Nothing makes us happier than helping you live well.

MODERA
WEALTH

Welcome to Modera!

We strive to deliver sophisticated, fee-only wealth management in a highly personal way.

We...

- are a fee-only, registered investment advisor.
- are a fiduciary, always acting in our clients' best interest.
- have grown to more than 200 employees in 16 offices along the East Coast.*
- manage $12.5 billion in assets for more than 5,700 individuals, families and businesses.*
- are proudly a majority employee-owned firm run by a board of managers. Approximately one-third of Modera's staff are shareholders; we truly care about our business and its long-term viability!*

* As of Dec. 31, 2023

Modera

mod·er·a

The Latin word "modera" loosely means to provide management/direction or to moderate in a controlled manner.

Core Purpose: To make a lasting, positive impact on the lives of our clients and colleagues.

Our three core values guide us:

1. Confident humility
2. Contagious growth mindset
3. Trusted relationships

A History of Strategic Growth

Our growth has been driven by a desire to give clients an exceptionally personal service experience, and access to new investment opportunities. Ultimately, we've grown in those special moments when we've connected with firms and individuals who share our distinct combination of professional excellence and friendly, relatable work style.

2023
Modera is ranked in Barron's "2023 Top 100 Registered Investment Advisor Firms" list; USA Today's "Best Financial Advisory Firms of 2023" list; Financial Advisor Magazine's "2023 RIA Firm Ranking"; Pension & Investment Magazine's "Best Places to Work in Money Management" list.*

2023
Parsec Financial joins Modera, adding six offices across North Carolina. Baldrige Asset Management (Pennsylvania) and Crimmins (New Jersey) join the firm. Modera reaches $12.5 billion AUM.

2022
Greystone Wealth Advisors (New York and Westchester), Kaplan Financial and Stonebridge Financial (New Jersey), and Bernhardt Wealth Management (Virginia) join Modera.

2021
Independence Advisors joins Modera, establishing a location in Wayne, PA.

2020
Keatley Wealth Management joins Modera in its Charlotte location. The newly combined Modera has $2.7 billion AUM and 35 CFP® certificants.

2018
Matrix Wealth Advisors joins Modera, creating a fifth location in Charlotte, NC.

2017
Cambridge Wealth Counsel joins Modera in its Atlanta location. Modera has over $2 billion AUM and 31 CFP® certificants.

2016
Graf Financial Advisors joins Modera in its NJ location. Hernando, FL, office moves to Inverness, FL.

2015
Modera establishes an office in Atlanta, GA, its fourth location.

2014
Joseph Capital Management joins Modera, creating a third location in Hernando, FL.

2013
Modera has over $1 billion AUM and 17 CFP® certificants.

2011
Back Bay Financial Group and Modera combine to form a two-office (Boston, MA, and Westwood, NJ) regional Modera with $964 million AUM.

1995
Tom Orecchio partners with Gary Greenbaum.

1983
Gary Greenbaum of Greenbaum & Associates is an early pioneer in establishing fee-only advisory firm Modera.

* moderawealth.com/cookie-disclosures/award-disclosures

Navigate Toward Financial Security With Modera's Road Map

We know that you want to be confident in your financial future. In order to do that, you need a clear path forward to your financial goals. Our advisory teams have deep knowledge and experience with working with clients just like you. We would be honored to help do the same for you and your loved ones.

Here's how we do it:

1 Understand you

Understanding your values, motivations and goals provides a starting point for our journey and sets the stage for a long-term relationship built on trust and mutual respect.

2 Chart your course

Helping you realize your goals means creating a plan for all of your assets, not just the ones inside of your portfolio.

3 Empower your journey through life's stages

Delivering an exceptional experience along this journey is our first priority.
To ensure that happens, we will:

- Pair you with an onboarding concierge to ensure a seamless transition for the administrative aspects of our journey.
- Provide regular team reviews delivering advice, planning and investment strategies from our credentialed professionals.
- Arm you with technology that delivers security and insight to your financial situation so that you're never in the dark.
- Deliver timely and informative educational content and events to enrich your Modera experience.

Strategically Invest and Diversify Over the Long-Term with No Market Timing

Our investment philosophy is centered on building cost-effective, broadly diversified portfolios, cost-effective implementation, and a comprehensive approach to the investment process that achieves client goals. We will construct a portfolio that has a target rate of return, as determined by the objectives of our clients. This approach aligns well with the fiduciary responsibilities we have for our clients.

