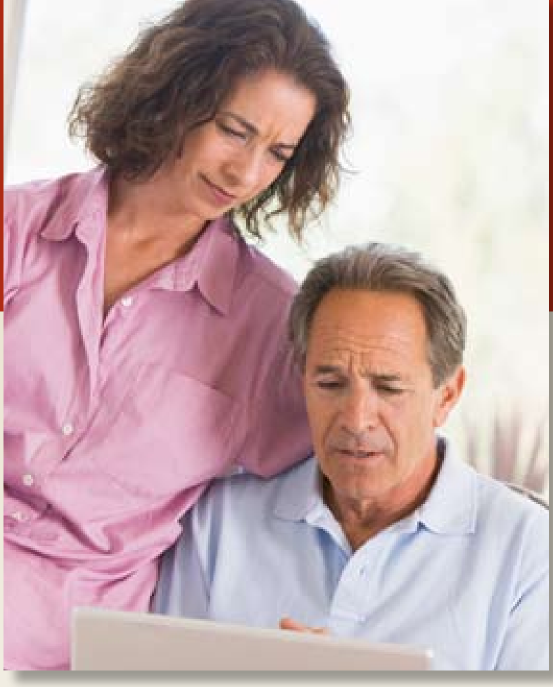
Nowadays, can you afford to look at your wealth the same old way?



We're focused on safeguarding one family's well-being — yours.

Gaining financial security is just part of the lifestyle equation. Keeping it is every bit as important. That's why at Silver Oak Wealth Advisors we're more than investment advisors. We're a full service wealth planning and management firm built to help you forge a solid financial future in a number of crucial areas. *(See the reverse side for a description of our advanced planning approach.)*

Getting Your Big Picture

We realize that your life is about far more than money. To get to know you well and to serve you better, we conduct an in-depth discovery interview to learn all about you and your family —

- your values
- your goals
- your vision of the future

Once we have that complete picture of you, we can start the planning process to guide you toward achieving or filling in the missing pieces. Maybe it's a retirement strategy that's missing. Or more time with your family. Or perhaps it's the confidence that there's a light at the end of the tunnel.

Our holistic approach is key to enhancing your lifestyle both now and in the future. It is different and empowering. Further, our understanding of what drives markets limits your downside risks. It all translates to adding significant value to your quality of life.

Your Silver Oak Team

Silver Oak principals, Joel Framson and Eric Bruck have each been identified by leading financial magazines like *Worth* and *Wealth Manager* to be among the nation's top wealth managers. In addition, to ensure you get the most thorough advice possible, they have assembled an entire team, each an expert in his or her field, to provide input and recommendations and create strategies to protect the many facets of your financial life. External and internal team members confer regularly to review your situation and initiate any changes needed to protect you and to take advantage of new opportunities.

As your trusted advisor and "Family CFO," Silver Oak is always there for you. Whatever your goals — more spare time, less stress, retirement — Silver Oak can help you get there.

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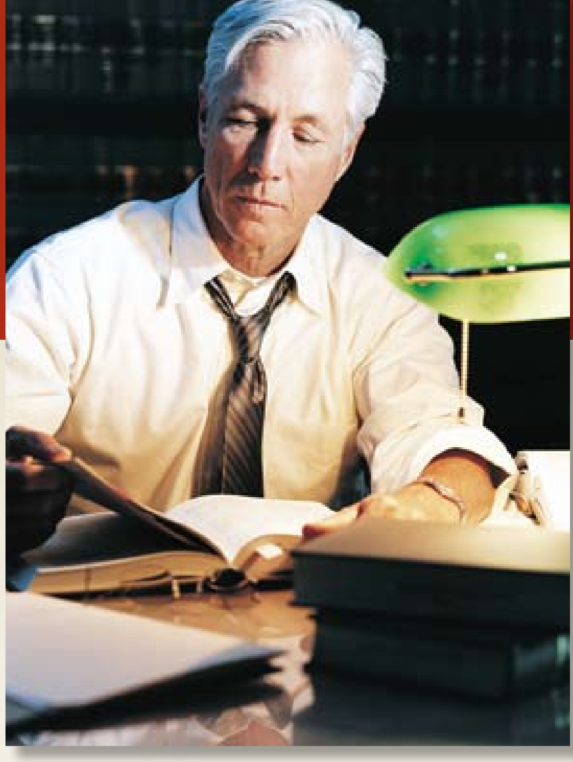
Los Angeles, CA 90025
(310) 207-4800 • www.silveroakwa.com

Silver Oak
Wealth Advisors, LLC
Unconventional wisdom in uncertain times

Your financial future is too important to manage "in your spare time."



Silver Oak: The Financial Consigliere for busy attorneys

As a busy attorney, managing your wealth can't be your top priority. That's where Silver Oak Wealth Advisors comes in.

A large percentage of our clients are attorneys, and we're uniquely attuned to your special needs and problems. That's how we're better able to help you leverage your resources and turn them to your best advantage.

At Silver Oak we're more than investment advisors. We know that preserving and growing your portfolio is often our most important function. But, as wealth managers, that's just one of the ways we help you build a solid financial future. *(See the reverse side for a description of our advanced planning approach.)*

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Your Silver Oak Team

Silver Oak's Financial Consigliere practice is headed by Joel Framson, recognized by Worth magazine as being among the "Top 100 Wealth Advisors" nationally. He and fellow principal Eric Bruck have assembled a team of leading experts who collaborate on strategies to enhance your financial security. Their ongoing strategic planning initiates changes as needed to protect your interests and to take advantage of new opportunities.

As your trusted advisor and "financial consigliere", Silver Oak is always there for you. Whatever your goals, our experience with the situations unique to attorneys can help you get there.

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Silver Oak's Wealth Management Process– a coordinated team effort to build and secure your future.

Our Advanced Planning process helps guide you in five important areas:

- ***Enhancing your wealth*** —
  growing it prudently, minimizing portfolio tax consequences, 401K and pension plan management and portfolio reporting

- ***Protecting your wealth*** —
  independently assessing your risks, reviewing various insurance coverages and making recommendations concerning additional needs

- ***Transferring your wealth*** —
  helping to ensure that your legacy objectives are honored and your promises are kept

- ***Charitable gifting*** —
  collaborating with estate counsel to design an optimum plan for giving that maximizes the benefits for both you and the community you'd like to help

- ***Comprehensive management*** —
  integrating your specific strategies into a personalized ongoing wealth and retirement plan

A copy of our White Paper - *Financial Challenges Facing Attorneys* - is available on request.

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