



What's your
plan?



PROVENANCE
WEALTH ADVISORS



Proper planning is a process. Have you started?

MISSION STATEMENT

The Provenance Wealth Advisors team serves successful business owners, professionals and retirees who lack the time and expertise to create and implement comprehensive planning strategies.

By drawing from our team's multidisciplinary knowledge and experience, we offer our clients a fresh perspective and new insights while designing a plan to manage their personal and business matters. Our comprehensive approach integrates income, estate, investment and business planning.



We provide a comprehensive approach to income, estate, financial and investment planning. Unlike traditional estate advisors, we have a team of planners, financial advisors, insurance professionals and investment managers who work to bring the creative thinking, solutions and valuable advice together to create a plan that meets your long-term goals.

WHY WE ARE DIFFERENT

This gathering of expertise and guidance enables us to create a plan built around your goals. Insurance people tend to see insurance as the answer, investment people often have specific products to push. Our team prides itself on focusing only on you, your needs and your aspirations. We work to help you articulate your dreams, formulate a vision for your future and the future of your family and business, and we put together a comprehensive plan that helps to make your dream a reality.

Our method is different than many in the industry because it takes a cross-disciplinary approach. We collect every relevant financial document and ensure that consideration is given to all of the components of a solid financial plan. This 360-degree view helps us identify opportunities, gaps and potential problems so we can recommend the right solutions.

We synthesize your information into a Present Condition Analysis (PCA), a comprehensive look at your current situation. We create this extremely valuable tool at no charge and no obligation to you.

A COMPREHENSIVE FINANCIAL PLAN

A comprehensive financial plan includes all of the components of planning your estate, protecting your wealth and caring for your heirs:

- **Estate Planning** — wills, trusts and decisions about what happens to your assets when you die
- **Investment Planning** — building and preserving wealth
- **Insurance Planning** — protecting the people you love
- **Special Needs Planning** — protecting vulnerable family members
- **Business Succession Planning** — preparing for the future of your largest asset
- **Legacy Planning** — how you want to leave a mark on your community and be remembered when you are gone
- **International Estate Planning** — planning and services for international citizens
- **Charitable Planning** — establishing a philanthropic mission and values



A person wearing a red beanie, a green and yellow long-sleeved shirt, and colorful patterned pants is rappelling down a rope from a large rock overhang. The background shows a vast, hazy landscape with mountains and a dense forest. A white-bordered box with a light blue background contains the text.

Is your financial life
structured to withstand
a changing environment?



Envision a
comprehensive plan
built on a solid foundation.

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HOLISTIC COMPREHENSIVE PLANNING



Our team can help you

- Thoughtfully determine the distribution of assets
- Manage and mitigate estate-tax liabilities, now and in the future
- Preserve and help protect wealth for future generations
- Protect standards of living with appropriate insurance products
- Achieve charitable and legacy objectives
- Protect heirs and their inheritance from divorce and legal action

A well-designed estate plan can give you confidence that your family, business and legacy are protected.



You've worked hard to build an estate and you probably have some idea of what you want it to do for you. From goals for retirement to establishing a legacy, you may have taken steps to put your affairs in order. We find that many clients have some elements of an estate plan in place: often a mix of investments, a will, a trust and maybe some insurance products. You may also have advisors who help you with these pieces.

Our approach is cross-disciplinary. We have professionals in a variety of specialties who come together to develop a program that meets your needs. By leveraging tax-advantaged methods, legal structures and having honest conversations about how you want to spend your later years, we can help you.

ESTATE PLANNING

After discussing your goals, we will analyze the existing pieces of your plan to identify gaps, contradictory instructions and issues that could inadvertently trigger probate action and tax exposure.

A well-designed plan can alleviate anxiety and fortify wealth while you are alive by using asset preservation strategies within your estate.



The basics of investment planning are establishing goals, understanding risk tolerance and appropriately allocating assets. A successful plan encompasses all of these components and more.