Our investment capabilities:

1 Equities

- Index-based mutual funds and exchange traded funds (ETFs)
- Individual equities and separately managed accounts (SMAs)
- Low cost, tax efficient, fully liquid and transparent
- Diversified across geography, size, style

2 Fixed income

- Fixed income should smooth the volatility of the portfolio
- Broad-based US mutual funds and ETFs, also primarily index-based
- Treasurys, municipal, foreign, high yield, and corporate bond funds

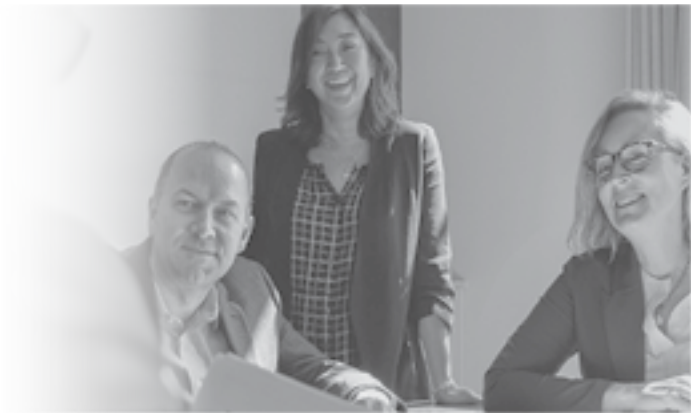
3 Other/Alternative asset classes

- May use one or more of real estate, managed futures funds, hybrids or other alternatives
- Inflation and currency hedges
- Low correlations to traditional assets
- Utilized to manage risk levels within the overall portfolio

Our investment philosophy:

- Take no more risk than needed to achieve desired goals.
- Maintain liquidity, transparency, and marketability of investments.
- Construct globally diversified portfolios using evidence-based methodologies.
- Historically, diversification has lowered volatility over time.
- Minimize portfolio costs.
- Monitor and rebalance portfolios as needed to manage risk.
- Utilize asset location to implement portfolios in a tax-efficient manner.

A Dedicated Team, Invested in Your Financial Success



Whether you are accumulating wealth in growth mode or sustaining the wealth you have earned, we are your CFO, and we report to you.

Our wealth management service includes both investment management and financial planning. Our process involves an in-depth analysis of your current financial circumstances, long-term goals and risk tolerance. We then develop a personalized financial plan that covers investments, retirement planning, education planning, taxes, estate planning and insurance. And since the only constant in life is change, we update your plan annually to monitor our progress toward achieving your goals.

This holistic approach allows us to help you with long-term planning. When can you retire? How much should you be saving? Or are you in retirement and need to make sure that your assets will last your lifetime? The answers to these questions are crucial in giving you the confidence you need to invest wisely.

As a Modera client, you can expect the following:

- Investment policy statement and regular portfolio reviews
- Diverse investments depending on specific needs
- Annual financial plan update with a credentialed advisor
- Tax strategies and planning
- Access to our financial planning software and client portal
- Ongoing client-exclusive thought leadership via emails, newsletters, webinars and events

Manage your wealth wisely
moderawealth.com/the-experience/designing-your-portfolio

Did You Know?*

▶ **$2.1 million**
Average assets under management of all wealth management clients

▶ **10.9 years**
Average length of relationship with our wealth management clients

* As of Dec. 31, 2023

Providing Wealth Management Clients With Strategic and Proactive Tax Planning

We integrate our tax services with your investment strategy and financial plan to provide solutions that can help minimize the taxes you owe. Our tax services include both tax planning and tax compliance.

Our tax team works alongside your Modera advisor to help review tax implications related to important decisions such as:

- How to invest
- How to give
- What and when to sell
- How and when to sell a business
- When to retire
- How to most strategically transfer wealth

Minimize your tax burden today
moderawealth.com/tax-services

We provide tax preparations for:

- Individual income tax returns
- Corporate tax returns
- Partnership returns
- Fiduciary income tax returns for estates and trusts
- U.S. estate and gift tax returns

Did You Know?*

10
Number of CPAs on staff. There are also 5 EAs (Enrolled Agents) on staff.

700+ tax returns
Our tax team prepares approximately 700 individual, business and fiduciary returns annually.

* As of Dec. 31, 2023

Safeguarding Your Assets Today and for Generations to Come

Trusts can play an important role in your overall financial plan, and you should feel confident that your trust is executed how you envisioned it.

Modera partners with an administrative trustee who performs the following tasks:

- Collects and distributes income
- Safeguards record keeping
- Provides record keeping
- Produces required tax reporting
- Provides for the administration and disposition of trust assets as directed by the governing document
- Provides principal and income accounting for the trust
- Provides bill payment services at an additional cost

Protect your wealth for future generations
moderawealth.com/trust-services

Did You Know?*

1,863
Number of trusts using Modera's investment management services

$3.5 billion
Amount of supervised assets in Modera-managed trusts

* As of March 31, 2024

Breaking the Cookie-Cutter Mold for Retirement Plan Advice

We have more than 35 years of experience working in local communities to help small-business owners plan and prepare for their future.

We take the time to understand your unique and evolving needs by designing a retirement plan that can benefit you, the business owner, as well as a plan offering that provides you with the tools to recruit, reward and retain great employees. Our nonbiased fiduciary approach gives you the assurance that there are no ulterior motives. We provide straightforward and easy-to-understand advice with a clearly defined path forward. We have experience working with 401(k), Cash Balance, SEP, and SIMPLE plans and will ensure we implement the best plan to fit your needs.

