



Presenters:

Paul Binnion, Director of Strategic Development

Jordan Rapoport, Relationship Manager

Glenn S. Dorsey, CFA[®], Client Portfolio Manager

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PARTNER

CONFERENCE

Attracting & Retaining HNW Clients
with a Uniquely Personal Process



Investment Planning

A Goal without a Plan Is Just a Wish.

Overview



- Better Understanding of the Process
- Address the “Why,” not Always the “What” or the “How”
- Benefits to Your Clients and to Your Practice

Why Plan?



- Make Smart Decisions with Their Money
- Mitigate Taxes
- Take Care of Heirs
- Make Sure Assets Are Not Unjustly Taken
- Make a Difference
(Charity, Philanthropic Efforts)

Guiding Principles

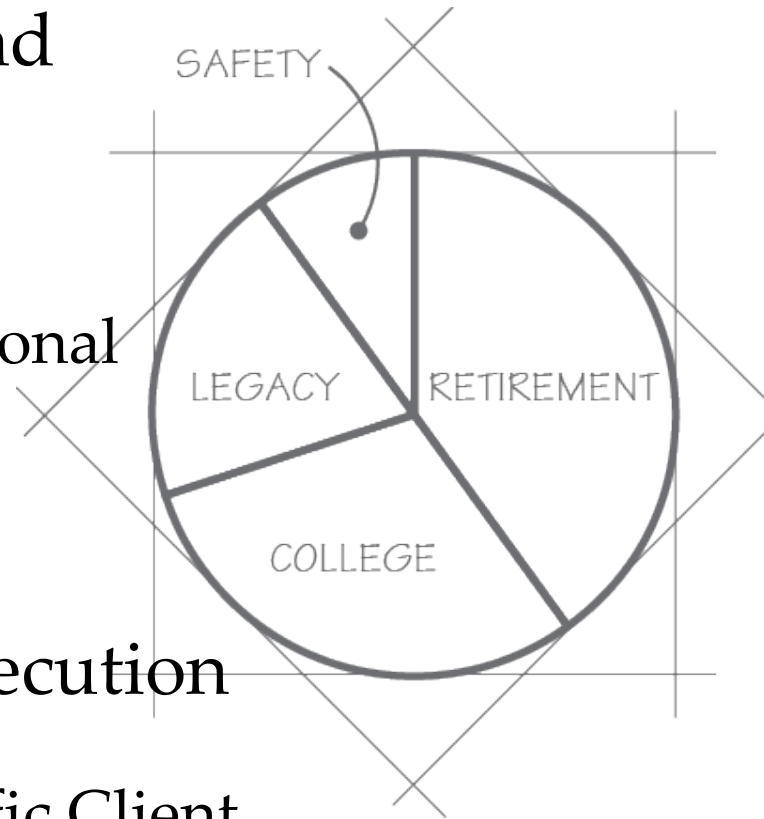


- Clients deserve excellent asset management, delivered in a straightforward and personalized format
- The financial advisor's central role is to ensure today's goals become tomorrow's realities for clients

Personalized Experience



- Clients First, Products Second
- Case Design
 - ❖ Establishment of Client's Personal Benchmark
 - ❖ Income Planning Needs
- Portfolio Construction & Execution
 - ❖ Investments to Support Specific Client Outcomes



Tools at Your Disposal



- Collaborative Case Design Process
- Income Planning Tool Box & Reporting
- Bond Diagnostic
- Morningstar Direct
- Tax Transition Strategies
- Investment Allocation Concerns, Observations & Recommendations (Current vs Proposed Convo)
- Personal Benchmarking
- Investment Policy Statement

Why Income Planning?



- The average HNW investor has 3.6 financial advisors
- In 2020, 70% of the wealth in the U.S. will be held by pre-retirees and retirees
- Advisors who offer retirement income planning services have found that their clients are more satisfied, consolidate more assets with them, and provide more referrals for new business.



