

Your Story,
Our Process,
Your Plan.



GLOBAL FINANCIAL
PRIVATE CLIENT

6000 Cattleridge Drive, Suite 200, Sarasota, Florida 34232
Phone: (941) 441-1622 | Fax: (941) 441-1692
Web: www.mygfpc.com

THE GLOBAL FINANCIAL TIMELINE THEN AND NOW



2004 Global Financial Private Capital, LLC (GFPC) is founded by Geoffrey A. Frazier and Michael J. Dixon.

2014 GFPC reaches Forbes Top 50 Wealth Manager at #29 with over \$3,500,000,000 of assets under management.



2015 Global Financial Private Capital, an independently owned SEC Registered Investment Advisor (RIA) with \$5.2 billion in assets under management, is pleased to announce that it has been named to the Financial Times 300 Top Registered Investment Advisors, as of June 18, 2015. The list recognizes top independent RIA firms from across the U.S.

2015 Global Financial Private Capital, an independently owned SEC Registered Investment Advisor (RIA) with \$5.3 billion in assets under management (AUM) as of April 28, 2015, is pleased to announce that it has been ranked among the "Top 100 RIAs of 2015" by WealthManagement.com, the digital resource of REP. and Trust & Estates magazines. Global Financial is ranked #17 out of the 100 firms and is one of only two Florida-based advisory firms included on the list. The rankings are based on total assets under management and represent the largest advisory firms nationally. "We're thrilled to be recognized once again as one of the top advisory firms in the nation," said Geoff Frazier, President of Global Financial. "Our growth was made possible by the dedication of our financial advisors and their commitment to helping conservative investors achieve their financial goals."

2010 GFPC surpasses over \$500,000,000 of assets under management.

2013 GFPC reaches Forbes Top 50 Fastest Growing Registered Investment Advisors at #28 with over \$2,000,000,000 of assets under management.



2014 GFPC rings the Bell on the New York Exchange for the launch of its ETF with AdvisorShares.



2018 AssetMark, the industry's third-largest turnkey asset management provider, hits the \$50 billion mark by agreeing to buy Global Financial Private Capital, a \$5.7 billion RIA that provides outsourcing services to around 300 advisors. Investment banking firm RBC Capital Markets served as exclusive financial advisor to Global Financial Private Capital in this transaction.



GLOBAL FINANCIAL PRIVATE CLIENT

2019 Global Financial Private Client, LLC, is exempted out from the sale along with the support team to create the Private Family Office of select clientele led by Frazier.

THE GLOBAL FINANCIAL PROCESS **WHAT WE DO**

LEVEL ONE

- Identify best-in-class research and model delivery specifically suited for all of the clients of Global Financial Private Client
- Focus on research and model delivery with performance that has the potential to maintain repeatable, sustainable, and consistent performance through individual equities, fixed income, and low-cost ETF holdings
- Global Financial Private Client portfolios are managed with research from Chaikin Analytics, Vanguard, Fidelity Institutional, Blackrock, State Street and Dorsey Wright

LEVEL TWO

- Asset Allocation
- Model Allocation
- Regular Investment Committee review and oversight
- Ongoing performance and model assessment
- Active, Passive, Hybrid and Portfolio Foundational Design Management

LEVEL THREE

- Portfolio Customization
- Allocations based on your specific goals
- Rebalancing to keep your portfolio on track
- Individualized performance analysis
- Custom built Investment Policy Statement
- Portfolio design integration with individual 1040 Tax Return

INSTITUTIONAL RESEARCH AND ASSET ALLOCATION MODELING

BLACKROCK® **Vanguard**®



FIDELITY INSTITUTIONAL SM

STATE STREET
GLOBAL ADVISORS.
SPDR®



THE GLOBAL FINANCIAL PROCESS WHAT WE DO

TAX SMART INVESTING

The old maxim, "buy low, sell high" misses an important part of the equation: taxes. The value of extra after-tax returns created by tax-smart investing is called tax alpha. When an investor avoids or defers taxes because of tax-smart investment management, that money can stay invested and has the potential to grow. And when those tax savings are compounded year after year, they can have a significant impact on the total value of a portfolio.

