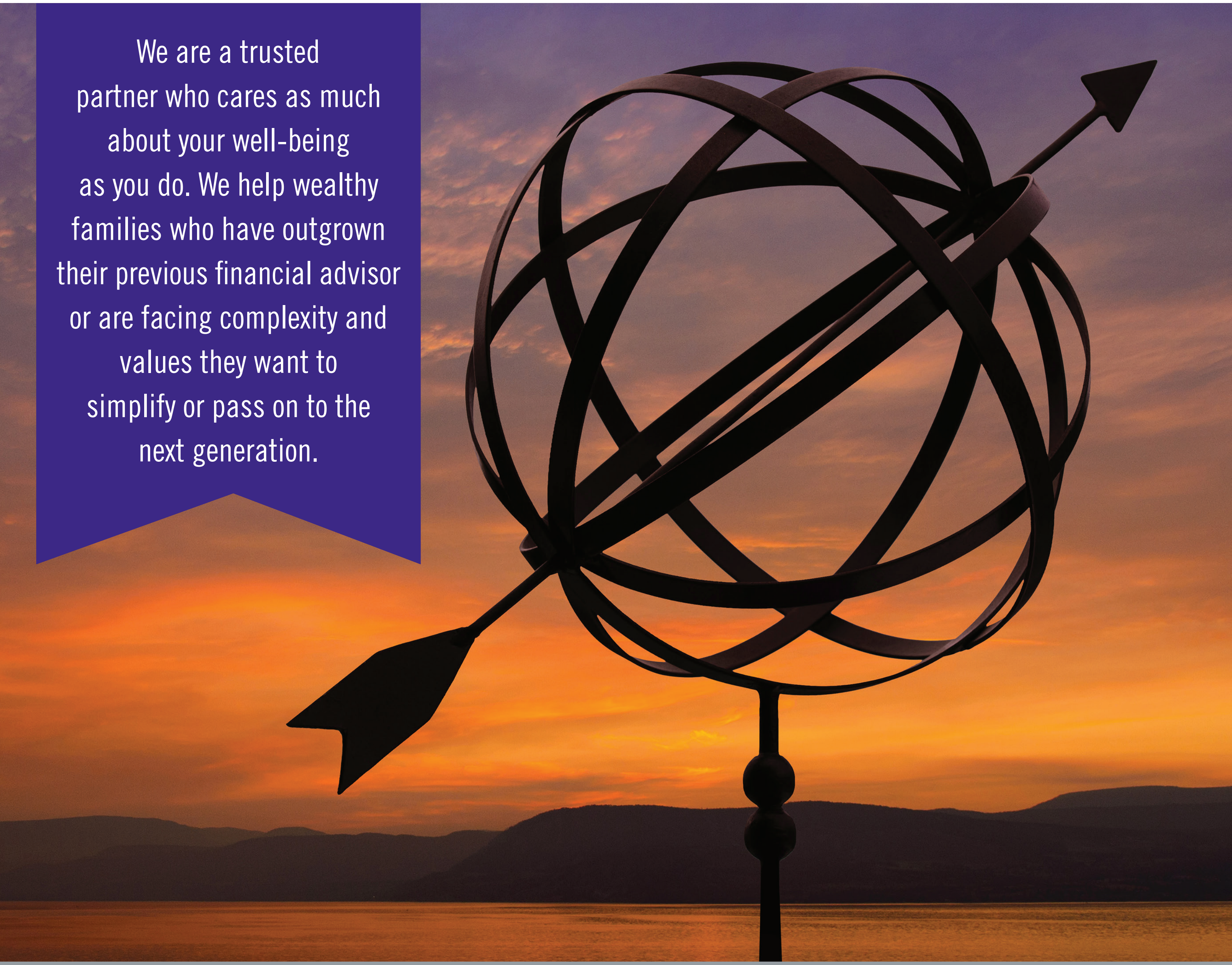
THE PARR McKNIGHT WEALTH MANAGEMENT GROUP

CLARITY. CONFIDENCE. STRUCTURE.



We are a trusted partner who cares as much about your well-being as you do. We help wealthy families who have outgrown their previous financial advisor or are facing complexity and values they want to simplify or pass on to the next generation.