Income Navigator

Goals-Based Investment Planning



Income Navigator



Household Information



SAMPLE

Basic Information

Name	Current Age	Target Retirement Age
Mr. Ralph Kramden	61	62
Mrs. Alice Kramden	61	62

	Current Investable Assets	Desired Monthly Income
Household	\$2,000,000	\$10,000

Additional Income Sources

	Mr. Ralph Kramden	Start Age	Mrs. Alice Kramden	Start Age
Social Security	\$24,000/yr	62	\$22,000/yr	62
Pension			\$18,000/yr	62



Income Plan Highlights

SAMPLE

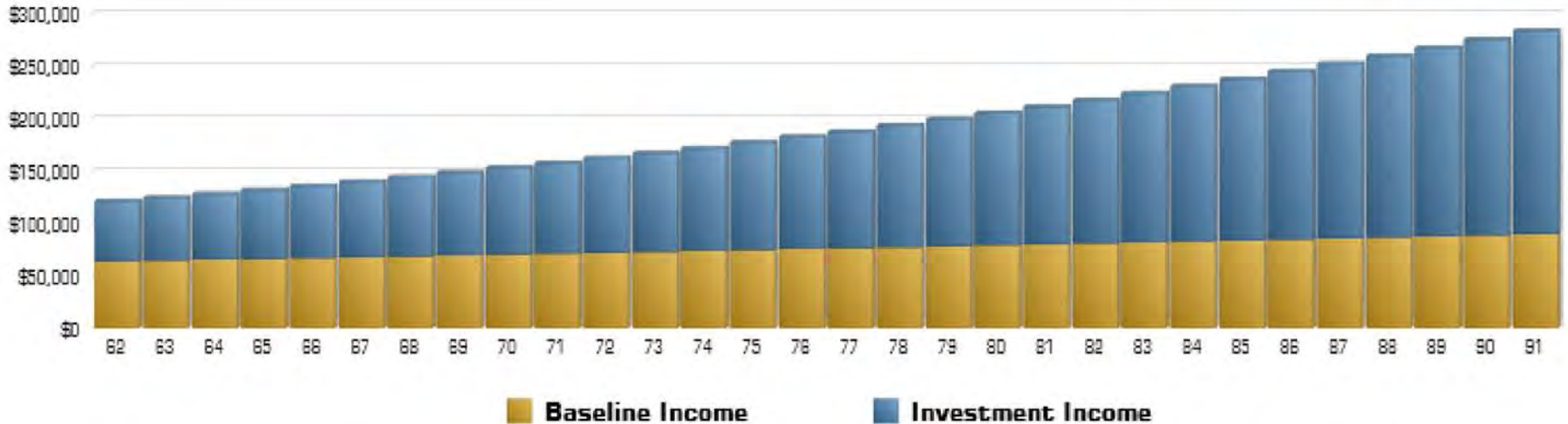
Total Years of Income	30 Years
Initial Investment	\$2,000,000