TAX MANAGEMENT

- Minimize ordinary income
- Create qualified dividends
- Manage exposure to IRA and other qualified distributions
- Actively offset capital gains
- Place the right investments in the right tax bucket
- Use the portfolio to try and minimize tax on other investments such as real estate and corporations
- Shift tax liabilities to lower brackets when possible
- Identify appropriate gift assets
- Utilize a smart withdrawal approach to tax efficiency
- Be active, not reactive as to tax opportunities

"It's not what you make, it's what you put in your pocket"

- Brian C. Timm, CFP®

TOP 5 MOST MISSED INCOME TAX PLANNING OPPORTUNITIES ON PAGE "1" OF THE 1040

The image shows a 2019 U.S. Individual Income Tax Return (Form 1040) with several lines highlighted in orange to indicate missed opportunities. The highlighted lines are: 1 (Wages, salaries, tips, etc. Attach Form(s) W-2), 2a (Tax-exempt interest), 4a (IRA distributions), 5a (Social Security benefits), and 11a (Taxable income). The form also includes sections for Filing Status, Home address, Standard Deduction, and Dependents.



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THE GLOBAL FINANCIAL PROCESS **WHAT WE DO**

YOUR PORTFOLIO

- A comprehensive portfolio with multiple styles
- Ongoing management of portfolio in line with your objectives
- One convenient statement with performance report and customized individual family benchmark
- Tax minimization focused
 - Asset Placement
 - Qualified Dividends
 - Active capital gains/losses
 - Ordinary income item reduction
 - Increase after tax income
- Institutional Investment Fee
 - Direct investing
 - Qualified fee placement
 - Custom fee based on specific asset class
- Optional Family Integration utilizing same institutional investment fee and income tax integration

With the **Family Office Model**, our clients can learn from each other and leverage that learning to put them ahead no matter where they are in the life-cycle of wealth management. You get the benefits of a family network of services and learning, but your information is safeguarded and your privacy and confidentiality protected. We aim to bring about a change in the financial advisory position, introducing a more personal, trust driven approach. Insuring that the adviser is more than financial, he/she is available and willing whenever life changes arise, engaging in a first call relationship, which allows for the client to feel important, heard, and understood.



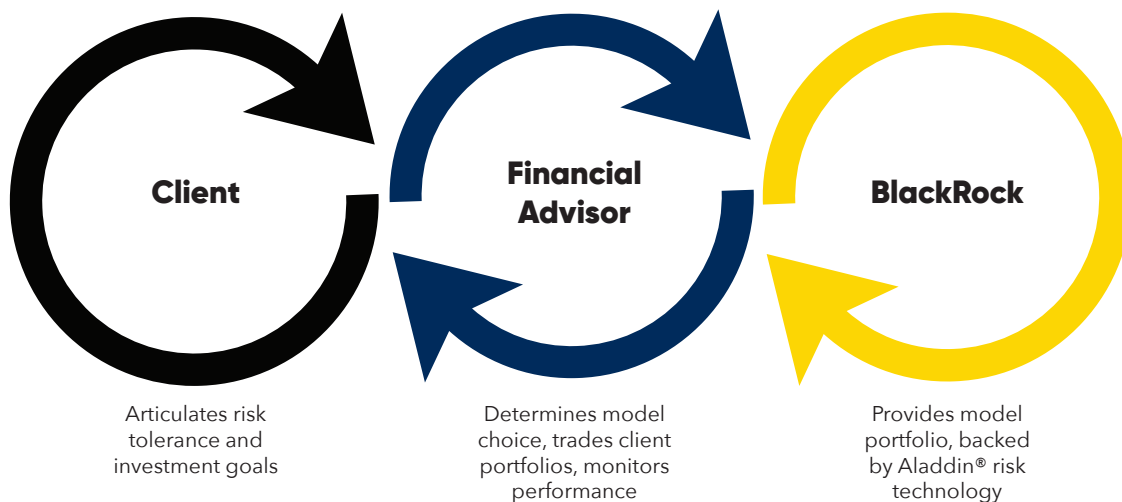
INVESTMENT PARTNERS AND WHAT THEY ARE GOOD AT

BLACKROCK®

World's largest asset manager (tactical and passive strategies encompassing only ishares and also other companies such as Vanguard, Fidelity, etc.) Blackrock is the brainchild of 8 Wall Street Investment experts in 1988. In just a short time since the firm's inception, Blackrock is the World's largest asset manager and

focuses on investment and risk management. Blackrock specializes in both active and passive investment management. They have redefined the investment business by utilizing ETFs and advances in technology, which have made it known as a tech company relative to its asset management peers.

