BRENNAN

FINANCIAL SERVICES

INTEGRITY · SERVICE · GROWTH

Our Firm

♦ Debra Brennan Tagg's team is a division of Brennan Financial Services, a family-owned firm founded in 1982 by Dave Brennan.

♦ As 1 of 4 Independent Wealth Advisors, Debra manages over $180M in private and institutional funds.

Our Clients

♦ Our clients choose us because they need holistic and unbiased expertise in financial planning and investment management.

♦ Our typical clients are successful business owners or corporate executives who are focused on their financial and personal goals and need a partner to design and implement the plan that can help them achieve those goals.

♦ We work with clients with investable assets of at least $1 million.

Our Mission

♦ At Brennan Financial Services, we have one goal: to help individuals and families prioritize their financial objectives and give them the education, the tools, and the plan that will help them achieve their goals in the right timeframe. That goal is an extension of our firm's mission, which is to help our clients achieve financial independence through the design of personalized investment strategies.

♦ Our role is to help refine a client's personal and financial goals and curate a plan to address all aspects necessary to achieve them: investments, insurance, estate planning, tax strategies, risk analysis, and philanthropic giving.

♦ Our team relies on our strategic external partners to complement in-house solutions.

Investment Philosophy

♦ Our job is to know the investment world and to design a portfolio to meet the various needs of our clients.

♦ We balance our client's goals with their risk tolerance and timeframe to recommend the most appropriate mix of assets to achieve growth, income, or preservation.

♦ We do not manage our performance against a particular index, but rather against the goals that we have discussed with our clients.

Investment Process

♦ We begin with the purpose of the investment, and the timeframe — how long it will be invested before it will need to be liquidated or to produce income.

♦ Next we determine the ideal tax characteristics of the account, based on current income and assumptions about future income.

♦ After we choose the investment program with the most appropriate benefits, we focus our client's risk/return parameters, which may vary within a portfolio.

♦ Each portfolio is individually structured and continuously monitored.

Investment Strategies

♦ Globally diversified discretionary portfolios incorporating *Aladdin*, BlackRock's proprietary risk management overlay

　♦ International and domestic equity and fixed income

　♦ Alternative asset sleeves

　♦ Mutual funds and ETFs

♦ Annuities: fixed, variable, fixed indexed, immediate

♦ Non-publicly traded REITs

♦ Access to outside money managers for specific objectives

Financial Planning

♦ Our team utilizes the DBT 360 financial planning system, a proprietary model developed by Debra to combine a deep knowledge of a client's goals and background with a comprehensive set of planning tools.

♦ The DBT 360 Plan is a unique design for each client, based on an analysis of individual risks and resources that focuses a client on prioritizing and reaching specific financial and life goals.

Insurance Solutions

♦ As part of the implementation of a client's comprehensive plan, our team reviews and offers appropriate insurance solutions.

♦ Our firm offers a variety of insurance options, including:

  ♦ Life Insurance (term or universal life / whole life)
  ♦ Long Term Care Insurance
  ♦ Disability Insurance

Estate & Tax Planning

♦ The DBT 360 planning process includes a review of wills, trusts, and business plans by a licensed attorney to ensure that every piece of a client's "puzzle" is working together.

♦ We collaborate with tax professionals and estate attorneys where necessary to help clients implement their DBT 360 plan.

Comprehensive Financial Planning

Goal Assessment
- Short & long term
- Personal & financial
- Perspective

Resource Analysis
- Income
- Investment
- Growth potential
- Family wealth
- Unique opportunities

Review / Monitor

DBT360

Plan Implementation
- Investment strategies
- Insurance solutions
- Estate plan
- Tax plan

Risk Assessment
- Debt
- Forecast obstacles & challenges
- Accept, eliminate, or mitigate