CERITY PARTNERS®

GENERAC

Comprehensive **Financial** Counseling

One-on-one support and objective advice for every aspect of your financial life.

www.ceritypartners.com

Why Cerity Partners

OBJECTIVITY

We listen first before offering solutions. Our clients receive objective advice tailored to their specific financial goals and priorities.

EXPERTISE

Our advisors have broad wealth planning, investment, and tax credentials.

EXPERIENCE

We have extensive investment, law, tax, financial planning, employee benefits, and wealth management experience.

FLEXIBILITY

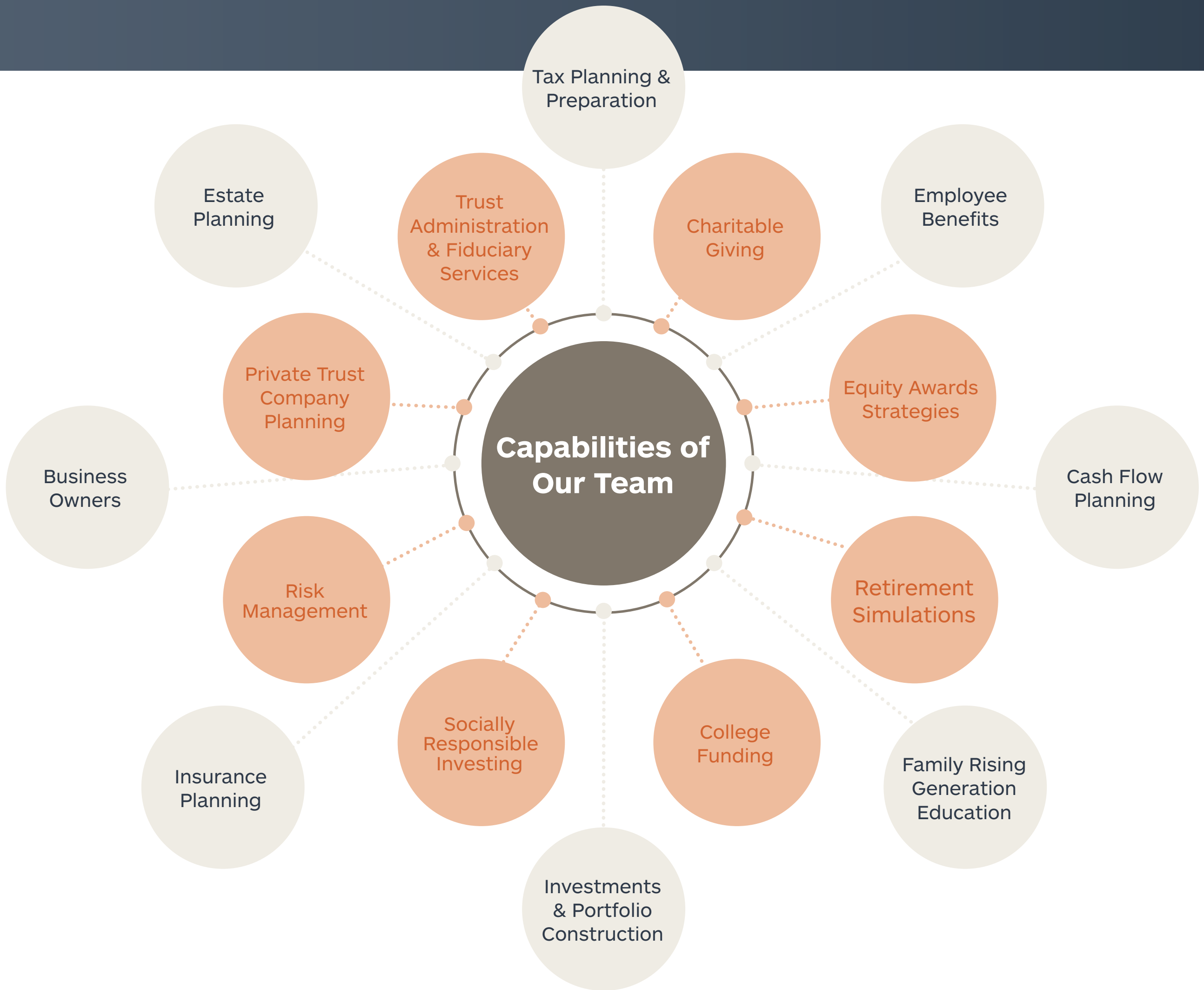
We have the freedom to use any third-party offering or solution for the benefit of our clients.

ACCESS

Our clients receive the resources and access generally offered by large firms with the personalized attention of a family office.

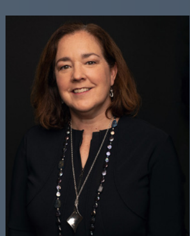
REPORTING

We offer customized reporting, bill pay services, and a secure online portal with digital vault technology.