Distribution Phase

SAMPLE

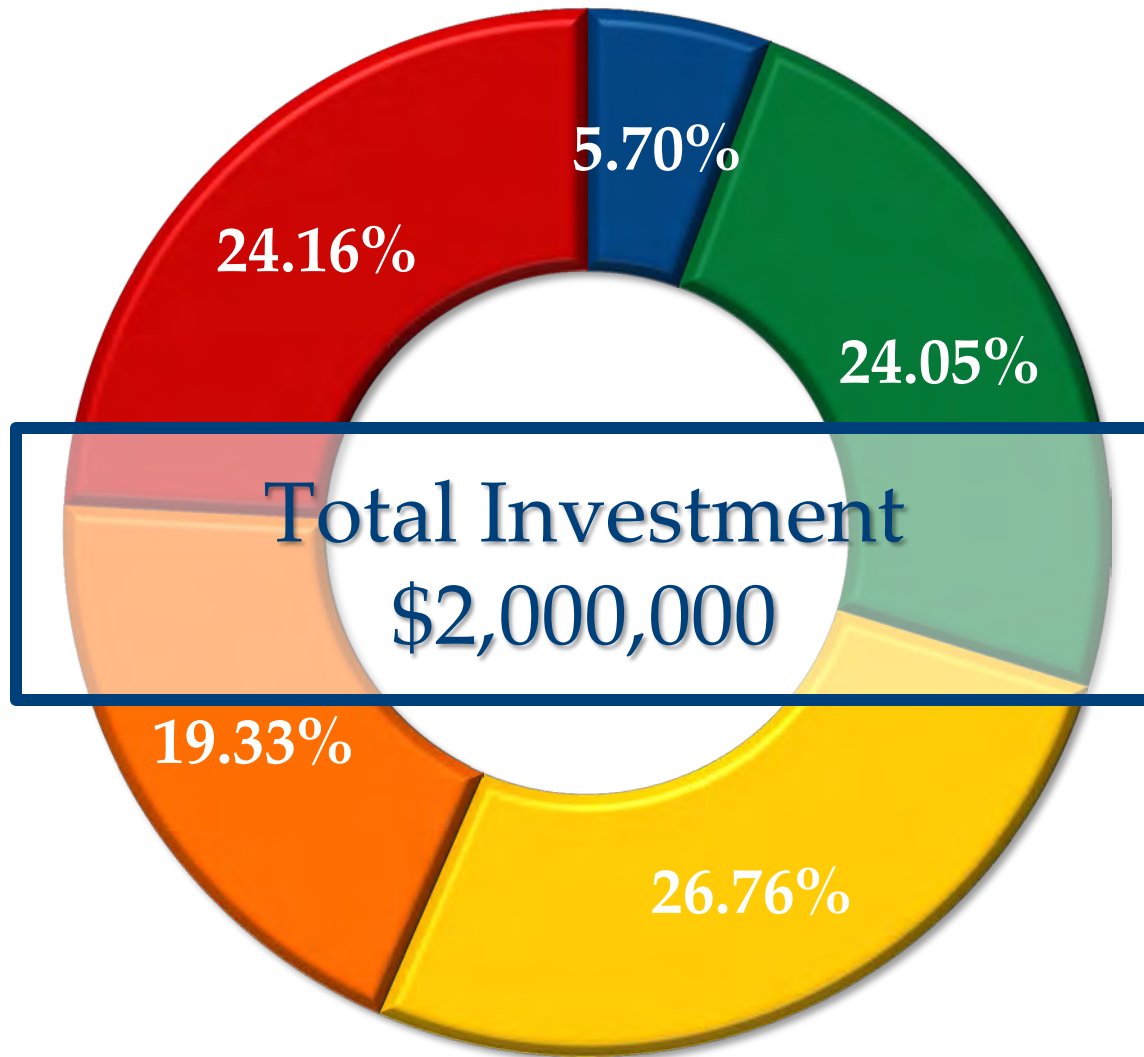
Assumed Inflation Rate: 3.0%



Start Year	End Year	Income Source	Baseline Income	Annual Increase
1	N/A	Mr. Ralph Kramden Social Security	\$24,000	1.25%
2	N/A	Mrs. Alice Kramden Social Security	\$22,000	1.25%
3	N/A	Mrs. Alice Kramden Pension	\$18,000	1.00%



