INFLECTION

WEALTH MANAGEMENT

Investment Advisory

Delivering *value* in meaningful *relationships* throughout all of *life's inflection points*

CONTENTS

Inflection Wealth Management is part of Thrivent Advisor Network, llc, a registered investment advisor. Certain advisory persons of Thrivent provide advisory services under a practice name or "doing business as" name or may have their own legal business entities. However, advisory services are engaged exclusively through Thrivent Advisor Network, llc. Please visit our website www.InflectionWealthManagement.com for important disclosures.

IMPORTANT: Advisory Person(s) may use proprietary financial planning tools, calculators and third-party tools and materials ("Third-Party Materials") to develop your financial planning recommendations. The projections or other information generated Third-Party Materials regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time. Thrivent Advisor Network, LLC and its advisors do not provide legal, accounting or tax advice. Consult your attorney and or tax professional regarding these situations.

Inflection Wealth Management
15117 Main St Ste 207A
Mill Creek, WA 98012-9035
(425) 215-1000

www.InflectionWealthManagement.com

Securities offered through Purshe Kaplan Sterling Investments("PKS"), Member FINRA/SIPC. PKS is headquartered at 80 State Street, Albany, NY 12207. PKS and Inflection Wealth Management are not affiliated companies.

[1] Fiducient Advisors was formerly known as DiMeo Schneider & Associates, L.L.C.

[1] P&I's Consultant Ranking is a proprietary survey produced by Pension & Investment. Results are based on 80 questionnaire responses sent to 213 consultants determined by P&I that self-reported institutional assets under advisement as of June 30, 2020. Consultants with multiple subsidiaries are asked to provide information on a consolidated basis. There is no fee associated with participating in the ranking. The ranking is ot indicative of DiMeo Schneider's future performance.

[1] FA's RIA Ranking is an independent listing produced by Financial Advisor magazine based on discretionary and non-discretionary assets under management as reported in the Form ADV of the 715 eligible firms. DiMeo Schneider's ranking took into consideration the combined capabilities of the firm and its subsidiary, Fiduciary Investment Advisors, LLC. To be eligible, firms must provide financial planning and related services to individual clients, be independently registered investment advisors, file an ADV statement with the SEC, and have at least $500 million in assets under management as of December 31, 2019 based their ADV filing with the SEC. There is no fee associated with participating in the ranking. The 2020 ranking is not indicative of DiMeo Schneider's future performance.

[1] Barron's Institutional Consulting Teams ranking is based on quantitative and qualitative factors including team's assets, revenue, size and character of the team itself. Barron's invites firms that, in their opinion, are competitive given size and sophistication. There is no fee associated with participating in the ranking. DiMeo Schneider's ranking took into consideration the combined capabilities of the firm and its subsidiary, Fiduciary Investment Advisors, LLC.

WHY INVESTMENT ADVISORY?

When it comes to managing your assets, lacking the time - or the desire - to become an investment expert could potentially jeopardize your financial future. Let us help you take the guesswork out of investing. We offer discretionary asset management allowing you to delegate the management of your assets. Models are available for both tax-sensitive and tax-deferred investors. The portfolios are also designed to fit a range of investment styles and risk temperaments—from conservative to aggressive.

BENEFIT OF INFLECTION'S INVESTMENT ADVISORY SERVICES?

Inflection Wealth Management operates without the conflicts of interest linked to proprietary funds, trading desks or banking products.

We believe that investment success requires a disciplined and systematic approach. Our investment philosophy is grounded in the academic tenets of Modern Portfolio Theory tempered by pragmatic investment experience.

Great client service relies on wisdom and dialogue. Our team brings talent and drive to every relationship. We seek professionals with outstanding character, strong financial acumen and the ability to communicate effectively with people at all levels. Clients look to us for guidance and leadership – not to be a passive source of reports.

MONEY MANAGEMENT STARTS WITH YOUR INVESTMENT OBJECTIVES

What is the purpose of the money?

