

LNW's integrated services mean we can help add value – every time you make a major financial decision. Think of us as the GPS (global positioning system) for your wealth.

Life is full of questions, like those at right. How you answer them can make a big difference – on your tax bill, investment returns, cash flow, and your legacy. The wrong advice can be costly and also create a lifetime of headaches.

This is why LNW advises you based on a 360-degree view of finances. Not just your investments but all your assets: properties, any businesses, and even the “human capital” that is waiting to be developed within your family, as you and your loved ones transition from one phase of life to another.

We have seen first-hand that the most effective financial decisions are made in context. By that, we mean full consideration of things like the potential risk/return, taxes, and cash flow. But also your life goals, estate plan and what you want to do for your family and community. If you make decisions in context of all these and many other considerations unique to you – which is what we help you do – the benefits of that tend to compound over the years and even through multiple generations.

We call this integrated wealth management. And we believe it is the only way to effectively manage wealth so that it serves your goals and needs over long periods of time.

Maximizing All You Own

While we think integrated wealth planning does maximize returns, we do not think the benefits can be boiled down to one number. Each client's finances and priorities are different.

Here at LNW, the number we care about most is your risk-adjusted net return (after taxes and inflation), across your entire asset base. The services we provide – in addition to investment management – are not just nice add-ons. They are how we help you attain a higher net total return, more stable cash flow, and peace of mind.

How LNW Partners With You

Keeping You Invested For The Long Run, Comfortably

This may sound easy, but it is not. First and foremost, we carefully manage the overall price volatility of your portfolio so that it matches your tolerance for risk. Keeping you within your risk comfort zone makes it much more likely that you will stay invested through market downturns so you can profit from the upturns.

Over time, the benefits of staying invested can be dramatic. Take a look at the chart, which tracks total pre-tax return on the S&P 500 from 2003 through 2022. Had you missed the 10 best days in the market over those 20 years, your return on stocks would have been cut nearly in half. A \$1 million investment in 2003 would be worth about \$2.97 million in 2022, instead of nearly \$6.48 million. And returns get worse from there, based on how long you stayed on the sidelines.

Your Business Has Thrived And Now It May Be Time To Sell.

- What is a realistic valuation?
- How do you structure the sale?
- What is the optimal way for your next gen to benefit from the proceeds?

You Have A Relative With Special Needs.

- How do you make sure they will be well-supported during your lifetime and beyond?

You've Found The Perfect House Abroad.

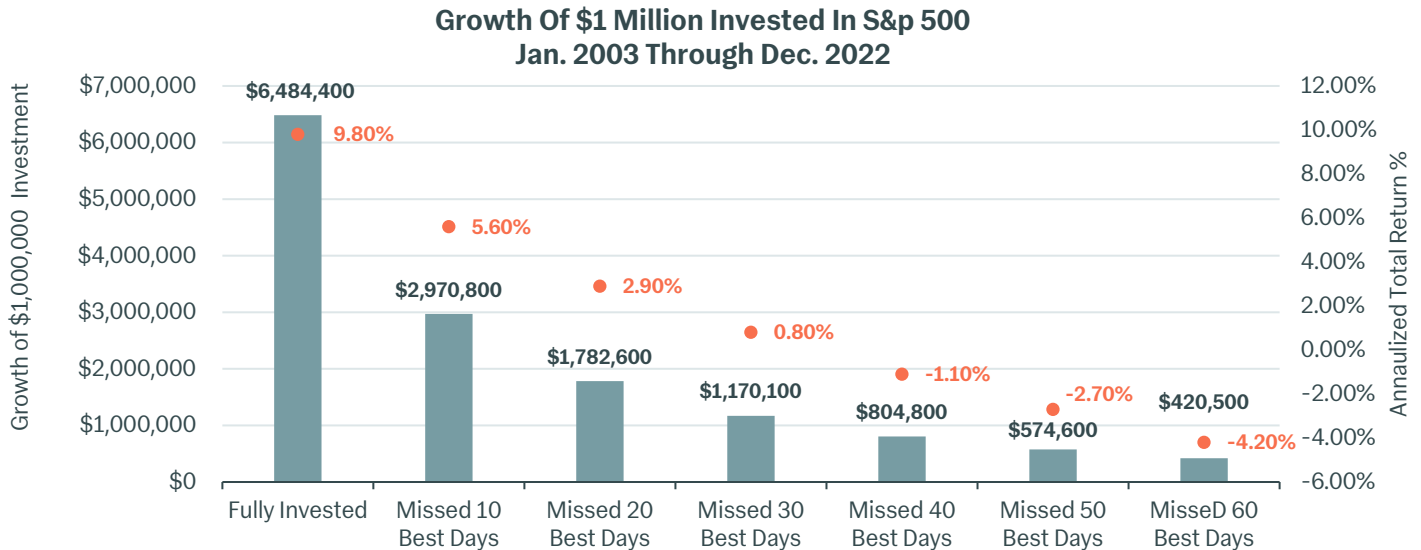
- What is the most advantageous way to fund the purchase?
- What entity should hold title?
- What are the tax and residency implications?



