



WEALTHSPAN

INVESTMENT MANAGEMENT

Overview Report



2024



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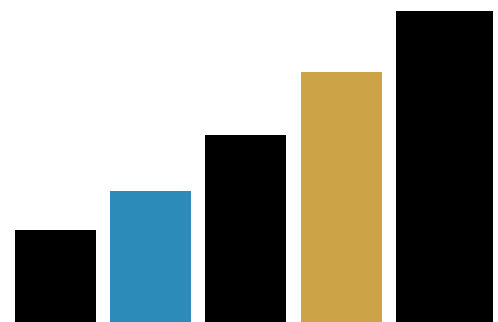
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Company Overview

Wealthspan Investment Management exists to help investors live out their most important moments without worrying about how long their money will last. We help clients understand their risks and provide solutions to help mitigate or eliminate them. We arrive at these solutions through education, investment research, and utilizing philosophies that help control risk, reduce taxes, and lower fees.

Wealthspan Investment Management doesn't use proprietary products. We are entirely independent and take our fiduciary responsibilities very seriously. Many conflicts of interest exist in the financial advisory business. When making recommendations, we aren't held to any quotas or influenced by financial product firms. Putting clients' interests first is our primary responsibility.

Treating people with respect and integrity....

The Wealthspan Way™



Meet Our Team



JEFFREY STUKEY
PRESIDENT

Jeff has been a proven leader in the registered investment advisory business for over 23 years, serving in executive roles to grow advisor relationships and lead the firm's direction. He was a key growth driver for a start-up RIA that grew to \$8 billion quickly, putting that firm on the Inc. 500 list several years in a row.



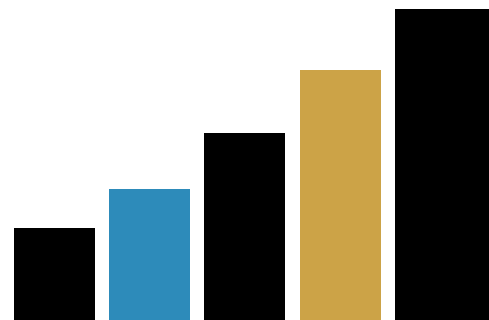
CORTNIE PANNILL
VP OF OPERATIONS

Cortnie has many years of advisor service experience, leading the service team for an \$8 billion dollar RIA before joining the leadership team at Wealthspan. She is committed to providing exceptional service with a high degree of understanding of all aspects of the RIA customer journey.



JADE ROSSBACK
VP OF ADVISOR SUCCESS

Jade has over 23 years in executive roles in the RIA and IMO space, proving to be a great resource to advisors looking for education on products, case design, marketing, or relationship management. Jade was an integral part of the growth of a large RIA that managed \$8 billion before joining Wealthspan.





Vision And Mission



Vision

The Wealthspan Way™ isn't just a motto. It is something we live by. Wealthspan is synonymous with integrity, honesty, and making a difference in the lives of investors across the country. Most people in America have low trust regarding the financial advisory business. We are changing that by exemplifying what it truly means to put clients' interests first.

To that end, we strive to build a growing number of advisors who will serve clients without bias, always leave every client interaction having added value, and help clients feel safer and more secure in their financial future.

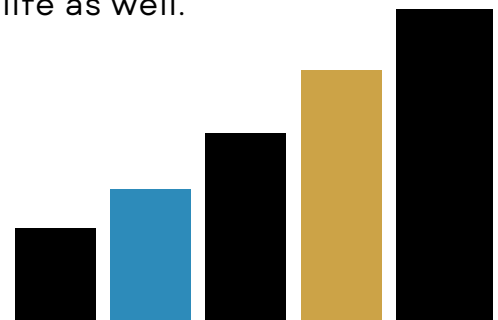


Mission

Wealthspan Investment Management exists to help people understand how to achieve all the moments they've thought about and saved for their entire lives. Life isn't about money...it's about the moments money allows us to enjoy.

Our mission is to unlock the potential, mitigate the risks, and achieve the goals of our clients. Purpose is how you impact the people you feel called to serve. We strive to help people retire with independence, live with dignity, and have the money they need to leave a legacy.

As we provide advice along the way, if we help enough people get all they want out of life, we will no doubt get everything we want out of life as well.



Allocation Options



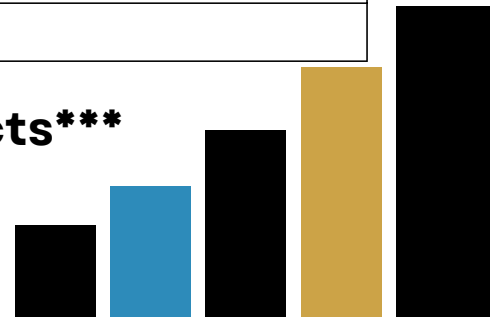
WIM Core Allocations	3rd Party Core Allocations
Strategic Lite (small accounts)	Ai Funds
Strategic	Harvest Investment Services
Strategic - US Only	MyStockDNA
Mitigator	
Enhanced (active)	

WIM Satellite Allocations	WIM Satellite Allocations
Alpha Focus	Dividends (Growth)
Alternatives	Dividends (Income)
Beta Focus	International
Buffered	Legacy
Commodities	Munibond
Covered Calls	Sharpe Focus
Cryptocurrency	