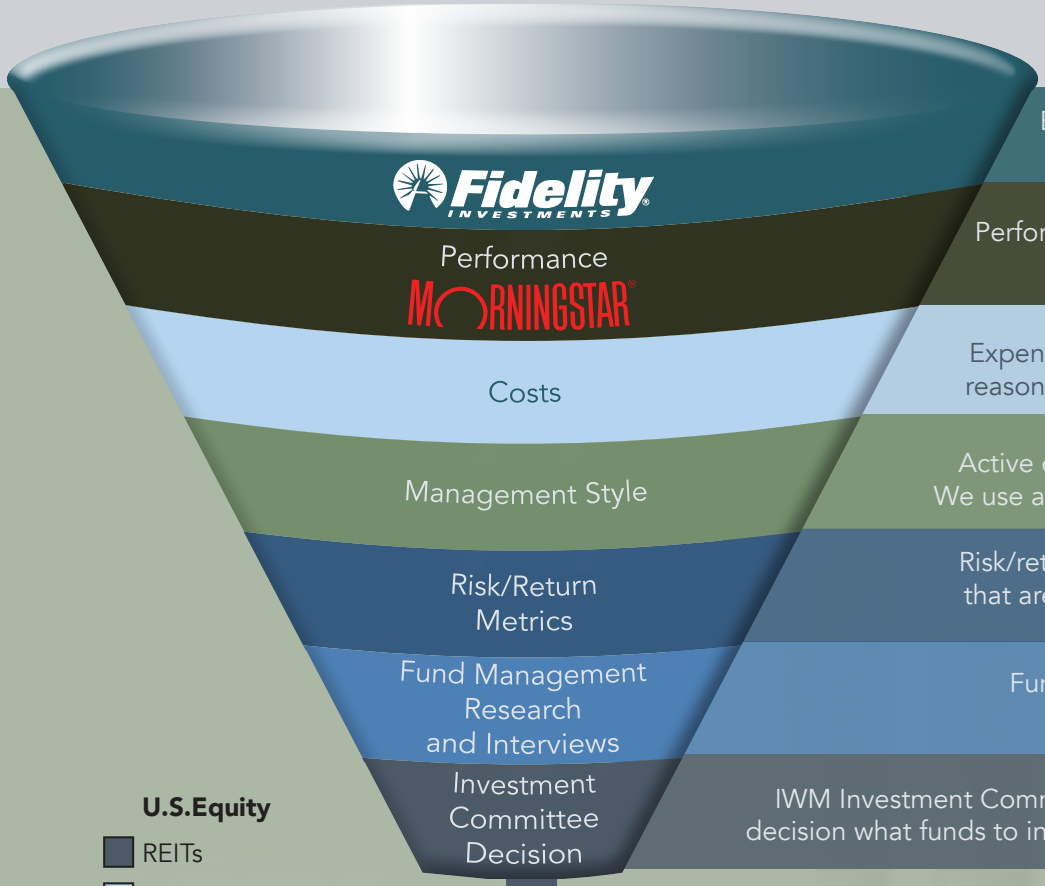
What is your ability to accept risk?

What is your willingness to accept risk?

What is your time horizon for using the funds?

What do you want to avoid?

INVESTMENT SELECTION PROCESS



Entire universe of Mutual Funds and ETF's (18K+ choices on Fidelity Platform)

Performance – seek investments that perform well relative to peers

Expenses – seek investments that are reasonably priced compared to peers

Active or Passive management? – Yes! We use an efficient combination of both

Risk/return metrics – seek investments that are efficient & balance risk/return

Fund research – independent due diligence of fund management

IWM Investment Committee decision – we make final decision what funds to include/exclude in our portfolios

U.S.Equity

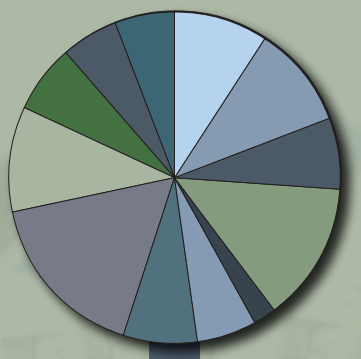
- REITs
- Small Cap
- Mid Cap
- Large-Cap Growth
- Large-Cap Value