LET'S GET TOGETHER TO ACHIEVE...

CLARITY. Get your arms around all your financial affairs. It is also the capacity to see your situation in fresh and revealing ways and to identify issues often overlooked.

CONFIDENCE. Know that you have a plan in place and that you are on track in pursuit of your life's goals.

STRUCTURE. Have your financial affairs thoughtfully and thoroughly organized, guided by a highly-trained and qualified team of professionals.

WHO WE ARE

RECOGNIZED BY FORBES MAGAZINE AS ONE OF THE:

Best-in-State Wealth Advisors*:

• **Tony Parr**, Partner,
in 2020, 2021 and 2022

Best-in-State Wealth Advisors*:

• **Brian McKnight**, Partner,
in 2021 and 2022

and

Top Next-Gen Wealth Advisor Best-in-State*:

• **John Rudi**, Partner, in 2022

While these are individual awards, we don't believe these would have been achievable without the effort, talent, and stewardship of the entire team. The team provides a range of experiences and a unique approach to multi-generational family planning. We are committed to helping clients plan effectively, invest wisely and map a realistic course for their future.

*The Forbes rating algorithm is based on the previous year's industry experience, interviews, compliance records, assets under management, revenue and other criteria by SHOOK Research, LLC, which does not receive compensation from the advisors or their firms in exchange for placement on a rating. Investment performance is not a criterion. Self-completed survey was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria. Fee paid for use of logos.

OUR ETHICAL PLEDGE

WE WILL:

- Adhere to the highest level of duty and loyalty to our clients by always acting in good faith and putting their interests first.
- Operate our business according to the highest standards of professionalism in the industry.
- Clearly explain strategies, features, realistic returns, and risks that may affect the performance and values of what we recommend.
- Strive to make recommendations that carefully balance current and future needs, so there is no undue sacrifice or risk.
- Make every effort to help protect client assets from fraud and keep client information private.
- Provide concise, informative, clear, and consistent communications with every client.
- Refer clients to a more specialized professional advisor when their needs go beyond our current experience or registrations.

OUR COMMITMENT TO CLIENT SERVICE

WE PROVIDE:

- FACE-TO-FACE or VIRTUAL MEETINGS that include comprehensive planning and an annual review.
- JOINT MEETING(S) with your accountant(s) or attorney(s).
- Regular and PROACTIVE CALLS from your advisors and your support team. Partners to be available off hours via cell phone.
- To serve as a SOUNDING BOARD or second opinion for friends and loved ones.
- INVESTMENT ADVICE that is independent, objective and unbiased.
- A broad range of ON DEMAND CUSTOMIZED REPORTING that can be tailored to your desired level of detail.
- Creative and consistent client COMMUNICATION OFFERINGS delivered electronically, or through social media.
- Invitations to HIGH-END CLIENT EVENTS that are designed to enlighten and entertain.
- PERSONAL ATTENTION and sincere care.

WHAT WE DO

WE ADDRESS THE 10 CRITICAL WEALTH MANAGEMENT CONCEPTS:

1. FAMILY FINANCIAL OVERVIEW AND DEVELOPING YOUR PLAN

- Clarify Family Values, Goals and Objectives
- Assemble Consolidated Financial Statements
- Identify and Triage Financial Priorities
- Implement Envision® Plan

2. WEALTH AND INVESTMENT MANAGEMENT

- Customized Portfolio Solutions
- Alternative Income Strategies
- Indexed and Tax-Managed Solutions
- Individual Equity Strategies

3. PERSONAL BANKING / LIABILITY MANAGEMENT*

- Liability Analysis and Optimization
- Through Wells Fargo Affiliates, You Have Access to Banking Services, Including: Securities-Based Lending and Residential Mortgages

4. CORPORATE BENEFITS AND RETIREMENT PLANS

- Managing and Understanding Corporate Benefits
- Optimizing Savings Plans and Pension Elections
- Annual Enrollment Support
- Cash Flow Modeling and Sensitivity Analysis

5. CONCIERGE (VIP) EXECUTIVE SERVICES

- Concentrated Equity Strategies
- 10b5-1 Trading Plans
- Stock Option and RSU Analysis
- IOU Stock Analysis