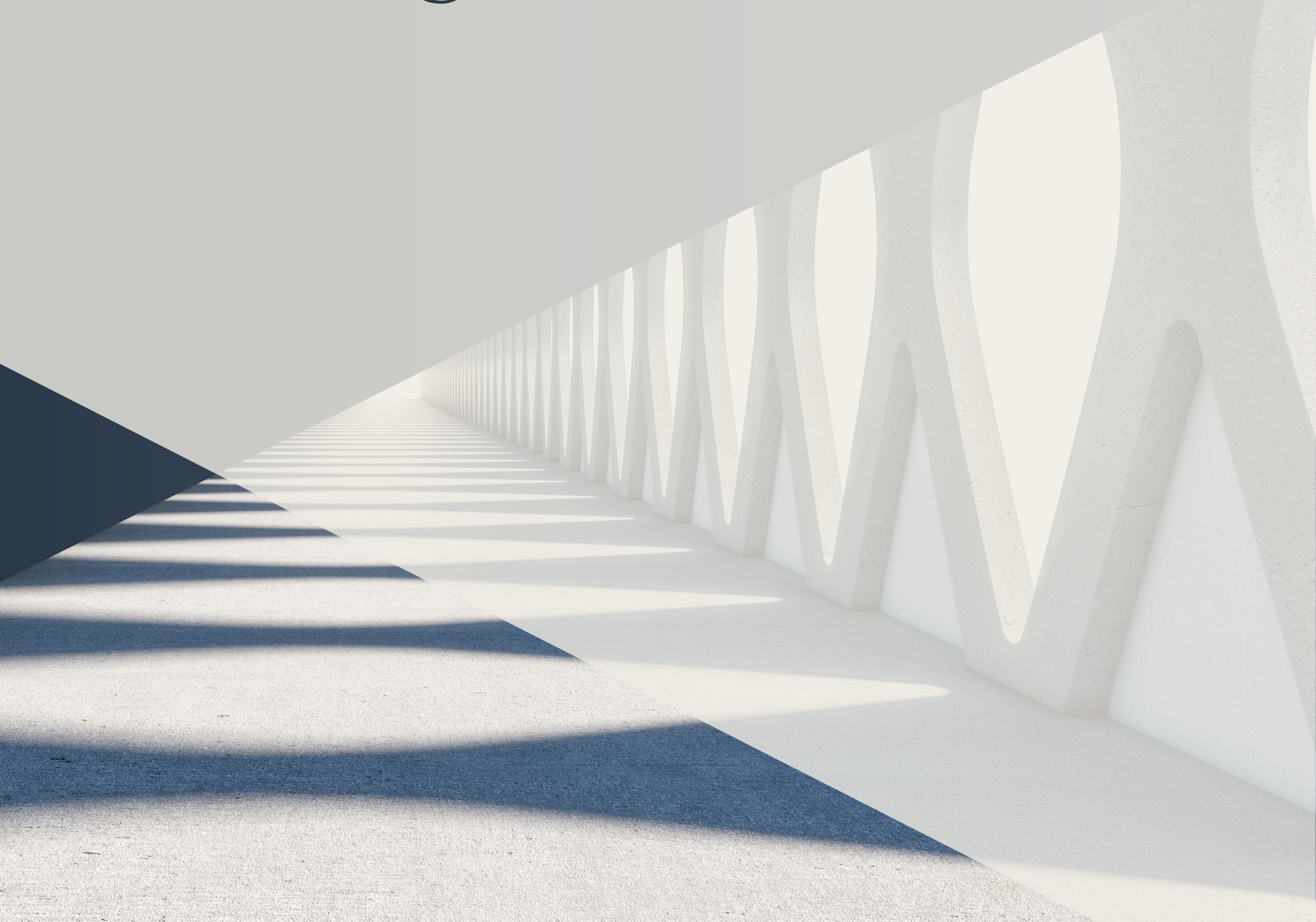
Wealth is an extremely personal and often emotional topic. You need an advisor who acts in your best interest. That’s Cerity Partners. Our advisors embrace their fiduciary role as stewards of your money.

Our goal is to help our clients maximize their employment offerings by strategically incorporating them into their overall financial plan, allowing them to focus on what matters most.



Kate Kennedy, CFP®, CPA, JD
Partner, Executive Financial Counseling Midwest Practice Leader & Relationship Partner for Generac Power Systems

Simplifying Wealth Management.