Your advisor has your financial future in mind and can build a strong foundation for your portfolio by starting with a BlackRock model.



Managed by a team of professionals.

Our sole focus is to deliver you well-built and dynamically managed portfolios.

BlackRock Model Portfolios by the numbers:

\$81b

in global model portfolio AUM

38

Countries investing in our models

20+

Average years of investment experience

BlackRock: your trusted partner.

World leader in risk management

We help investors build resilient portfolios.

275

of the world's largest financial institutions rely on Aladdin®, our risk management technology.

Your advisor invests for you with the same technology used by the world's largest investors.

Your goals are our goals.

Quality, value and choice

We provide investment solutions for every need.

400+

mutual funds and ETFs.

We construct portfolios with high quality investments from BlackRock and 3rd party managers.

Work with your advisor to build the portfolio that's best for you.

Invest your way.

Singular client focus

We invest only on behalf of clients.

\$6.47t

entrusted to us by clients, more than any other firm.

BlackRock doesn't trade for itself, so you can be sure that your best interest is our only interest.

Feel confident.

STATE STREET GLOBAL ADVISORS® SPDR®

Time-Tested

Established in 1982, the 45+ member Investment Solutions Group (ISG) at State Street Global Advisors builds and manages the State Street ETF Model Portfolios. This same team manages money for large institutions around the world, including pension funds, central banks, sovereign wealth funds and endowments.

Efficient

ETFs have low expenses and tend to be highly tax-efficient – qualities that help keep overall costs low so you can take home more of your returns.

Disciplined

The managers of the State Street ETF Model Portfolios employ a rigorous process and invest each portfolio's assets in a distinct mix of ETFs. The resulting portfolios provide global diversification based on their target balance of risk and return. The model portfolios undergo ongoing risk evaluation and offer a track record of performance, in some cases dating back more than 10 years.

State Street Global Advisors by the Numbers

1st

creator of the world's first ETFs¹

\$3.15T

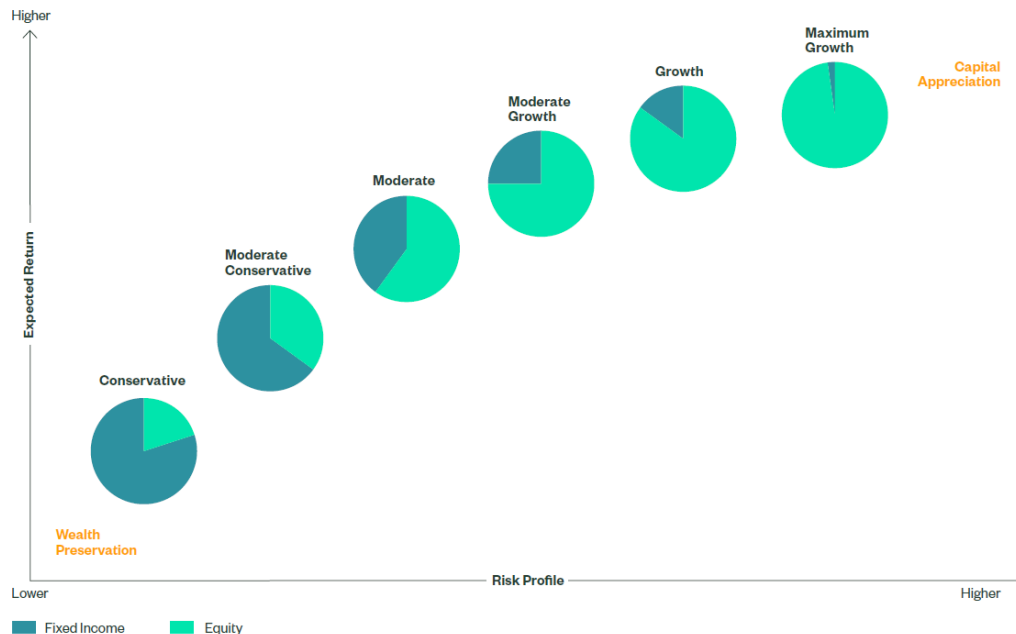
under management, as the 3rd largest asset manager in the world²