6. RETIREMENT INCOME PLANNING

- Design Tax Efficient Streams of Income
- Incorporate Lifecycle Spending Strategies
- RMD, Social Security and Medicare Planning Strategies
- Forecast/Develop Spending Plan

7. INSURANCE AND ASSET PROTECTION**

- Insurance Advice: Life and Disability
- Needs Analysis and Policy Reviews
- Life and Disability Insurance
- Extended Care Planning

8. LEGACY PLANNING AND PHILANTHROPY

- Estate and Wealth Transfer Strategies
- Family Gifting Strategies
- Philanthropic Giving
- Trust Services

9. ADVANCED PLANNING

- Next Gen Counseling and Planning
- Educational Funding and Planning
- Intergenerational Family Meetings
- Business Succession Planning

10. COORDINATION WITH CPA AND ATTORNEY ***

- Tax Control Strategies
- Collaborative Meetings / Open Communication
- Professional Introductions
- Estate Documents and Tax Return Reviews

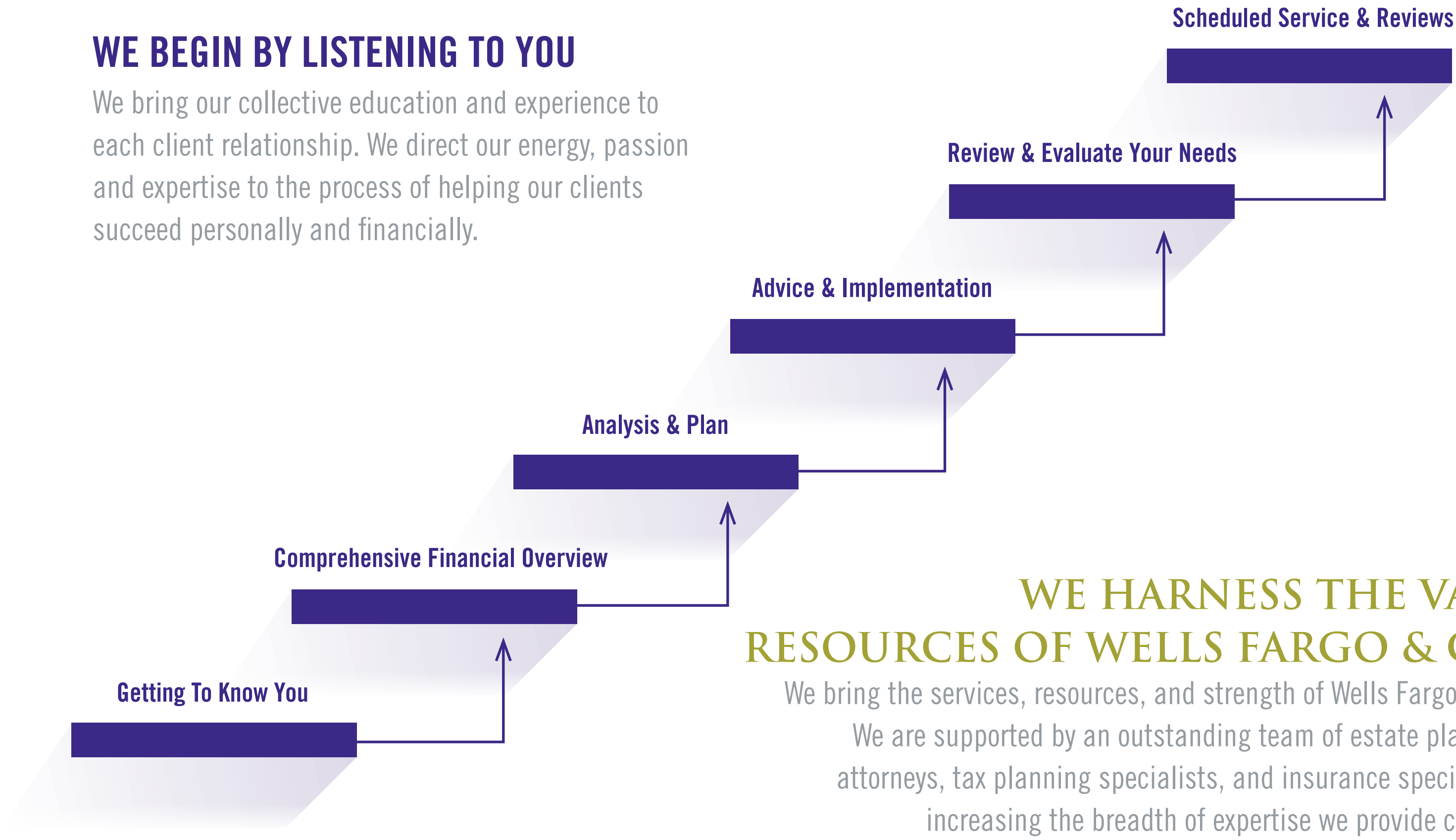
> "I FOLLOW THREE RULES: DO THE RIGHT THING, DO THE BEST YOU CAN, AND ALWAYS SHOW PEOPLE YOU CARE."
>
> ~LOU HOLTZ

