
SAVIOR
WEALTH
Preserve & Prosper

SAV·IOR

NOUN

A PERSON WHO SAVES SOMEONE OR SOMETHING (ESPECIALLY A COUNTRY OR CAUSE) FROM DANGER

Savior Wealth's mission is to create a lifetime of happiness for our clients by helping them build wealth and achieve life goals. At Savior, we plan, protect, defend, and save our clients from the financial dangers that pose a risk to that happiness.

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THE SW PROCESS

Savior Wealth Overview
Lifetime financial planning
lifetime financial management
Relationship Management
Investment Management
Fundamental Analysis
Technical Analysis
SW PRocess
Our team
Pros and Cons
Next steps

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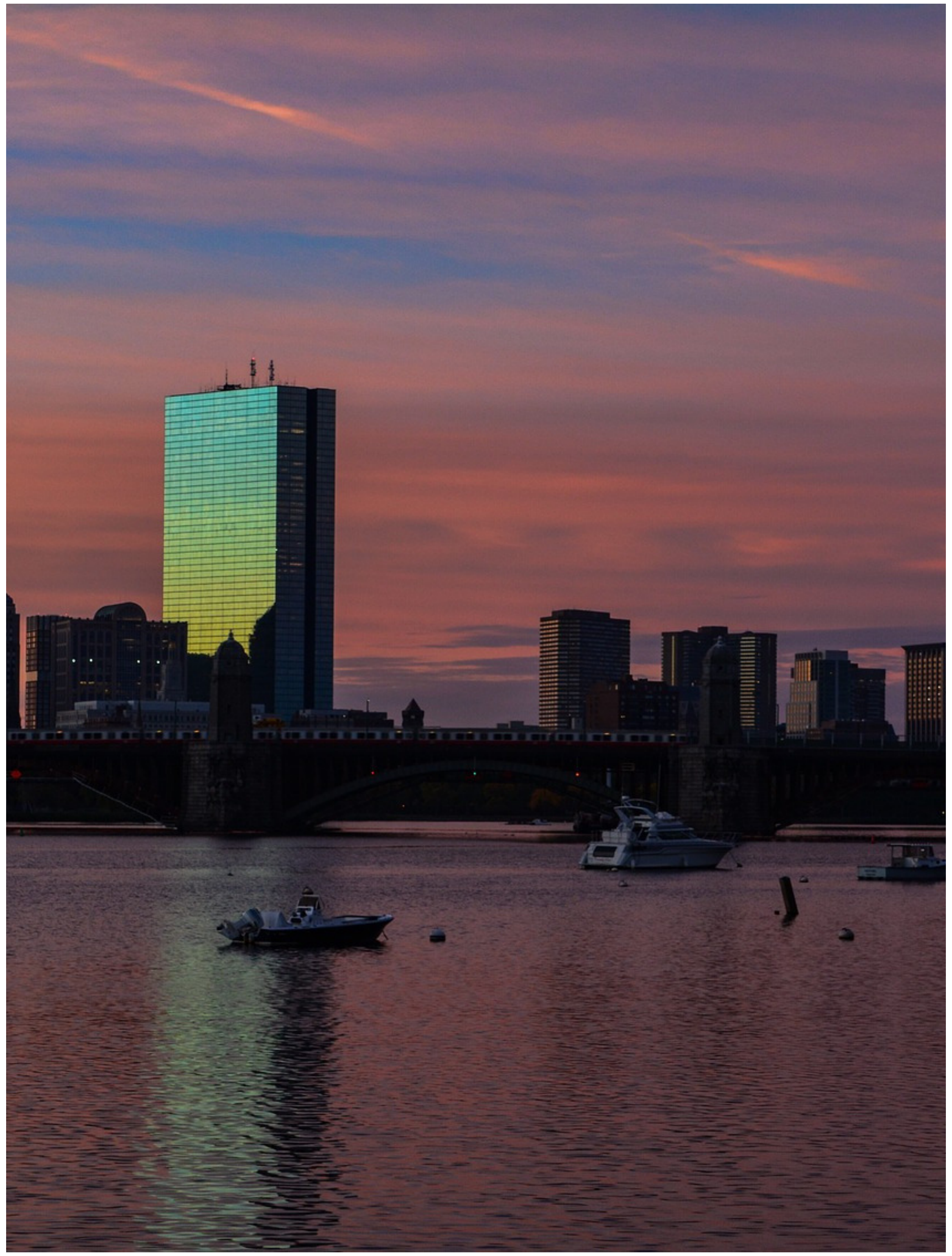
SAVIOR WEALTH OVERVIEW