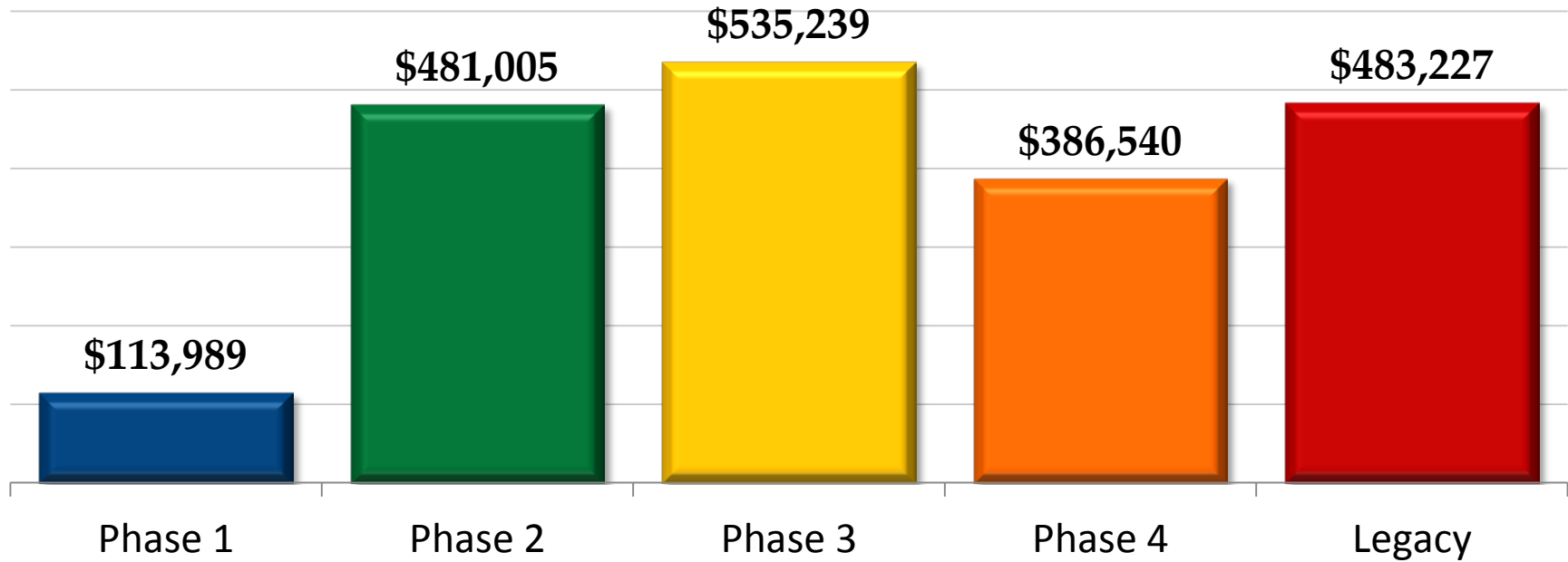
Your Income Navigator Plan



- Phase 1
- Phase 2
- Phase 3
- Phase 4
- Legacy



Your Income Navigator Plan



	%	Starting Amount	Total Duration	Distribution ROR	Accumulation ROR	Deferral Duration
Phase 1	5.70%	\$113,989.28	Year 1 to 2	0.50%		0
Phase 2	24.05%	\$481,004.50	Year 3 to 10	3.00%	3.00%	2
Phase 3	26.76%	\$535,238.96	Year 11 to 20	4.00%	5.00%	10
Phase 4	19.33%	\$386,540.45	Year 21 to 30	5.00%	6.00%	20
Legacy	24.16%	\$483,226.81	Year 30		6.00%	30



Your Income Navigator Plan Year by Year

SAMPLE

Year	Age	Baseline Income	Investment Income	Total Income	Phase 1	Phase 2	Phase 3	Phase 4	Legacy	Total
1	62	\$64,000	\$56,000	\$120,000	\$58,559	\$495,435	\$562,001	\$409,733	\$512,220	\$2,037,948
2	63	\$64,755	\$58,845	\$123,600	\$0	\$510,298	\$590,101	\$434,317	\$542,954	\$2,077,669
3	64	\$65,519	\$61,789	\$127,308		\$463,818	\$619,606	\$460,376	\$575,531	\$2,119,330
4	65	\$66,291	\$64,836	\$131,127		\$412,896	\$650,586	\$487,998	\$610,063	\$2,161,544
5	66	\$67,075	\$67,986	\$135,061		\$357,297	\$683,116	\$517,278	\$646,666	\$2,204,357
6	67	\$67,866	\$71,247	\$139,113		\$296,769	\$717,271	\$548,315	\$685,466	\$2,247,821