3rd Party Satellite Allocations	3rd Party Satellite Allocations
Ai Funds DJAI	Zacks Investment Mgmt. All-Cap
Ai Funds QQAI	Zacks Investment Mgmt. Dividend
Ai Funds SPAI	Zacks Investment Mgmt. Focus Growth
AI Funds Unconstrained	Zacks Investment Mgmt. Mid-Cap
Luminist Capital All-Weather	Zacks Investment Mgmt. Small-Cap
Scarecrow Trading Crow Chaser	

Zacks+ Custom Asset Allocation	Zacks+ Custom Asset Allocation
Earnings Consistent Portfolio (Core)	International (Tilt)
Small/Mid Cap (Core)	Long/Short (Tilt)
Equity Income (Tilt)	Preferred Equity (Tilt)
ESG (Tilt)	Premier Selection (Tilt)
Fixed Income (Tilt)	Small-Cap Growth (Tilt)
Inflation (Tilt)	Small/Mid Cap (Tilt)
Innovation (Tilt)	

*****ZERO Proprietary Products*****



Fee Schedule

WIM Cores & Satellites

WIM	Management Fee
Core Allocations	0.35%
Satellite Allocations	0.35%
Enhanced Core Allocation*	0.50%

*Enhanced Core Allocation is separate from all other WIM Allocations

3rd Party Manager Cores & Satellites

Money Manager	Management Fee
Zacks+	0.35%
Ai Funds	0.60%
Harvest Investment Services	0.60%
Luminist Capital	0.60%
Zacks Investment Management	0.65%
MyStockDNA	0.84%
Scarecrow Trading	0.85%

Advisor Managed Accounts

AUM	Management Fee
Passively Managed	0.35%
Actively Managed	0.50%
Fee-Based Annuities	0.35%

*****ZERO Monthly Account Fees*****

Tech Stack

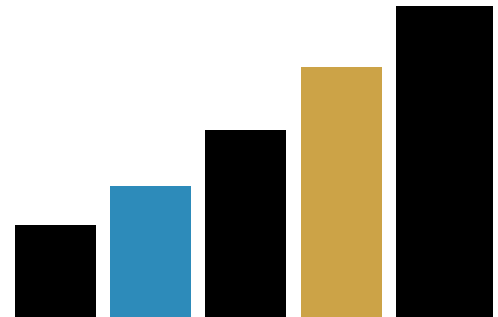


Custodians

- **Charles Schwab**
 - Well-Known
 - Digital Account Opening
 - Free ETF & Stock Trades
- **Axos**
 - Old Trust Company of America
 - Asset-Based Pricing - NO transaction expenses EVER
 - All-In-One Platform
 - Fractional Share Purchases
 - Private-Labeled Option Available
 - Digital Account Opening and Onboarding... coming soon
 - Document Vault... coming soon
 - NO Competition from Retail Axos Advisors
- **Fidelity**
 - Well-Known
 - Fidelity Portfolio Quick Check®
 - Free ETF & Stock Trades

Platform

- **Advyzon**
 - Advisor Portal
 - Client Portal - Private Labeled
 - Performance Reporting
 - Transaction History
 - Account Statements
 - Document Vault
- **Proprietary Advisor Service Portal**
 - Easy Ticketing System for...
 - Trading
 - Cashiering
 - Financial Planning
 - All Other Service Requests
 - Expanding to Include Easy Account Opening
 - One Source-of-Truth for Advisors with WIM
 - HubSpot CRM
- **PCS Retirement Solutions**
 - Record Keeping Services for all types of retirement plans [401(k), 403(b), 457, IRA including Payroll Deduction, Cash Balance, Defined Benefit, Non-Qualified], individual retirement accounts, and health savings accounts.





Other Value Adds

Wealthspan Longevity Assessment Platform

- <https://app.wealthspan.ai/>
 - Differentiate Yourself From Other Advisors
 - Identify Longevity Risks for Clients

Financial Planning

- Kwanti
- StratiFi
- InStream Wealth
- Annuity & Life Insurance Illustrations
- Full Financial Planning Support

Marketing

- Connected to a large IMO partner to provide marketing support as well as annuity/life/asset-based LTC contract support.
- Connected to a digital marketing agency to help with filling rooms with social media.
- Marketing money is available for those who submit fixed business through Wealthspan

Compliance

- Full compliance support for IARs
 - Email/Website/Social Media Archiving
 - Marketing Review
 - Registration & Renewals

Back Office Support

- Dedicated Service Team
- Experienced - Confident Staff
- Account Opening Assistance
- Service Transparency
- Mobile Ready Advisor Portal
- Dedicated to Excellence

Training

- Sales Coaching
- Case Design
- Staff Training & Support
- MyWealthspan Assessment Sales Process

Succession Planning

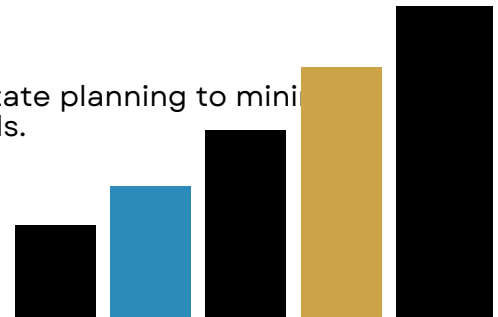
- Ensure Your Business Value is Secured for Your Heirs
- Create an Exit Plan
- Valuation Support

High-Income Business Owner Tax Planning

- Our team of experts utilize the tax code and case law to help high 1099-income earners save 40-60% on their federal and state income taxes.

Estate Planning

- Our team of experts helps structure wills, trusts, and overall estate planning to minimize tax, protect assets and most importantly, accomplish client goals.





Contact Us



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