Savior Wealth is dedicated to working with individuals and families to help them achieve their financial objectives. We provide individuals, families, and family businesses comprehensive and personalized wealth management solutions in what we call the **SW Process.**

Industry statistics indicate that while nearly all Financial Advisors provide investment management services, only 7% offer ongoing assistance with the planning and management of the *non-investment parts* of your financial life.

Savior Wealth, on the other hand, takes a truly comprehensive approach to wealth management which we call the **SW Process**:

- Lifetime Financial Planning™
- Investment Management
- Lifetime Financial Management™
- Relationship Management



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LIFETIME FINANCIAL PLANNING

The **SW Process** begins with a custom, comprehensive financial plan aligned to your specific needs, goals, and time frames.

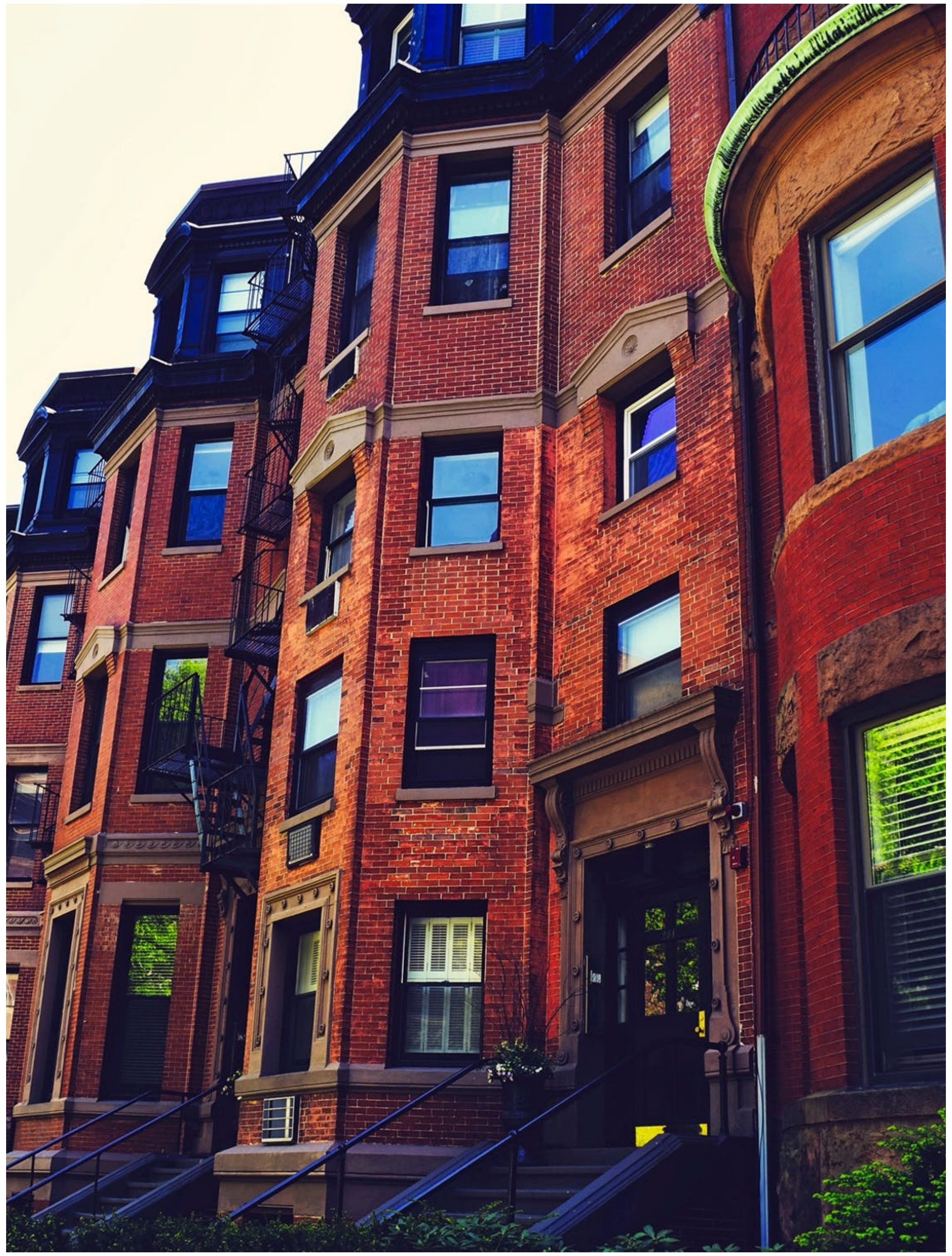
- **Goal-Based Planning:** A successful wealth management strategy involves clearly defined goals. Our team works with you to develop a personalized wealth management strategy that takes into account your current situation and long-term objectives.
- **Retirement Planning:** Retiring with peace of mind is something everyone should enjoy. Our retirement planning services will put you in touch with a financial advisor who will help you maximize savings, grow investments and protect wealth over time.
- **Life Events Planning:** Marriage and divorce, birth and adoption, job or career change. These events encapsulate the profound changes we experience during life. Our Life Events Planning services will help you anticipate and financially prepare for all of life's changes, the common as well as uncommon ones.
- **Cash Flow Planning:** Managing cash flow is an essential but overlooked element of successful wealth management. We help our clients develop an optimal strategy for maximizing cash flow in a way that mitigates taxes and investment risk.