See disclosures on back page.

OUR PROCESS

WE BEGIN BY LISTENING TO YOU

We bring our collective education and experience to each client relationship. We direct our energy, passion and expertise to the process of helping our clients succeed personally and financially.

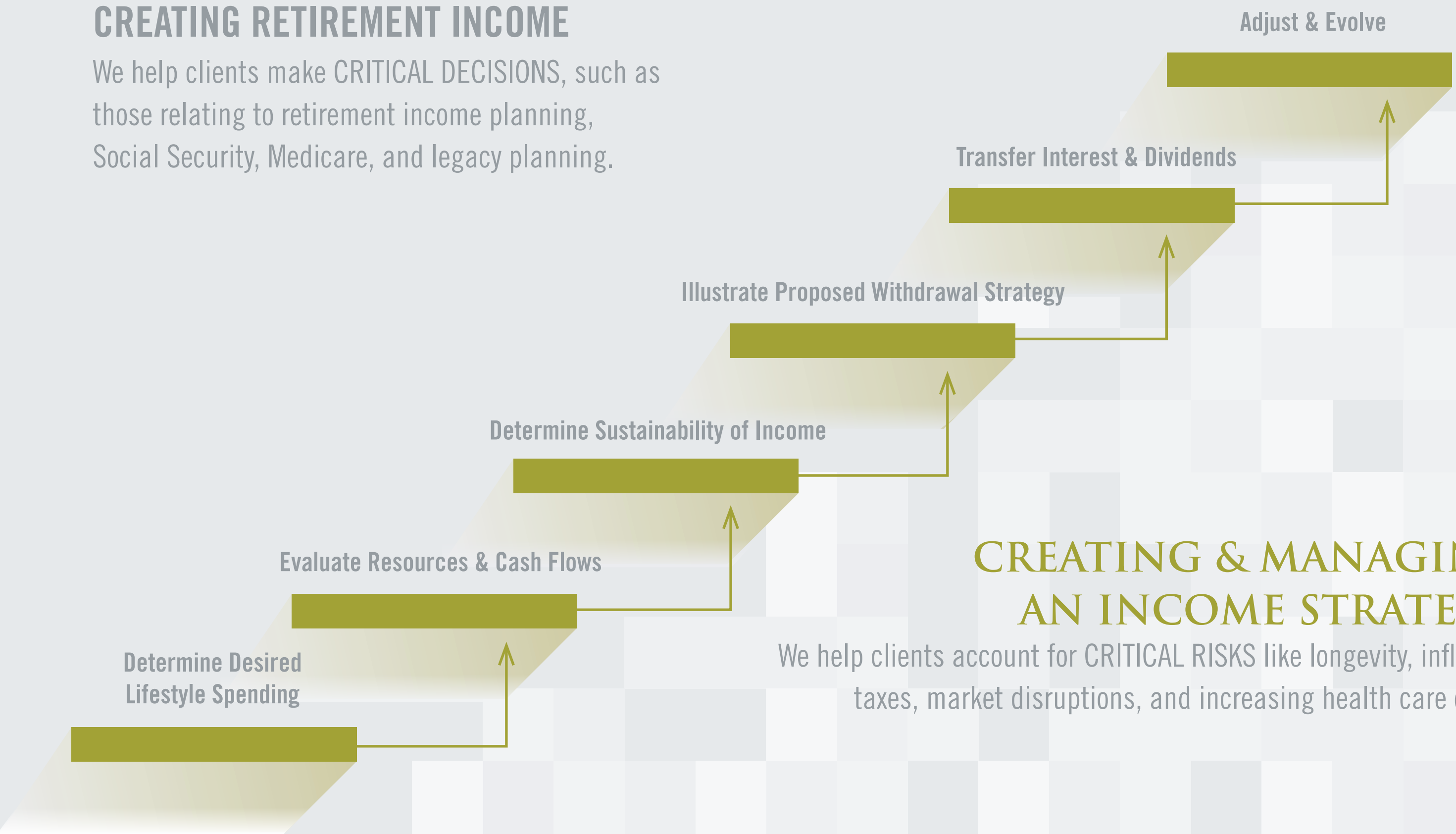


WE HARNESS THE VAST RESOURCES OF WELLS FARGO & CO.

We bring the services, resources, and strength of Wells Fargo & Co. We are supported by an outstanding team of estate planning