



A Roadmap to Your Ideal Future





Helping Plan the Route to Your Ideal Future

What is your ideal future?

What is important to you and your family?

Perhaps you want to retire early to travel the globe, buy a second home, fund higher education for your family's next generation, contribute to your community, or leave a legacy for multiple generations.

Getting to your destination requires planning, focus, coordination, and the ability and willingness to adapt as you encounter challenges along the way. Your first step is to determine what type of future you desire—where do you really want to go? From there Savant can serve as your financial guide by helping you identify your starting point, where you are heading, and the best route. We want to help you navigate to your ideal future.

We Want to
Help You Navigate

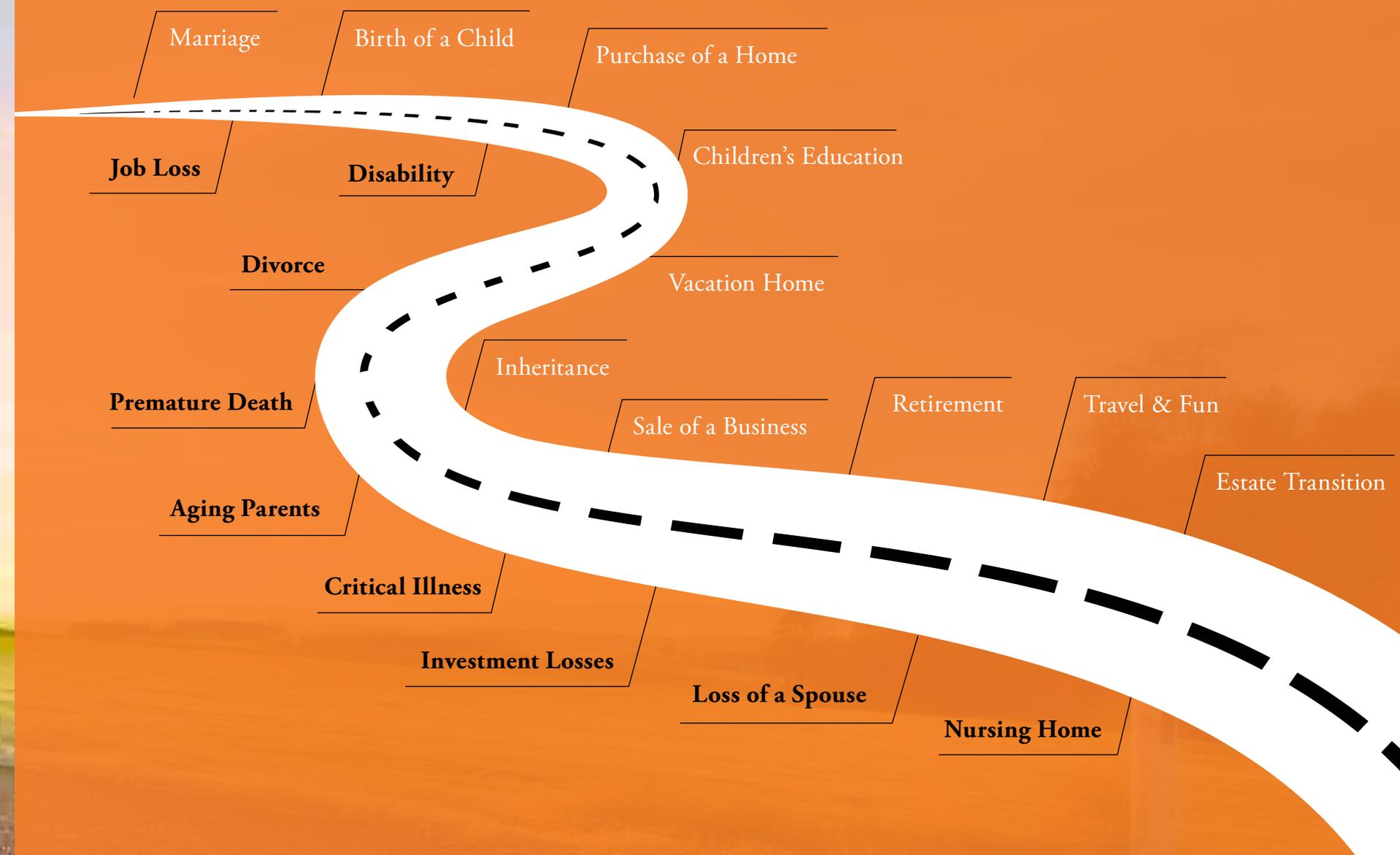
But Life is Unpredictable

Many of the experiences we encounter in life, good and bad, simply cannot be predicted.