Savior Wealth believes that financial planning isn't a one-time event, but an evolving process that reflects changes over your life. Just as your personal goals and finances change, so should your financial planning. This process is captured in our Lifetime Financial Planning™ service.

LIFETIME FINANCIAL MANAGEMENT

The **SW Process** begins with a custom, comprehensive financial plan aligned to your specific needs, goals, and time frames.

- **Wealth Enhancement:** Wealth enhancement involves tax mitigation and cash flow planning. Our team of CERTIFIED FINANCIAL PLANNERS™ works with individuals and families to develop a successful long-term Wealth Management for Life strategy.
- **Wealth Transfer & Estate Planning:** Planning the transfer of your wealth is one of the most important decisions you'll ever make. We help individuals and families identify the need for an estate plan, focusing on: wills and trusts, gifting, succession planning, family wealth counselling and family business succession planning.
- **Wealth Protection & Insurance:** Insurance protection is a foundation of most wealth management plans. Savior Wealth provides through its trusted professional network custom wealth protection strategies that can help you cover liabilities and even replace income due to unforeseen events.
- **Executive Compensation:** Executives typically receive very generous compensation packages, but don't always maximize their earning potential. Savior Wealth works with senior-level executives to extract maximum value from their salary, retirement contribution and benefits plan.
- **Credit & Lending:** Wealth management strategies often involve business opportunities and real estate acquisitions, making access to credit an essential tool for long-term growth. Our network of lending professionals can provide real estate loans, securities-based lending, mortgages and other credit tools to help you diversify and grow your portfolio.
- **Charitable Giving:** Charitable donations are an important consideration for many wealth management plans. Savior Wealth helps clients develop a tax efficient strategy that maximizes their charitable contributions.



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RELATIONSHIP MANAGEMENT

Savior Wealth believes that Relationship Management goes beyond the relationship between ourselves and our client. It is also the coordination on your behalf of your professional advisors and administrative support team.

- **Individual Clients & Families:** Our team works with individual clients and their families at each stage of the wealth management process. This includes helping to manage family dynamics and other non-financial issues that can often have a great impact on the success of a family's financial plan.
- **The Professional Network:** Our team of carefully selected professionals, each with a high level of knowledge and skill in key financial areas. Our team of specialists applies its expertise to evaluate all aspects of your financial situation and devise appropriate solutions. Wealth management plan implementation requires a timely coordination of legal advisors, tax specialists, corporate advisors, and other professionals. If such a network is already in place, we're happy to help coordinate them; and if not, we can introduce you to those experts best suited to your particular circumstances from among our best-of-breed network.
- **Operational & Administrative Support:** Savior Wealth does more than just manage your wealth. We provide ongoing administrative and technical support to ensure a seamless wealth management process.