225-yr.

heritage as a part of State Street Corporation

Exposure Across the Risk/Return Spectrum

The State Street ETF Model Portfolios include solutions for a full range of investment needs. Your advisor can help you select the model portfolio that aligns with your risk tolerance and investment goals.



¹ ETFs managed by State Street Global Advisors have the oldest inception dates within the US, Hong Kong, Australia, and Singapore. State Street Global Advisors launched the first ETF in the US on January 22, 1993; launched the first ETF in Hong Kong on November 11, 1999; launched the first ETF in Australia on August 24, 2001; and launched the first ETF in Singapore on April 11, 2002.

² As of September 30, 2020. AUM reflects approx. US\$80.51B (as of September 30, 2020), with respect to which State Street Global Advisors Funds Distributors, LLC serves as marketing agent; SSGA FD, LLC and State Street Global Advisors are affiliated.

INVESTMENT PARTNERS AND WHAT THEY ARE GOOD AT



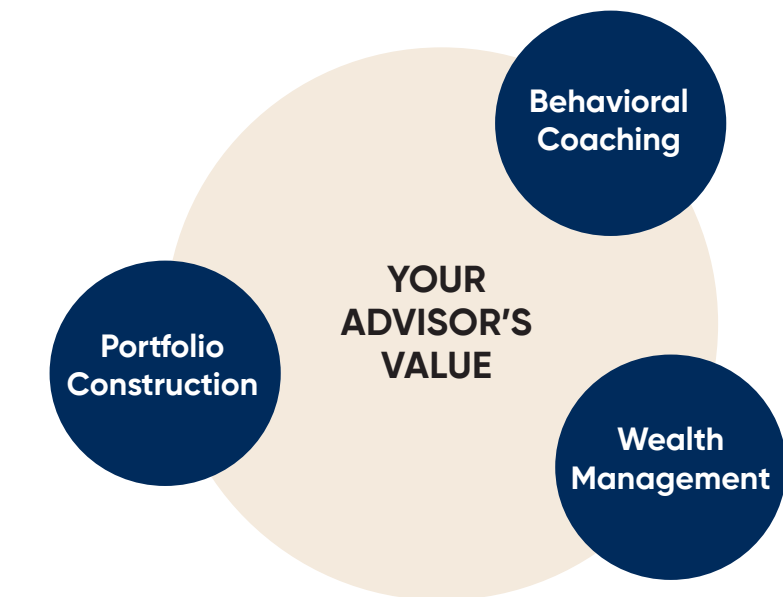
Our Difference

You work hard every day to help your clients successfully reach their goals. That's why we're committed to helping *you, your clients, and your practice* succeed over the long term. It's how our mission is aligned with yours.

How does our difference and our mutual mission help you and your clients succeed? To start, our unique, client-owned business model is different by design - fostering an unwavering focus on investors. We don't have outside owners taking a portion of your clients' returns. It's how we can continuously lower our investment costs and improve bottom-line performance. But that's just the beginning.

\$2T

Assets under management
financial advisors have
entrusted to us.



Your financial advisor can provide:

- Suitable asset allocation using broadly diversified funds
- Asset location between taxable and tax-advantaged accounts
- Regular rebalancing
- Spending strategy for portfolio drawdowns
- Guidance to help you adhere to your financial plan



Broad Diversification

Balanced portfolios provide exposure to more than 21,000 global stocks and bonds

Low costs

Vanguard ETFs® are among the lowest-cost funds available.

Potential tax efficiency

Low turnover and the unique structure of our ETFs - they are share classes of our mutual funds - help to minimize the distribution of capital gains by Vanguard ETFs.

Low relative performance variability

Because they seek to mimic indexes, the ETFs in the portfolios should provide consistent results in relation to the markets in which they invest.