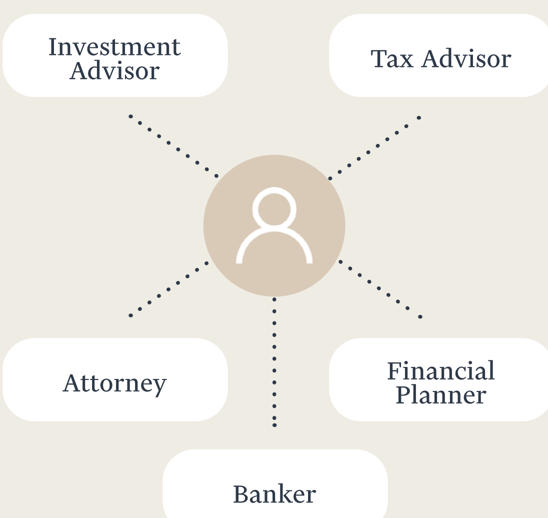
We do all the coordination and execution for you.

We take the complexity out of managing your wealth so you can focus on the more important things in life. Think of us as your outsourced family office.

Our experienced team of specialists work with you – and your existing advisors – to create a comprehensive plan that helps you preserve, grow, and protect your wealth.

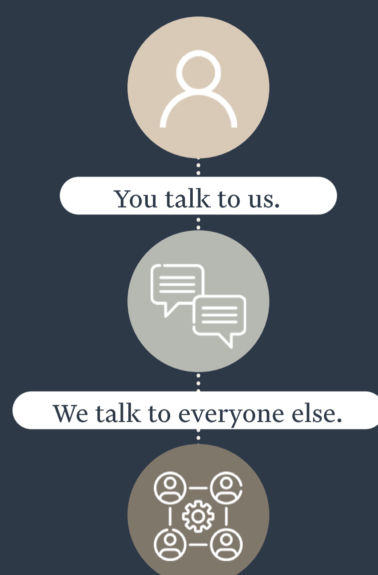
THE TRADITIONAL WAY OF MANAGING WEALTH

You have to coordinate multiple advisors and aggregate information from each to get a complete picture of your financial situation.



THE CERITY PARTNERS WAY OF MANAGING WEALTH

You have ***ONE*** dedicated contact who works with you and our team of in-house specialists to create your comprehensive financial plan.



Conversation and Collaboration

The foundation of our approach to delivering comprehensive, personalized solutions.

LISTEN AND LEARN

Our initial meeting is an in-depth conversation about your:

- Goals, concerns and priorities
- Assets, investment holdings and financial obligations
- Investment preferences, time horizon, risk tolerance and tax profile

ANALYZE AND EVALUATE

To fully understand your current situation, we then:

- Examine your compensation and benefit plans as well as your legal and financial documents
- Review your investment portfolio and asset allocation relative to your goals
- Assess your insurance coverage and needs including life, disability and property and casualty

RECOMMEND AND IMPLEMENT

This step is where together we turn ideas into action; it involves:

- A discussion about cash flow, retirement, investment and tax projections
- Implementation of your decisions and planning solutions
- Coordination with your other professional advisors such as your estate planning attorney and insurance provider

Integrated Decision-Making

One-on-one support and objective advice for every aspect of your financial life.

EXECUTIVE COMPENSATION & BENEFITS

- Assist in maximizing the value of compensation and benefit plans, including 401(k), stock purchase plan, PSUs, RSUs, SARs, ISOs, NQSOs and deferred compensation plans
- Assess compliance with Rule 144, Section 16, 409A, 280g, and other legal, regulatory and company requirements
- Evaluate the need for an 83b election, 10b5-1 program, and other tax and safe harbor strategies

INCOME TAX PLANNING & PREPARATION

- Design and implement tax optimization strategies
- Generate detailed tax projections
- Prepare personal, trust and business tax returns

ESTATE PLANNING & WEALTH TRANSFER

- Review estate planning documents, asset ownership and beneficiary designations
- Design and implement wealth protection and transfer strategies
- Develop charitable planning and gift coordination strategies

RETIREMENT PLANNING

- Generate retirement income projections and liquidity needs analysis
- Coordinate liquidity and liability management, deferrals, payouts and distributions
- Design and implement lifetime income strategies

RISK MANAGEMENT & INSURANCE PLANNING

- Conduct needs analysis and evaluate in-force insurance policies (life, disability, long-term care, property, umbrella, etc.)
- Evaluate coverage options and cost
- Develop and implement asset protection strategies

INVESTMENT PLANNING

- Create customized investment policy statement based on goals and risk tolerance
- Coordinate benefit plan investments and outside accounts
- Structure tactical asset allocations around employer stock and other concentrated positions

CERITY PARTNERS®

Experience a *better* approach to financial service.

All the experts. One point of contact.
Comprehensive financial advice, tailored to you.

Contact us today to get started.
Generac@ceritypartners.com

ceritypartners.com/Generac

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