sophisticated investment philosophy.

As a CEFEX®-certified fiduciary, we are required by law to act in the best interests of our clients at all times. We'll help identify risk and reward in your organization's current portfolio. Then, we will work with your board to construct an investment plan that supports your organization's mission and goals, while keeping costs to a minimum and maintaining total transparency.



Investing as a trustee requires a

different mindset

than investing as an individual.

*Because we draw
on our collective institutional
experience, the Plancorp team
can provide*

***a 360°
assessment***
of your situation.