INVESTMENT PARTNERS AND WHAT THEY ARE GOOD AT



FIDELITY INSTITUTIONAL WEALTH SERVICES ®

Fidelity Portfolio Construction Guidance Team

Insights and expertise from our industry-leading intellect

Tenured portfolio managers and strong qualitative teams guide portfolio construction to help the strategies effectively pursue their objectives.

Best ideas from our globally integrated research

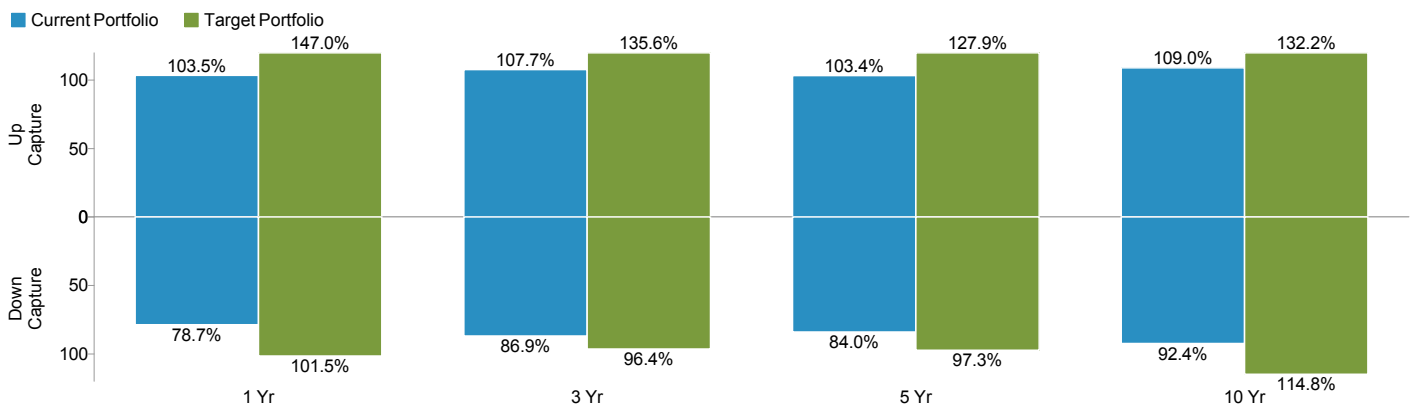
Fidelity's 350+ research professionals work to identify opportunities and risks that inform stock selection and shape successful strategy outcomes.

Innovative proven approaches seeking capital appreciation

We draw on 70+ years of successfully managing equity investments to create and validate strategies that offer a competitive advantage