7	68	\$68,666	\$74,620	\$143,286		\$231,052	\$753,135	\$581,214	\$726,594	\$2,291,994
8	69	\$69,477	\$78,108	\$147,585		\$159,875	\$790,792	\$616,087	\$770,190	\$2,336,944
9	70	\$70,298	\$81,714	\$152,012		\$82,957	\$830,331	\$653,052	\$816,402	\$2,382,742
10	71	\$71,127	\$85,446	\$156,573		\$0	\$871,848	\$692,235	\$865,386	\$2,429,469
11	72	\$71,967	\$89,303	\$161,270			\$817,419	\$733,769	\$917,309	\$2,468,497
12	73	\$72,817	\$93,291	\$166,108			\$756,825	\$777,795	\$972,347	\$2,506,967
13	74	\$73,678	\$97,413	\$171,091			\$689,684	\$824,463	\$1,030,688	\$2,544,835
14	75	\$74,548	\$101,676	\$176,224			\$615,596	\$873,931	\$1,092,529	\$2,582,055
15	76	\$75,429	\$106,082	\$181,511			\$534,138	\$926,367	\$1,158,081	\$2,618,585
16	77	\$76,319	\$110,637	\$186,956			\$444,866	\$981,949	\$1,227,566	\$2,654,381
17	78	\$77,221	\$115,344	\$192,565			\$347,317	\$1,040,866	\$1,301,220	\$2,689,402
18	79	\$78,133	\$120,209	\$198,342			\$241,001	\$1,103,318	\$1,379,293	\$2,723,611
19	80	\$79,058	\$125,234	\$204,292			\$125,407	\$1,169,517	\$1,462,051	\$2,756,974
20	81	\$79,992	\$130,429	\$210,421			\$0	\$1,239,688	\$1,549,774	\$2,789,462