attorneys, tax planning specialists, and insurance specialists, increasing the breadth of expertise we provide clients.

CREATING RETIREMENT INCOME

We help clients make CRITICAL DECISIONS, such as those relating to retirement income planning, Social Security, Medicare, and legacy planning.



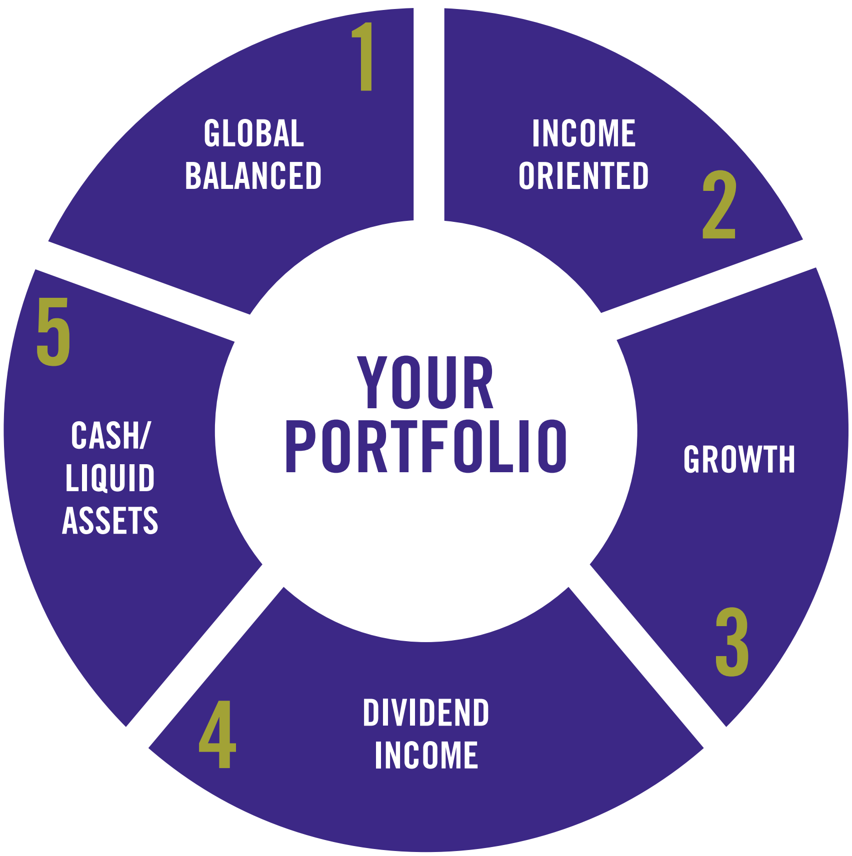
CREATING & MANAGING AN INCOME STRATEGY

We help clients account for CRITICAL RISKS like longevity, inflation, taxes, market disruptions, and increasing health care costs.