INVESTMENT MANAGEMENT

DISCRETIONARY INVESTMENT

Through our discretionary approach to investment management, we will advise you on an optimal portfolio strategy and expertly navigate you through the financial markets. Our fiduciary standard of care commits us to investing in funds that are solely in your best interest. Savior Wealth will expertly create and execute a customized portfolio across all traditional and alternative asset classes.

FUNDAMENTAL ANALYSIS

At Savior Wealth, we believe that a solid understanding of economic and market-based fundamentals is essential for long-term value investing. Our experienced team of financial analysts perform in-depth research in developing custom investment strategies for individual and family portfolios.

TECHNICAL ANALYSIS

It’s often said that the technical indicators drive the vast majority of market activity. Our financial analysts combine technical analysis with a fundamental approach to value investing. The result is a highly diversified investment portfolio that responds to short-term trends without compromising the long-term vision of your investment plan.

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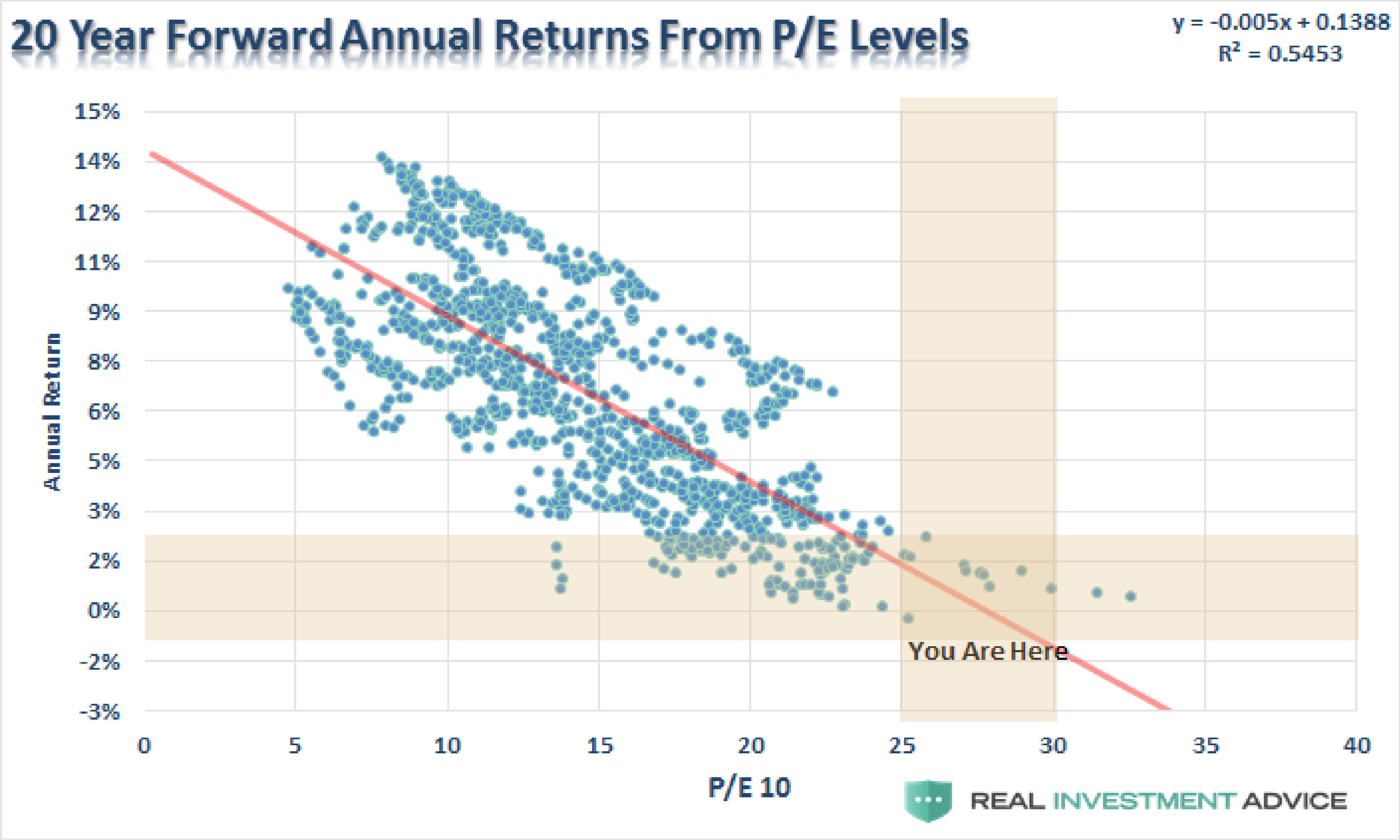
FUNDAMENTAL ANALYSIS