Your short and long-term goals and your overall estate are the driving forces behind an investment plan. Our work is not transactional. We work with you to determine investment strategies that fit with the other elements of a well-rounded, comprehensive plan.

We work with you to determine investment strategies, traditional and non-traditional assets and the elements of a well-rounded, comprehensive plan.

We identify the right mix of investments from a wide array of sources. Our open-architecture format means there are no proprietary products that move to the top of the list. This structure is deliberate and allows us to do what's right for your situation rather than pushing a specific product.

INVESTMENT PLANNING

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A successful plan encompasses establishing goals, understanding risk tolerance and appropriately allocating assets.



Insurance strategies can
protect assets, minimize taxes
and provide peace of mind.



INSURANCE PLANNING

As the insurance industry becomes more specialized, sorting through the various choices is more difficult than ever. It is easy to make a costly mistake that doesn't become obvious for years. When it is used correctly, insurance can, alleviate stress after a tragedy, create stability in difficult times and protect the people and things you love.

Insurance programs can be used as cash accumulation and wealth accumulation tools, as well as providing traditional protective strategies.

Our planners understand how insurance fits into a comprehensive plan. Whether you need life, disability, long-term care or a specialty policy to fit a unique need, we will search the market for the right options. As an independent organization, we have access to a wide range of products.

By looking at insurance as one component of a holistic plan, we ensure that it does not leave gaps or create situations that could undermine your overall estate-planning goals.

A large, weathered log bridge spans across a paved road in a forest. The log is thick and shows signs of age, with some graffiti visible on its surface. The road below is paved and curves to the right. The surrounding forest is dense with trees, some showing autumn foliage in shades of yellow and orange. The overall scene is a natural, rustic landscape.

Your company may be the biggest asset in your estate.
Exit strategies are a critical component of estate planning.



BUSINESS STRUCTURES, BUY/SELL AGREEMENTS AND BUSINESS SUCCESSION PLANNING

Building a company requires creativity, execution and sacrifices. A successful business is often an entrepreneur's identity, source of financial stability and legacy to heirs. Business owners are unique in the challenges they face when planning their estates.

Many businesses are the main component of the owner's net worth. This adds a layer of complexity to long-range planning and many entrepreneurs benefit from an objective advisor.

We find that navigating buy/sell agreements and quarterbacking partnership discussions are among our most valuable services for entrepreneurs. We provide assistance and guidance in negotiating, creating and implementing business agreements between partners, family members and executives in companies of all sizes. In many cases, existing agreements are incomplete and expose owners to inappropriate risks. Our work identifies and helps to close these gaps.

We help business owners determine the most effective company structures to reduce liability exposure and solve income, estate and asset preservation issues. These issues are often weighed against a backdrop of complex family dynamics.

It's critical to think about exit strategies early in your company's life while you are putting your heart and soul into building it. Decisions you make in the middle and early stages can be of support or be detrimental when it is time to move to your next phase. Navigating an exit can be emotional and financially confusing. Our clients use us to be an objective sounding board when thinking through these tough decisions. The true value of the business, then timing of a change, any range of family obligations — all of these have an impact.

RETIREMENT PLANS FOR BUSINESSES

Employee retirement plans are a powerful recruitment and retention tool for growing businesses. Offering a plan that enables employees to prepare for their futures and retire with dignity requires the assistance of experienced professionals who can help you navigate a range of complex regulatory and fiduciary responsibilities.

Retirement plans can take many forms, but all are more successful when education and hands-on management are part of the program. To be successful, business owners need expertise in plan design, investment options, vendors, pricing, tax laws and many other issues. The assistance of a dedicated advisor, who can share best practices, steer you from mistakes and serve as an objective source of information for employees, is a valuable asset.

We provide:

- **Employee Education**
- **Fiduciary Responsibility Guidance**
- **Investment Products**
- **Plan Design**



Our experienced professionals can help
business owners navigate complex
regulatory and fiduciary responsibilities.