CUSTOMIZED PORTFOLIOS

STRIKE THE PROPER BALANCE

Diversification — spreading your assets among investment types, styles, and markets is one of the few time-tested strategies for investors with long-term financial goals.



BE PREPARED

When tempted by current market conditions, we counsel clients that it's best to avoid predictions and to focus on preparations. We're prepared for a bull or a bear market. Re-balancing will be our primary tool to take advantage of high or low prices that may arise.

Diversification does not ensure a profit or protect against loss in declining markets. Dividends are not guaranteed and are subject to change or elimination.

WE BELIEVE...

- In putting clients first, all the time.
- Everyone has goals and needs a plan.
- The true enemies of wealth are taxes, inflation, and human emotion.
- Complexity should be avoided.
- We can help minimize debt and manage it prudently.
- Successful investing employs patience and discipline.
- In diversifying to help minimize losses in down markets. Good decisions arise from facts, numbers, experience, and values.
- Risks should be clearly understood and communicated.
- Costs should be fully disclosed and value delivered.
- The media amplify emotion and volatility in the markets.
- Disaster, bad news, and fear often create bargains.
- If it sounds too good to be true, it usually is.
- It's important to remember where it came from.

WHEN YOU BECOME A CLIENT, YOU BECOME PART OF OUR WORK FAMILY.

TONY PARR, CFP®
Partner
612-324-0231 | tony@pmwmg.com

As the founding partner of The Parr McKnight Wealth Management Group, Tony has had the privilege of being a trusted advisor to families and institutions for over 34 years. He has been instrumental in assembling the team, defining the long term vision, and putting in place the structure and processes to effectively deliver exceptional service for clients. Tony brings energy, enthusiasm and creativity to the team and to our family of clients.

Tony wants to have a positive impact on the lives of other people and make his own little dent in the universe.

BRIAN MCKNIGHT, CFP®
Partner
612-324-0232 | brian@pmwmg.com

Brian joined the practice in 1998 and is a founding member of The Parr McKnight Wealth Management Group. He plays an instrumental part in the team's management of more than 55 public pension plans and is a portfolio manager for the team's strategies. As a portfolio manager, Brian oversees, implements, monitors, and adjusts the strategies based upon decisions made by the investment committee. Brian formulates advanced estate planning strategies that help clients build, manage, preserve, and transition wealth.

Brian's mission is to help clients accomplish their goals in all facets of their lives.

NELSON MOEN, CFP®, ChFC®
Financial Advisor
612-324-0238 | nelson@pmwmg.com

Nelson joined the practice in 2016 and is a key member of the advisory team, helping clients tackle their personal and financial goals in a wide variety of areas. He assists clients in the areas of wealth management, retirement income planning, estate strategies, education planning and asset preservation. He prides himself on his commitment to understanding the passions and priorities of his clients, relying on his attention to detail to weave those into a client's plan.

Nelson believes that a comprehensive wealth management plan is a key component to maximizing opportunity and happiness throughout our clients lives.

MINDY PROW
Senior Registered Relationship Advisor
612-324-0234 | mindy@pmwmg.com

Mindy serves our clients in her role as a Senior Registered Relationship Advisor. She brings with her more than 15 years of client-focused relationship management experience within the financial services industry. Mindy has an extensive background with other financial institutions; this dynamic industry experience enables her to help clients with their needs while establishing comprehensive processes to enhance the client experience.

Mindy is dedicated to developing deep and authentic client relationships and she is committed to helping exceptional people live exceptional lives.

KATIE MEEK
Registered Client Relationship Manager
612-324-0236 | katie@pmwmg.com

Katie specializes in client service and assists with day-to-day client needs. Her first priority is our clients' wellbeing and creating positive experiences. She is driven by delivering excellent service and developing relationships through her operational and administrative tasks.

Katie's passion is putting clients first in her every day work and providing remarkable customer service in each client interaction.

MARISSA BJERKNESS
Administrative Client Associate
612-324-0240
marissa@pmwmg.com

Marissa welcomes our guests when they arrive at our office with a friendly face and warm hospitality. She also greets inbound callers and helps direct them to where they can be best served. She leads the team's proactive approach to scheduling meetings with clients on a regular basis and ensures her teammates are well prepared to address what's most important to clients.