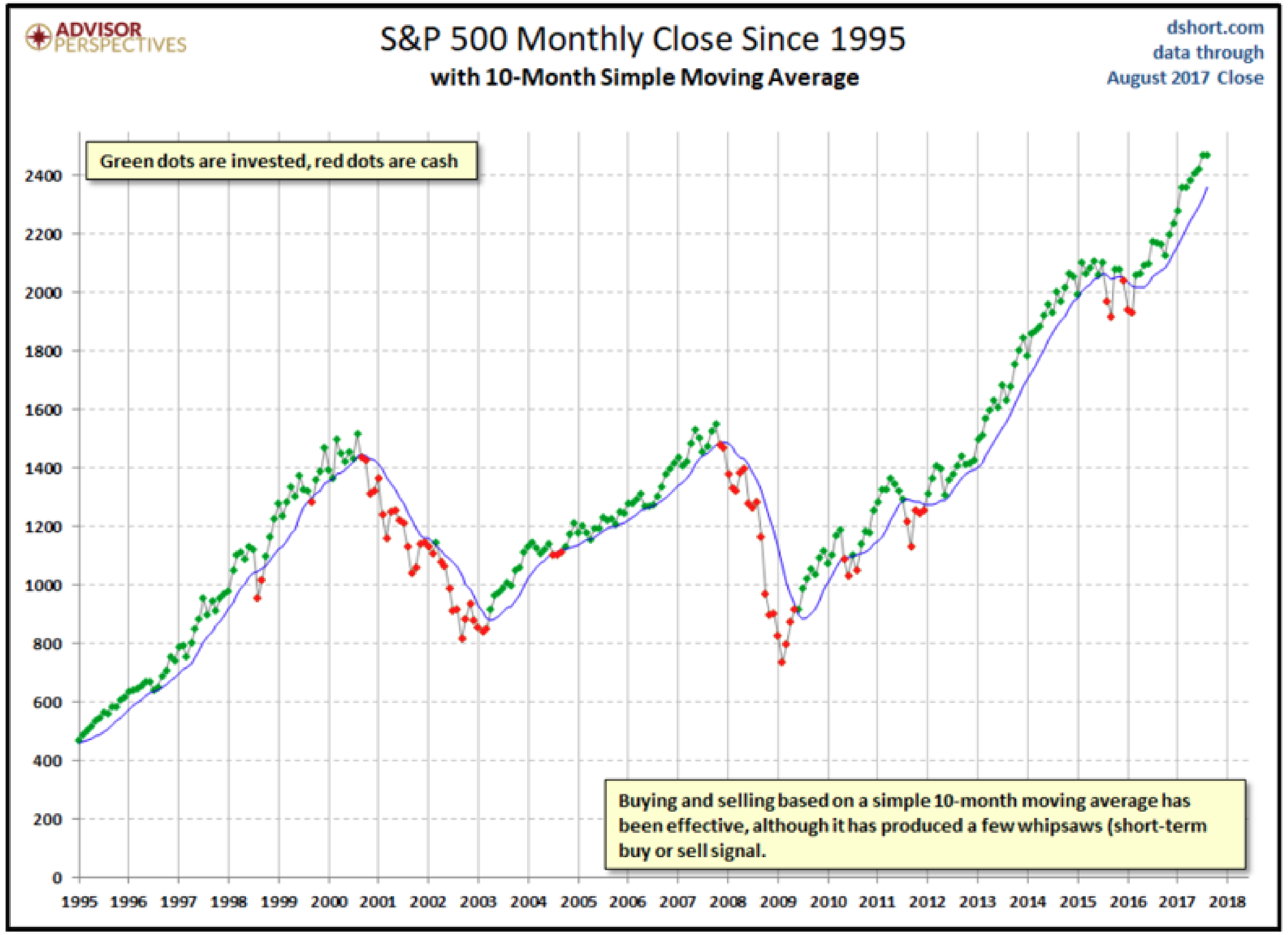
WHAT IS FUNDAMENTAL ANALYSIS?