Clark Capital Management Group has prepared this projection relying upon information about the investor's financial circumstances and specific investment goals provided by the investor and/or the investor's personal financial advisor. The projection is hypothetical and provided solely as information which should be carefully weighed and evaluated by the investor with the assistance of the investor's personal financial advisor. It is not guaranteed that any of the investment recommendations or projections made here will be profitable or provide a given level of income in the future. In making projections of investment results at different phases of the model, Clark Capital has utilized the Firm's financial and market research, historical market activity as well as external sources of research which contribute to the Firm's asset allocation process and the continuous refinement of the proprietary econometric models. There is no guarantee that the projections will be seen to be correct and there may be significant deviation between projections and actual results of particular investments or group of investments. Before investing, the investor should consider their investment goals and risk comfort level and consult with their investment advisor and tax professional. Past performance does not guarantee future results.



Your Income Navigator Plan Year by Year

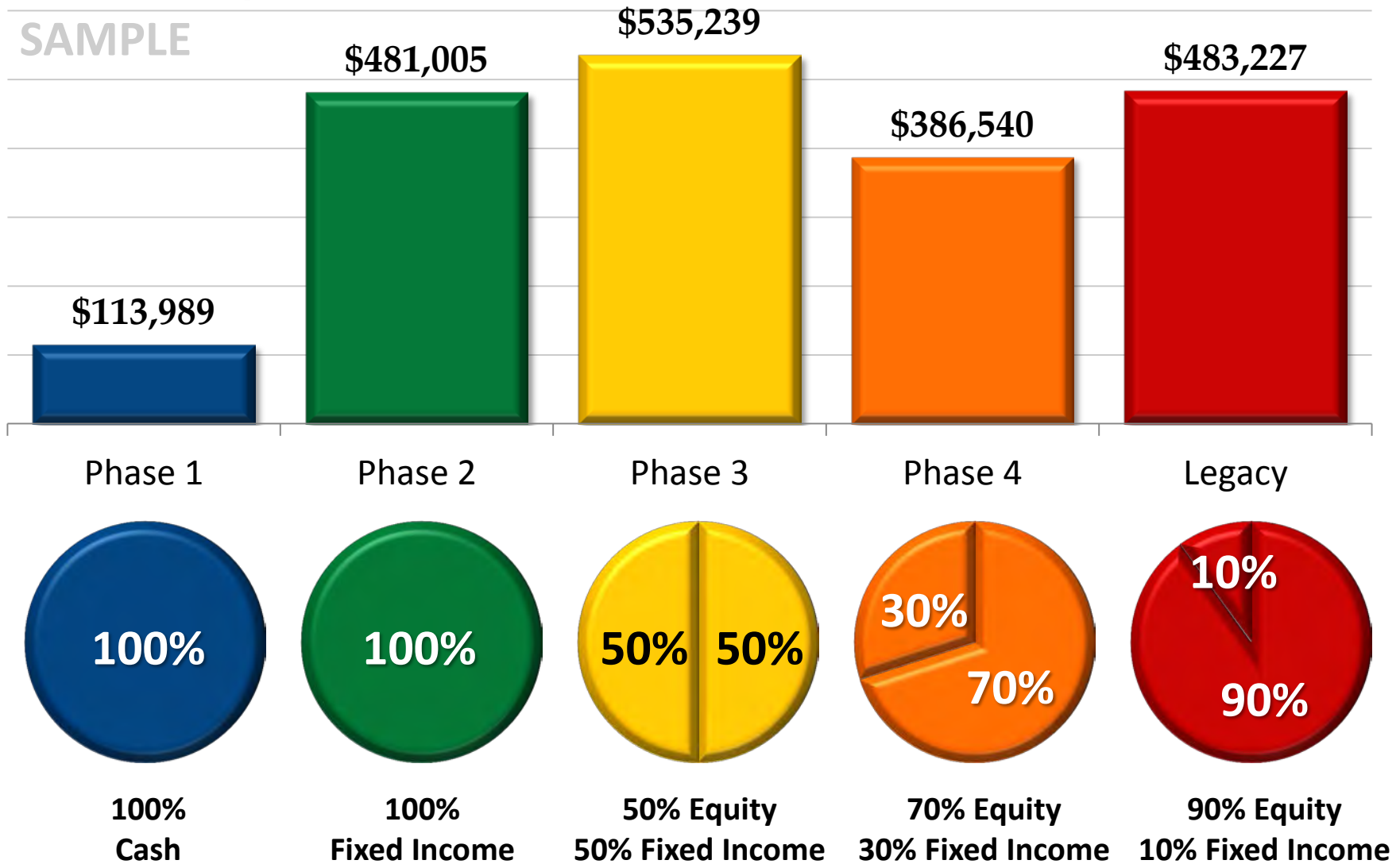
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66	\$67,075	\$67,986	\$135,061		\$357,297
67	\$67,866	\$71,247	\$139,113		\$296,769

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Your Objectives Drive the Investment Plan



This is not a recommendation to buy or sell a security or to adopt a particular investment strategy. Please see attached disclosures.

A lighthouse stands on a rocky island in the background. In the foreground, large waves are crashing against the shore, creating a misty spray of water. The sky is overcast with grey clouds. The overall scene is dramatic and somewhat somber.

Introducing Glenn

Introducing Glenn Dorsey



- Glenn S. Dorsey, CFA®
 - ❖ *Senior Vice President
Client Portfolio Manager*
 - ❖ Responsible for portfolio construction and the clear communication of investment strategy to advisors and their clients



Partnering
with You to Deliver a
Superior Investor Experience

The Clark Capital Client Portfolio Management Team



- Focused on high net worth market
- \$1 million threshold for concierge service
- Includes HNW, Foundations, Endowments, Trusts, & Estates
- High touch approach to help you get larger accounts