Market Movement Analysis

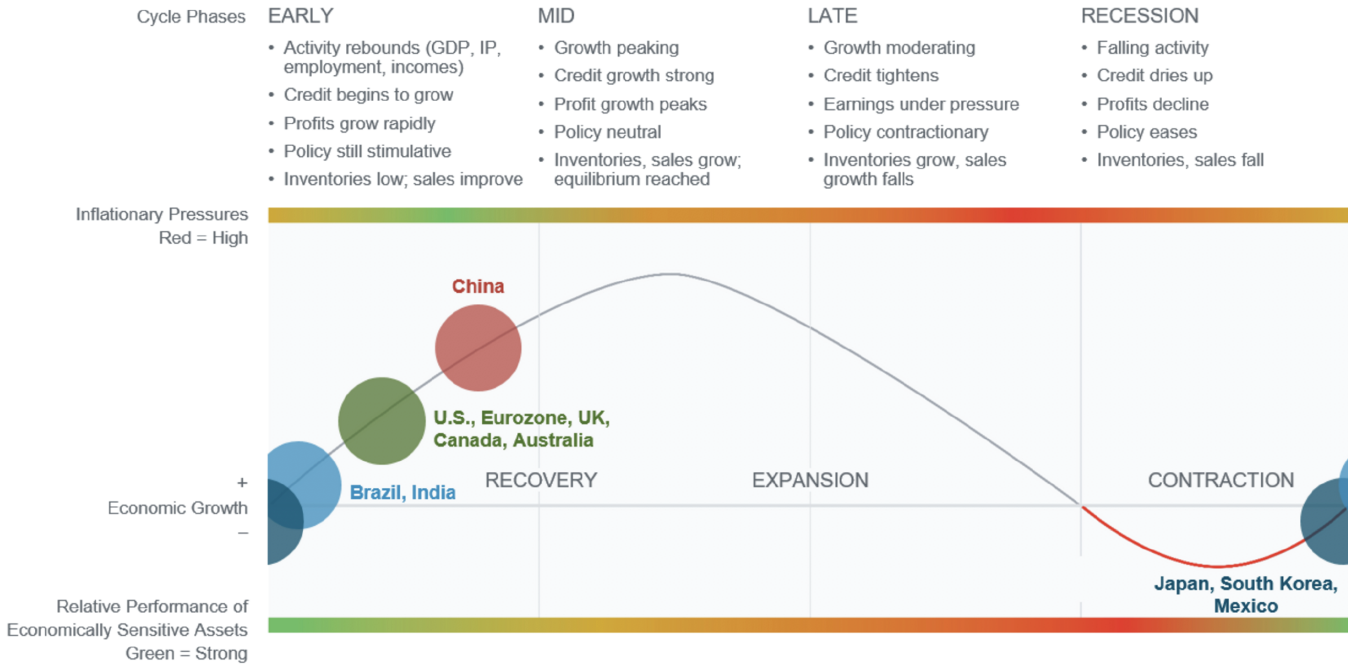
UPSIDE/DOWNSIDE CAPTURE RATIOS



Current performance may be higher or lower than that quoted. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Returns do not include the effects of the funds sales charges (if any). If sales charges were included, returns would be lower.

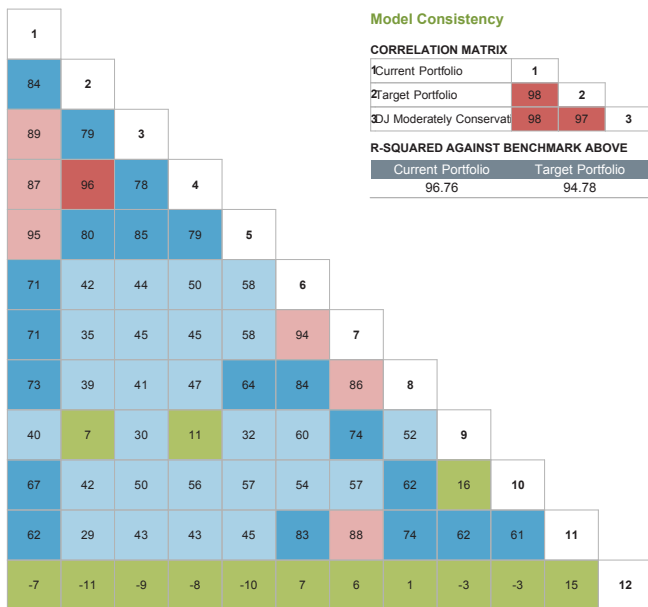
INVESTMENT PARTNERS AND WHAT THEY ARE GOOD AT

Business Cycle Framework



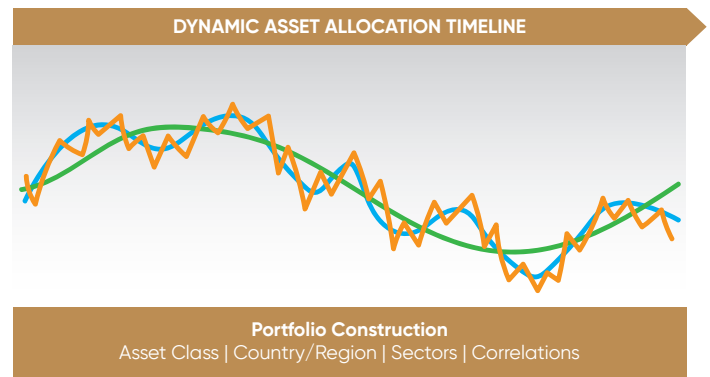
Note: The diagram above is a hypothetical illustration of the business cycle. There is not always a chronological, linear progression among the phases of the business cycle, and there have been cycles when the economy has skipped a phase or retraced an earlier one. *A growth recession is a significant decline in activity relative to a country's long-term economic potential. We have adopted the "growth cycle" definition for most developing economies, such as China, because they tend to exhibit strong trend performance driven by rapid factor accumulation and increases in productivity, and the deviation from the trend tends to matter the most for asset returns. We use the classic definition of recession, involving an outright contraction in economic activity, for developed economies. Source: Fidelity Investments (AART), as of September 30, 2020. For additional resources from Asset Allocation Research Team (AART), please visit <http://go.fidelity.com/aart>