Fundamental analysis is not a short-term timing tool for investing but is important in determining if an investment is over or undervalued. When valuations are high, future long-term valuations can remain high and go higher before they move back toward the mean.

SW'S APPROACH

At Savior Wealth, we believe that a solid understanding of economic and market-based fundamentals is essential for long-term investing. Our experienced team of financial analysts and Chief Investment Strategist perform in-depth research in developing custom investment strategies for individual and family portfolios.

TECHNICAL ANALYSIS



WHAT IS TECHNICAL ANALYSIS?

Technical analysis is financial analysis that uses patterns in market data to identify trends and make predictions on future values. This type of analysis helps us determine when to buy, hold, sell, or short.

SW'S APPROACH

It is often said that technical indicators drive the vast majority of market activity. Our Chief Investment Strategist combines technical analysis with fundamental research to build portfolios while tactically managing risk. the result is a highly diversified investment portfolio that responds to short-term trends without compromising the long-term vision of your investment plan

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SW PROCESS

STEP 1: DISCOVERY MEETING

The first step in the SW Process is a face-to-face introductory meeting for us to get to know one another to identify and understand your goals, vision, special concerns, needs, objectives, and expectations. We also gather and review your financial documents and information and discuss your overall risk profile.

STEP 2: ANALYZE & EVALUATE

After the initial meeting, we will analyze your financial information, identify planning solutions, and evaluate alternatives. It is our fiduciary duty to develop a goal-based financial plan and recommendations designed to meet your desired objectives.

STEP 3: WEALTH MANAGEMENT PLAN MEETING

Your Wealth Management Advisor will present and review with you a comprehensive Wealth Management plan in detail. This includes a summary of the information we gathered at your Discovery Meeting and an analysis of your goals, the current probability of success in meeting those goals, and the investment plan and recommendations necessary to achieve success.

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SW PROCESS

STEP 4: MUTUAL COMMITMENT MEETING AND PLAN IMPLEMENTATION

Once we agree to move forward, we will open the new accounts, transfer existing assets and execute agreed-upon investment strategies. Involving your team of professionals (CPA, Attorney) in this stage of the process helps in the efficient implementation of a variety of strategic solutions. We will refer you to our extensive professional network should the need arise.

STEP 5: ORGANIZATIONAL FOLLOW UP MEETING

After the transfers have completed and you've received your initial statements, we will meet in person with the objective of organizing your financial documents and helping you understand the statements and general correspondence from our firm. This includes providing you access to online accounts and developing a consistent schedule for future appointments.

STEP 6: REGULAR PROGRESS UPDATES AND LIFETIME FINANCIAL MANAGEMENT

The SW Process is a proactive and ongoing operation. We consider your personal financial plan to be a living document. We will monitor, review, communicate regularly, and make adjustments when required to help ensure the success of your long-term wealth strategy. During these regular updates together, we will implement your SW Process strategies along with the help of your team of professional advisors.

Our Expert Team

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Todd Ingwersen

CFP®, CIMA®, CEPA®
Chief Investment Officer

Todd spent 23 years with The Harvest Group, a Registered Investment Advisory firm before creating his own Registered Investment advisory form, Savior LLC. Todd and Savior work with Savior Wealth, Penta Wealth Management, and Legacy Wealth Management as the Chief Investment Officer and Managing Director. As a Managing Partner, Senior Wealth Management Advisor, and the Chief Investment Officer, CIMA®, of Savior LLC, Todd's role is to design, execute and monitor discretion-based investment strategies. He helps successful families and business owners make smart decisions with their money. Through a 5-step consultative process that begins with a Discovery Meeting, Todd works with clients to identify where they are, where they want to go, and what gaps need to be filled to get them there. His investment consulting and advice addresses many the top concerns of affluent investors today including preservation of capital, cash flow maximization and tax mitigation, wealth transfer, liability protection, and charitable giving.