Top-Tier Managers, Negotiated Discounts & Preferred Pricing

We provide access to asset and investment strategies that are not generally available to individual investors or smaller investment firms.

Because investment costs can gobble up a sizable chunk of total return over time, we negotiate manager-fee discounts and preferred pricing on your behalf. We also carefully consider which asset classes warrant active management, and when index funds are more cost-effective.



Source: J.P. Morgan.

Managing Your Level Of Risk From Day 1

We focus on managing the many facets of financial risk from the start of our relationship, so can be well-positioned to grow your wealth. We strategize to reduce unexpected or evolving exposure – through insurance (life, property, specialty), tax strategies and cash flow modeling. In investments, our primary focus is putting you on the “efficient frontier.” That is, managing your investments with the goal of attaining the highest likely return given what you and your finances can realistically handle in terms of price volatility and the probability of loss. Our aim is to calibrate risk so it works for your benefit and in context of your long-term wealth plan.

A Variety Of Tax Strategies Tailored To Benefit You

Tax planning is an integral to preserving and increasing multigenerational wealth. Therefore, we incorporate tax strategies into investment management, wealth planning and trust and estate planning. In your investment portfolio(s) our goal is to focus on increasing your after-tax return by: (1) offsetting, lowering or deferring your capital gains; (2) sourcing income from tax-advantaged accounts; and (3) strategically locating assets in taxable, tax-deferred and tax-free accounts.

Investing your money with tax-efficient asset managers is a core objective here at LNW, since tax management has been shown to have a significant impact on net total return.



Making The Most Of Your Cash Flow

How much income can your portfolio comfortably generate? What will be the impact of a large withdrawal to your lifestyle down the road? From which accounts should you draw down assets, and how often? The timing and source of your withdrawals can make a big difference in your portfolio's overall return.

LNW's ongoing cash flow sustainability analysis helps keep more of your money invested when your needs aren't as great. And we help you plan for big expenses down the road, so you're less likely to sell when the markets are down.

Trust & Estate Planning Focused On Your Life Goals

Our trust and estate planning helps to safeguard your wealth for generations to come. Through our two trust companies, we can advise you on the most effective ways to transfer assets to the next generation, reduce your estate taxes and support the causes you care about most.

If you're just beginning to consider your legacy, we can propose to your attorney the estate-planning tools that best serve your goals. Not only does LNW's guidance save you billable attorney time, it's more likely to result in an estate plan that fully reflects who you are – your goals and aspirations as well as your finances.

Once your plan is in place, LNW stays at your side; we continue to manage the assets in your trust(s), and we help preserve family harmony. When conflicts arise or tough decisions need to be made, our trust experts can provide a valuable third-party perspective. Year in and year out, we closely monitor tax laws and government regulations, so your estate plan can continue to function as intended.

We Are Here To Serve You

If you want to explore how LNW can develop and implement a wealth plan that is optimal for you and your situation, please contact us at your earliest convenience.

**DISCLOSURES:**

LNW refers to Laird Norton Wetherby Trust Company, LLC, a State of Washington chartered trust company; LNW Trust Company of South Dakota, LLC, a state of South Dakota chartered trust company; and two investment advisers registered with the Securities and Exchange Commission, LNW Wealth Management, LLC and Laird Norton Wetherby Wealth Management, LLC.

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