Fixed Income

- High Yield Bonds
- Intermediate-Term Bonds
- Short-Term Bonds
- Money Market

International

- Emerging Markets
- International Developed Markets
- International Bonds



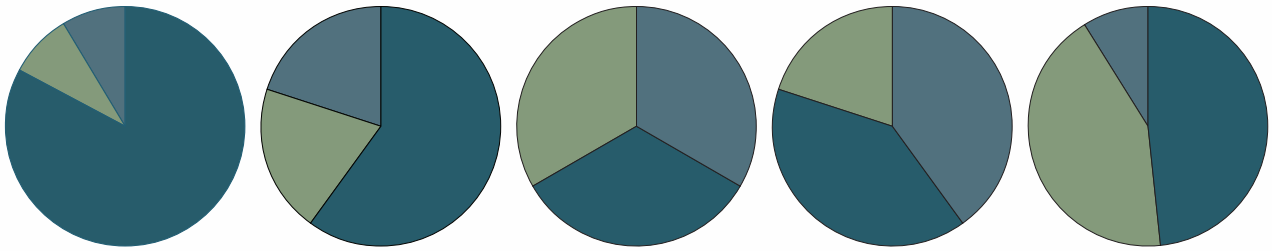
WELL DIVERSIFIED PORTFOLIO

PORTFOLIO CONSTRUCTION

We start with strategic tax-sensitive portfolios
based on investment objectives

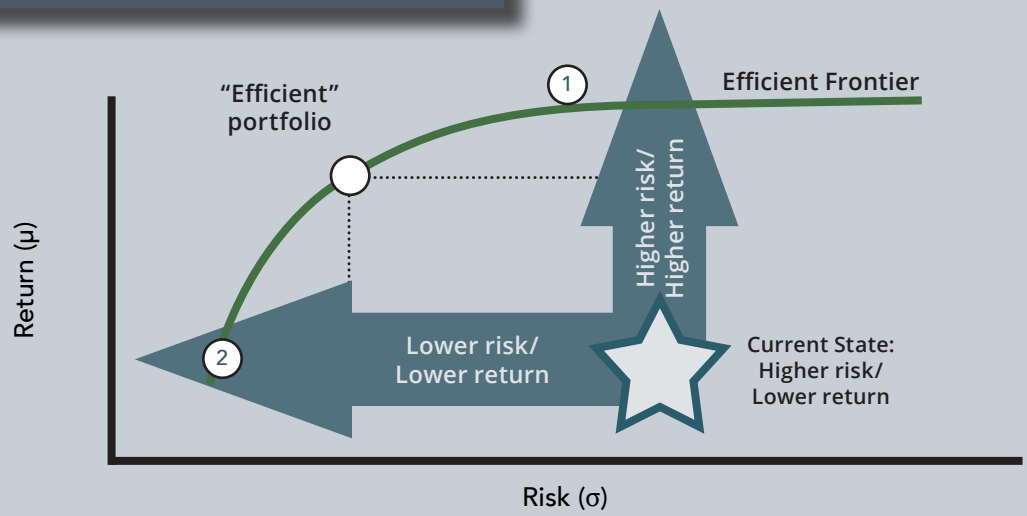
We go through an annual capital market assumptions process of the financial markets and economic conditions which guide our tactical allocations

20/80	35/65	60/40	75/25	90/10
Conservative	Moderate - Conservative	Moderate	Moderate - Aggressive	Aggressive



We customize as it relates to your unique situation

- Legacy or inherited holdings
- Significant capital gain/loss in a portfolio
- Desired individual positions or sectors



1 We achieve better results for taking the same risk you are accustomed to
2 We achieve similar return with a smoother ride

It's your money and your goals.
You cast the vision and we help you carry it out.

WE HAVE A PERIODIC REVIEW SCHEDULE THAT INCLUDES DEDICATED TIME WITH YOUR ADVISOR TO DISCUSS:

- Personal and financial updates/changes
- Portfolio review that covers your balance, overall allocation, risk profile, performance, and recommended changes

ON-GOING PORTFOLIO MONITORING BY THE IWM TEAM:

- Review current market commentary and economic conditions
- Update capital market assumptions
- Review performance results
- Make tactical adjustments to the portfolios
- Meet consistently as an IWM Investment Committee with our research partner

SUPPORTING THE RELATIONSHIP

PARTNERSHIP WITH FIDUCIENT ADVISORS, LLC

We make investment consulting personal. Where others may check the box and dispense generic advice, we deliver high-touch, tailored service. Where others may offer a bewildering array of services, we focus on one thing: helping clients prosper. Guided by our ethical and fiduciary responsibility, we put clients' interests first. With clients and offices across the nation, we are positioned to provide personalized service, wherever you may be. We strive to bring humanity to prosperity.

Approx. $195 Billion

Assets Under Advisement

A CULTURE DEFINED BY FIVE CORE VALUES:

1. Aligned Interests. We strive to place your interests above our own.
2. Intellectual Capital. We offer practical solutions to complex challenges.
3. Integrity. We do the right thing for the right reason.
4. Excellence. We seek to exceed expectations.
5. Stewardship. We are dedicated to safeguarding the capital and trust of our clients.

Business Lines

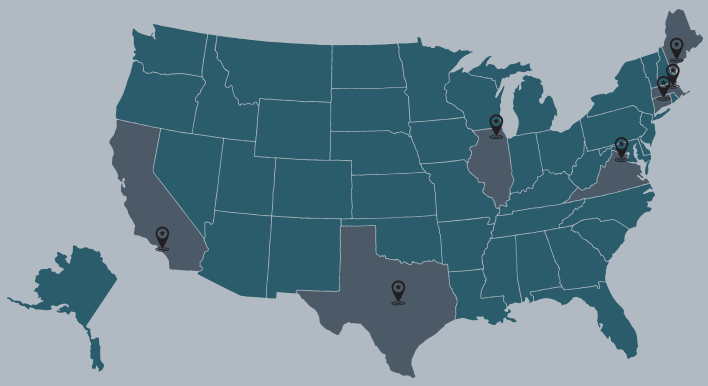
Defined Contribution
Defined Benefit
Private Clients
Nonprofit Organizations
Endowment/Foundation
Financial Institutions

FIRM RECOGNITION & EXPERTISE

Ranked #1 - Top 50 Institutional Consulting Teams
BARRON'S[1]
Top 25 Worldwide Consultants
PENSIONS & INVESTMENTS[1]
Top 15 RIA Financial Advisor
FINANCIAL ADVISOR[1]

Authored five books on investment management

180 Associates
60+ Investment Consultants
40+ Research Professionals
30 Partners



SEVEN LOCATIONS

CHICAGO • HARTFORD • AUSTIN • BOSTON • LOS ANGELES • PORTLAND,ME • WASHINGTON, DC