Benefit from our ongoing support, including:

- Monitoring, selecting and replacing the plan's investment options as deemed appropriate
- Development and maintenance of the plan's investment policy statement
- Annual plan review meeting with the business owner and leadership team
- Employee education and enrollment meetings
- Investment Policy Statement creation and maintenance

Help your employees invest for tomorrow, today
moderawealth.com/business-retirement-services

Did You Know?*

8 years
Average business client relationship

$306 million
Assets under advisement

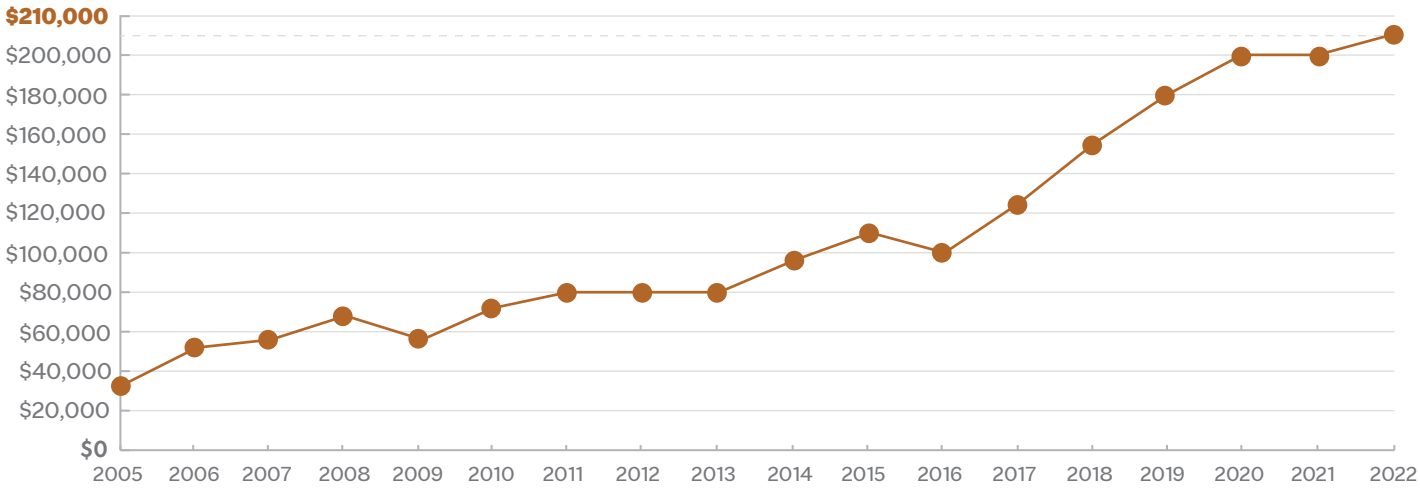
1,600+
Participants served

* Data as of Dec. 31, 2023 and includes balance forward, daily valuation, cash balance, SEP plans and SIMPLE plans

Giving Back to the Communities We Serve

One of the main components of our corporate philanthropy is our annual charitable grants program. Through this grants program, since 2015, we have given more than $2 million to non-profit organizations in the communities we serve.

Annual Grants Awarded



Corporate sponsorships

Each year we pursue dozens of charitable sponsorships. In 2023, we gave away more than $110,000 in charitable donations and sponsorships.

Employee giving

We support volunteer-time-off for our employees to be involved in the community and serve on numerous charitable boards. To support employees' personal philanthropic endeavors, Modera has an employee donation matching policy.

Serving More Than 5,700 Individuals, Families and Businesses Across the Country in 16 Offices Along the East Coast!

Modera office locations:

Massachusetts:
535 Boylston Street, Suite 300, Boston, MA 02116

New Jersey:
56 Jefferson Avenue, Westwood, NJ 07675
139 South Street, Suite 204, New Providence, NJ 07974

New York:
19 W. 44th Street, Suite 1100, New York, NY 10036

Pennsylvania:
620 Lee Road, Suite 100, Wayne, PA 19087
7540 Windsor Dr, Suite 205, Allentown, PA 18195

Virginia:
7601 Lewinsville Road, Suite 210, McLean, VA 22102

North Carolina:
6 Wall Street, Asheville, NC 28801
85 Peachtree Road, Asheville, NC 28803
22 Depot Street, Tryon, NC 28782
6101 Carnegie Blvd, Suite 220, Charlotte, NC 28209
6700 Fairview Road, Suite 360, Charlotte, NC 28210
100 N. Cherry Street, Suite 505, Winston-Salem, NC 27101
140-B SW Broad Street, Southern Pines, NC 28387

Georgia:
5555 Glenridge Connector, Suite 150, Atlanta, GA 30342

Florida:
221 W. Main Street, Suite A, Inverness, FL 34450

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moderawealth.com