Thomas Willard

Branch Administrator

Tom has been on the client service side in the Boston financial services industry for over 20 years, working closely with clients to deliver a high degree of personal customer service. Tom grew up in Maine and went on to graduate from the University of Maine at Machias with a B.S. in Business Administration. Shortly after college, he moved to Brockton MA where he married and raised three now grown children. Currently, Tom & his wife Lauren are very involved with the lives of their children and grandchildren and always look forward to football season

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Sandy Copobianco

Branch Administrator

Sandy Capobianco is a Senior Registered Client Associate and Financial Planning Associate who brings 15 years of experience to the industry. She currently holds her insurance license as well as her series 7 and 63. She received a bachelor’s degree in Marketing/Management from Bentley University in Waltham. Sandy lives in Woburn with her son Joseph. Outside of work, Sandy enjoys exercising, golf, ski, and travel.

Jesse Witkowski

Vice President of Advisor Business Development

As the Vice Preseident of Advisor Business Development, Jesse is responsible for developing Savior Wealth into a household name. He works with individual advisors, teams, RIAs, and others to bring them under the Savior umbrella.

Jesse holds a B.S. degree in Economics from Worcester State University.

Jesse lives with his fiancé, Melissa, in Wayland MA. He enjoys family time, sports, and Cape Cod.

Sandro Gelfusa

Chief Compliance Officer

As Chief Compliance Officer, Sandro is responsible for overseeing regulatory compliance for Savior Wealth. He has over 15 years of experience working for both registered investment advisers(RIA) and broker-dealers with a focus on the overall reduction of financial, regulatory, legal, and technology risk within financial services. His activities include, among others, general RIA compliance with all laws, rules, and regulations, due diligence of new products and acquisition targets, advice and guidance in structuring of new products, compliance strategy, services, and relationships.

PROS

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WE ARE HERE FOR YOU

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Address: 800 South Street
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Waltham, MA 02453

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WHO IS SAVIOR LLC?

Savior LLC gives us the ability to be your Investment Advisor Representative. The name is meant to reflect a dual connotation; the religious tone or "save your wealth" play on words is not meant to be offensive but is rather a result of the experience of management. A vast majority of investment strategies implemented by the larger firms will stay fully vested and not shift client risk levels regardless of the market being at all-time highs (like today) or all-time lows (like 2009). Most investors inevitably are forced to ride the market swings. Savior's proprietary investment strategies give their clients a fighting chance in bear markets by reducing risk, protecting assets, and investing in atypical asset classes that can support client asset levels. This is especially important for retirement clients that are living off their assets. Savior will also implement a more aggressive tactical allocation during bull markets to capture more of the upside.

Today's bull market is the longest on record and valuations are close to all-time highs. This will not last forever and although the bull market continues we need a plan to protect assets in the occurrence of any future downturn or recession.

WHY CHARLES SCHWAB?

Savior LLC management has a strong relationship with Charles Schwab. Time and time again, Schwab has put their clients first. We believe you will be very happy with their services. Schwab was ranked #1 Broker Overall in the 2019 Investor’s Business Daily Best of the Online Brokers Survey. Schwab also ranked #1 in the Customer Service, Low-Cost/Free ETF Trading, and Trade Reliability categories.

WHY PURSHE KAPLAN STERLING?

PKS is a broker dealer that supports our 529 plans, insurance, and other types of investments. PKS does not custody your assets like Schwab but they do monitor them and provide oversight. The 529 plan or annuity assets are held at the investment or insurance company directly and PKS is the broker dealer while our company is the Broker on record. The benefit here is that our clients can have assets at an unlimited amount of custodians and broker-dealers but their assets and accounts will flow directly into an account aggregation software application for your online and mobile experience and most importantly into your financial plan with valuations updated daily. This allows us to monitor in real-time your complex wealth picture to include mortgages, credit card and bank accounts, investment accounts, 401ks, and more.

Savior, LLC, which does business as Savior Wealth (“Savior Wealth”) is a Delaware Limited Liability Company. Savior Wealth is a Registered Investment Advisor (RIA). Savior Wealth is registered with and subject to oversight and supervision by Savior LLC. Marketing materials provided to clients and potentials clients may include Savior Wealth or Savior LLC Logos. Savior LLC continues to review and approve marketing materials related to the Investment Advisory firm services offered and provided to clients.