A scenic view of a gravel path lined with tall, mature trees with vibrant green foliage, leading into the distance. The path is made of light-colored gravel and is bordered by a dense line of trees with thick, brown trunks and lush green leaves. The background is slightly hazy, suggesting a bright, sunny day. The overall atmosphere is peaceful and serene.

Whether your legacy vision is clear or still evolving,
our caring professionals can help you tell your story.



LEGACY PLANNING

Estate planning is not just about finances. What you leave behind includes your values, desires and life lessons.

Legacy planning gives you the ability to leave a message to your family and those who look up to you. A legacy plan can take many forms – from a simple letter to a video to a book. We help clients think through the messages that are important to them. Sometimes this includes creating a family mission statement that makes clear what's important in the future.

A legacy plan helps you memorialize your wishes, lessons learned, and hope and dreams for future generation.

You may have a clear vision of your legacy, or you may have some ideas that are still unformed. Members of our team have experience helping clients think through these important decisions.

A legacy plan can be a powerful gift to those you love. We help determine the appropriate vehicle and assist you in articulating the message so you can share it with your family and friends.

ESTATE PLANNING FOR INTERNATIONAL CITIZENS

As a South Florida firm with clients all around the world, we have helped many international clients put their affairs in order before immigrating to the U.S. Tax and asset protection for new U.S. citizens can be a harsh departure from their home countries.

Within our holistic estate planning model, we can deploy a number of strategies that help preserve wealth, retain control, create more-favorable tax situations and structure wealth for future generations in the most efficient way.

Among the benefits we strive to achieve:

- Annual returns
- Appropriate levels of risk based the client's personal situation
- Avoidance of transfer taxes to future generations
- Beneficial tax structure
- Discretionary investments
- Liquidity
- Simplified reporting and accounting





International citizens who wish to protect wealth in the U.S. have unique needs and requirements.

WEALTH PROTECTION AND ESTATE PLANNING FOR NON-US RESIDENTS

International citizens who have family members and assets in the U.S. have a range of issues to consider when undertaking estate planning. Residency requirements, tax concerns, foreign-source income investing and pre-immigration planning for wealth and assets often require a team approach to planning and compliance.

We have professional financial advisors who focus on the unique needs of US citizens who live abroad, resident aliens and citizens of non-US countries. The use of trusts and insurance can create protection and more favorable tax situations.

Employing these types of strategies requires care, privacy and service. Our team approach means that you will have full-time access to caring professionals who can help create and execute your plans.

Our multi-lingual staff understands the importance of considering each client's specific situation and developing a customized, holistic approach that will help them meet their goals. We also work closely with existing advisors and often serve in a quarterback role to ensure that your goals are met.

A photograph of a stone archway built from rough-hewn, grey and brown stones, some with yellow lichen. The archway frames a view of a bright blue ocean under a cloudy sky. In the foreground, there is a dirt path and various green plants, including tall grasses and small red and purple flowers. A white rectangular box with a thin border is superimposed over the center of the archway, containing the text "Continue your philanthropy and make a lasting impact." in a white, sans-serif font.

Continue your philanthropy
and make a lasting impact.



What will be your legacy? Many individuals know exactly how they want to be remembered, but others need help defining what their mark will be on society. Thoughtful conversations with caring professionals experienced in having these sometimes difficult discussions can help tremendously.

CHARITABLE AND PHILANTHROPIC PLANNING

When you develop a charitable plan, it can include a philanthropic mission and vision statement. When you designate a portion of your estate to meeting these goals, there are a variety of trusts and tax-advantaged strategies you can use, including a family foundation, charitable remainder trust, contingent beneficiary situation or a blend of tools.

These tactics can be employed as part of your current financial planning as well as part of your estate plan to take advantage of gifting and tax opportunities.

Developing these vehicles inside a holistic strategy will help ensure that your legacy and plans are carried out exactly as you wish. Our advisors care enough to spend time talking with you and helping you focus your messages and goals, so that we may advocate on your behalf.



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