She truly enjoys her interactions with our clients and developing relationships with them over time to ensure they receive the personalized service they deserve and desire. She loves working with a team that truly loves what they do.

WHEN YOU BECOME A CLIENT, YOU BECOME PART OF OUR WORK FAMILY.

JOHN RUDI, CFP®
Partner
612-324-0233 | john@pmwmg.com

As a partner of The Parr McKnight Wealth Management Group, John drives much of the planning and follow up involved in the client advisory process. Areas of focus include net worth management, asset preservation, estate strategies, education planning, and liability management. He also helps retirees plan for consistent and predictable streams of income. In addition, John is constantly finding ways for the team to best utilize technology in an effort to make the planning process as clear and simple for clients as possible.

John strives to help clients realize that they have what it takes to be successful, financially secure, and live the life of their dreams.

PATTI KAVANAGH, FPQP®
Director of Relationship Management
Chief Administrative Officer
612-324-0235 | patti@pmwmg.com

Patti has over 20 years of experience in the financial services industry and provides an elevated standard of care to our clients and their families. Working with the team and with our clients' attorneys and/or CPAs, she collaboratively plans long term strategies to help oversee financial assessments and family needs. She is committed to working ethically, creatively, and resourcefully to elevate our clients' life experience with us. She shares our client first philosophy, and with her emphasis on relationship management, is an asset to our team.

Patti is focused on deepening multi-generational relationships with our clients and continuously strives to be attentive to their financial needs.

EMILY DOLAN
Senior Registered Relationship Manager
612-324-0239 | emily@pmwmg.com

With over 10 years of investment management experience, Emily provides excellent client service, organization and communication to our clients and families. She has extensive experience working closely with ultra-high-net worth individuals, corporate executives and their families. Her in depth knowledge of investment products, restricted stock transactions and employee stock option transitions makes her an invaluable resource for clients.

Emily believes in delivering personalized and proactive service for her clients, while being a part of clients' lives in times that truly matter.

ALLIE NORTHROP
Client Relationship Manager
612-324-0237 | allie@pmwmg.com

Allie specializes in client service, as well as other operational and administrative tasks around the office. In addition, she is the point of contact for our Fire Department Relief Association clients, whether it's processing retirement income distributions, coordinating client deposits and withdrawals, managing account transfers or providing account reporting or tax documentation, Allie works proactively to ensure clients have a tremendous service experience.

Allie's goal is to ensure that all clients receive exceptional service.

EMILY NOYES
Financial Services Associate
612-324-0243
emily.noyes@pmwmg.com

Emily joined our team full-time in May 2022 after graduating from the University of St. Thomas. She brings fresh and new insights learned while completing her coursework to earn a Bachelor of Arts degree in Financial Management. Emily works closely with the financial advisors on the team and she is involved with the operational aspects of clients' portfolios.

Emily is passionate about providing confidence to clients in their investment plan and lending a helping hand whenever it may be needed.

"I CAN DO THINGS YOU CANNOT, YOU CAN DO THINGS I CANNOT; TOGETHER WE CAN DO GREAT THINGS."

~MOTHER TERESA

THE
PARR MCKNIGHT
WEALTH MANAGEMENT GROUP

CLARITY. CONFIDENCE. STRUCTURE.

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333 South Seventh Street, Suite 2370 | Minneapolis, Minnesota 55402 | info@pmwmg.com | **www.parrmcknightwmg.com**

EVENTS
Several times a year we host various unique client events designed to both enlighten and entertain.

NEWSLETTER
Our team newsletter features interesting articles on finance, health, life and politics.

SOCIAL MEDIA
We post to LinkedIn and Facebook regarding a wide array of themes that are not just finance related. Topics include productivity, retirement, health and wellness, and many, many more.

LEARNING CURVE
John Rudi offers an occasional nugget of wisdom about life, health or wealth.

FIRE DRILL
Brian McKnight's videos speak specifically to topics of interest for municipal retirement plan trustees and fiduciaries.

TONY'S TOP READS
Tony Parr curates an interesting assortment of articles and links to videos designed to stimulate your mind and sharpen your perspective.