Correlation Matrix



The Correlation Matrix reveals the strength of return relationships between investments. A perfect linear relationship is represented by a correlation of 100, while a perfect negative relationship has a correlation of -100. A correlation of 0 indicates no relationship between the investments. Correlation is a critical component to asset allocation and can be a useful way to measure the diversity of a combined plan portfolio.

Multi Horizon Asset Allocation Framework



HORIZONS

Secular (10-30 years)

Business Cycle (1-10 years)

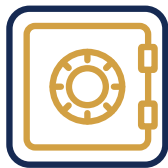
Tactical (1-12 months)

Source: Fidelity Investments (AART)

10 REASONS WE MAY BE YOUR FAMILY OFFICE CHOICE

1. CONFIDENTIALITY AND DISCRETION

High-net-worth-families (HNWFs) are highly sensitive to **maintaining confidentiality** for a variety of legitimate reasons. We maintain an ongoing privacy, confidentiality, and cyber security policy to **protect you and your data**.



3. INDEPENDENCE - by working with a privately owned family office versus one bogged down by some publicly held corporate culture focused on shareholder value, HNWFs can have even more confidence that their family office's **interests are closely aligned** to their own with no conflicts of interest.



5. COST EFFICIENCY - not only can the family office provide more of a holistic solution, it may be **more cost effective** than utilizing a range of external advisors.



7. DEDICATED TEAM - a lead Relationship Director and Relationship Manager **dedicated to oversee and manage each family relationship** can easily prioritize workloads across the family office.



9. CONTROL - HNWFs can **directly instruct key team members** within the family office which maintains additional focus on family's needs.



2. TRUST - trust is one of the most valuable assets earned over time. As trust evolves and develops rapidly over the relationship, we eventually become the most knowledgeable family asset you have. We become **"the first call."**



4. TIME SAVING - many HNWFs quickly realize that a burden may come with managing their wealth. **Time is precious** and the family office can be used to manage real estate, oversee luxury items and coordinate with investment, tax and legal professionals.



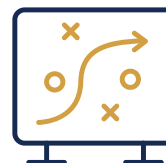
6. ACCOUNTABILITY - HNWFs want the team reporting to them to be directly accountable for their actions. **Consistency of lead personnel** in your family office enhances the experience and how much knowledge the team has concerning your goals, objectives and values.



8. FLEXIBILITY - **direct reporting to the HNWF** allows for roles and responsibilities to be as varied and flexible as the HNWF requires.



10. TAILORED SERVICE BASED ON FULL AND HISTORICAL KNOWLEDGE - the dedicated team of the family office can **know the whole picture** - the tax and legal structure, the likes and dislikes of the HNWF, together with a very deep personal and historic knowledge of the family's affairs which means that the service offered can be extremely personalized.



Investment Advisory Services provided on a fee basis by Global Financial Private Client, an SEC Registered Investment Adviser. Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by Global Financial Private Client, LLC ("GFPC"), or any non-investment related content, made reference to directly or indirectly in this newsletter will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this newsletter serves as the receipt of, or as a substitute for, personalized investment advice from GFPC. To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his/her individual situation, he/she is encouraged to consult with the professional advisor of his/her choosing. GFPC is neither a law firm nor a certified public accounting firm and no portion of the newsletter content should be construed as legal or accounting advice. A copy of the GFPC's current written disclosure Brochure discussing our advisory services and fees is available upon request. Please Note: If you are a GFPC client, please remember to contact GFPC, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. GFPC shall continue to rely on the accuracy of information that you have provided.



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