The Clark Capital Client Portfolio Management Team Value Equation



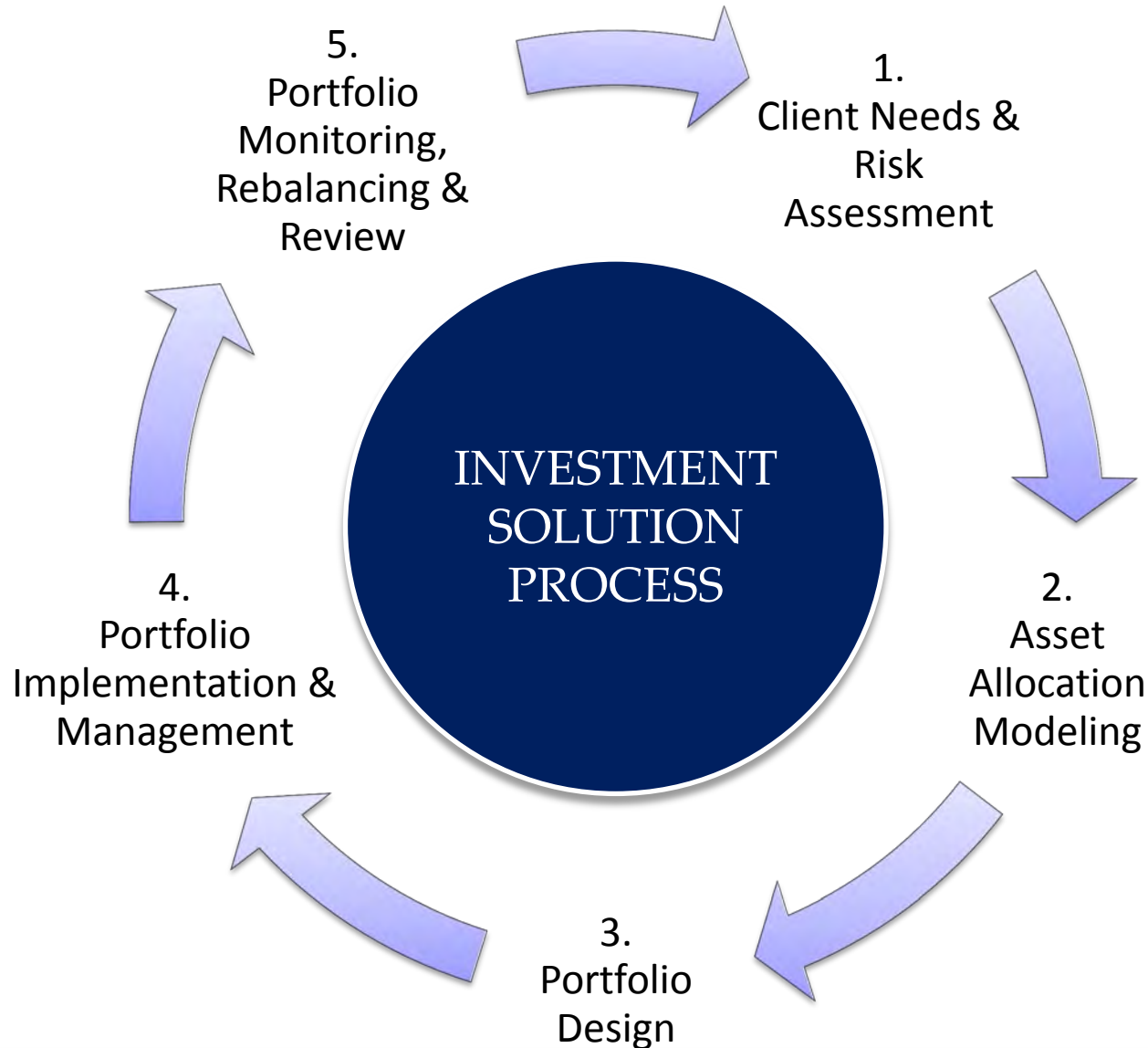
Happy Client!

Client Portfolio Management Team



- Scope of Services
 - ❖ Full discovery call
 - Determine client specific needs, goals, objectives, risk tolerance
 - Analysis of existing holdings
 - ❖ Customized portfolio based on client specific needs
 - Tax workouts
 - Concentrated Positions
 - ❖ Customized investment proposal generated
 - Client Portfolio Manager will present for cases over \$3 million
 - ❖ Dedicated Client Portfolio Manager
 - ❖ Quarterly portfolio review available

Holistic Investment Solution Process





Navigator[®] Personalized UMA

Every Journey Is Personal.

Life Goals. Financial Goals. Make Them Work Together.



Personalized UMA Benefits



- A completely personalized and relevant experience for clients
- Leveraging the expertise of Clark's Investment Team
- Primarily individual equities and bonds that HNW clients expect
- Customized portfolios designed to meet clients' goals and objectives

What's in It for You?



- A holistic way to better match clients' needs to the investment solutions that we believe may be best suited to achieve success
- Personalized target benchmarks to keep clients focused on what's important
- A probable higher success rate in achieving clients' desired outcomes leading to more satisfied advocates
- The possibility of greater wallet share and more revenue



Q&A