Due to planned and unexpected critical financial events (illustrated to the right), your finances may seem excessively complex and you may lack the confidence to make important decisions that could affect your family for years. Your investments may have become disorganized and lack proper diversification, resulting in too much risk. Your financial and estate plans might be outdated. These factors can result in paying too much tax, receiving insufficient income, and incurring needless complexity and stress. To make matters worse, professional advisors often fail to work together. They too often don't look out for your best interest but are instead biased toward selling products that are most profitable for them.

Since 1986, Savant has been committed to providing you with the advice, experience, and value you deserve. We use wisdom and experience gained from working nearly 30 years in the investment industry to help you navigate your personal version of an ideal future. Building ideal futures is more than just a tag line; it is the reason we come to work every day.

Critical Financial Events



Getting Started

To assure your health is optimal, it is best practice to get an annual physical from your family doctor. The physician asks you questions, listens to your heart, takes your blood pressure, performs tests, and follows standard procedures. If anything is off track, they would provide a treatment plan or refer you to a specialist.

Similarly, Savant's *Ideal Futures Financial Health Assessment*SM helps to determine if you are using all the financial strategies and tools available. It identifies needless risk and helps you prioritize the most important opportunities to closely align your decisions and assets with your goals.

Our proprietary assessment covers the ten key financial planning disciplines (illustrated to the right). This is an essential tool that provides us an objective and comprehensive review of your current state. It helps us prioritize what aspects of your financial situation need attention and formulate optimal planning strategies within each discipline.

Assessing the ten key financial planning disciplines shown below will help you clarify your financial health.



Navigating the Road to Your Ideal Future

To help navigate life's complexity, we created *The Building Ideal Futures Process*SM.

When Savant's *Ideal Futures Health Assessment*SM has been completed you are ready to begin going through *The Building Ideal Futures Process*SM. This multi-step, organized approach formulates a customized plan, creates tax efficiency, and leverages an investment management solution. Our goal is to simplify your life while maximizing return and reducing risk.

The five key stages to *The Building Ideal Futures Process*SM includes helping you to determine what is important, a review of your current plan and portfolio, formulating a new customized plan, implementing and coordinating the plan, and monitoring your progress.

Our process strives to bring clarity, focus, and simplicity to your financial situation so you can sleep at night knowing that your financial decisions and investments are aligned to make steady, disciplined progress toward your goals.

The Building Ideal Futures ProcessSM

Our goal is to provide services that are efficient, optimal, and focused to help you work toward your vision of your ideal future.

Before



The Process



After

- No plan
- Disorganized
- Too little time
- Too much cost
- Uncertain future
- Lack confidence
- Too much tax
- Too complex
- Ineffective diversification
- Excess or unknown risk
- Poor performance

- 1 Determine What's Important
- 2 Review Current Plan & Portfolio
- 3 Develop Plan
- 4 Implement & Coordinate Plan
- 5 Conduct Review Sessions

- Plan & path
- Organized
- More free time
- Lower cost
- Peace of mind
- Confidence
- Tax-efficient
- Simplicity
- Effective diversification
- Managed risk
- More return

An Effective Investment Strategy is Key

Once your plan is formalized, you only get to your destination if you implement your plan including building and maintaining a sound portfolio. Just as a good tour guide can make trips less stressful and make sure you don't miss the important sights, an independent and objective investment advisor can help assure your investments are well balanced, diversified, tax-efficient, low-cost, and avoids unnecessary risk.

An investment fiduciary is a person who is responsible for managing the assets of another person and stands in a special relationship of trust, confidence, and/or legal responsibility. Fiduciary advisors follow a prudent process to align your assets with your vision and goals. They always put your best interests first and are not compensated extra to recommend certain products over others.

One of the best ways to assure your investment advisor follows fiduciary best practices is to confirm that your advisor is CEFEX certified. CEFEX certified advisors obtain an annual independent audit that implies the firm can demonstrate adherence to the industry's best practices, and is positioned to earn the public's trust.

Five Responsibilities of a Fiduciary

According to the SEC Rules and the Investment Adviser's Act of 1940



- 1 Put clients' interests first
- 2 Act with utmost good faith
- 3 Provide full and fair disclosure of all material facts
- 4 Do not mislead clients
- 5 Expose all conflicts of interest to clients

The Centre for Fiduciary Excellence (CEFEX) is an independent global assessment and certification organization. It works closely with investment fiduciaries and industry experts to provide comprehensive assessment programs to improve risk management for institutional and retail investors. CEFEX certification helps determine the trustworthiness of investment fiduciaries. Visit cefex.org to learn more about the CEFEX certification process.

Follow the Evidence

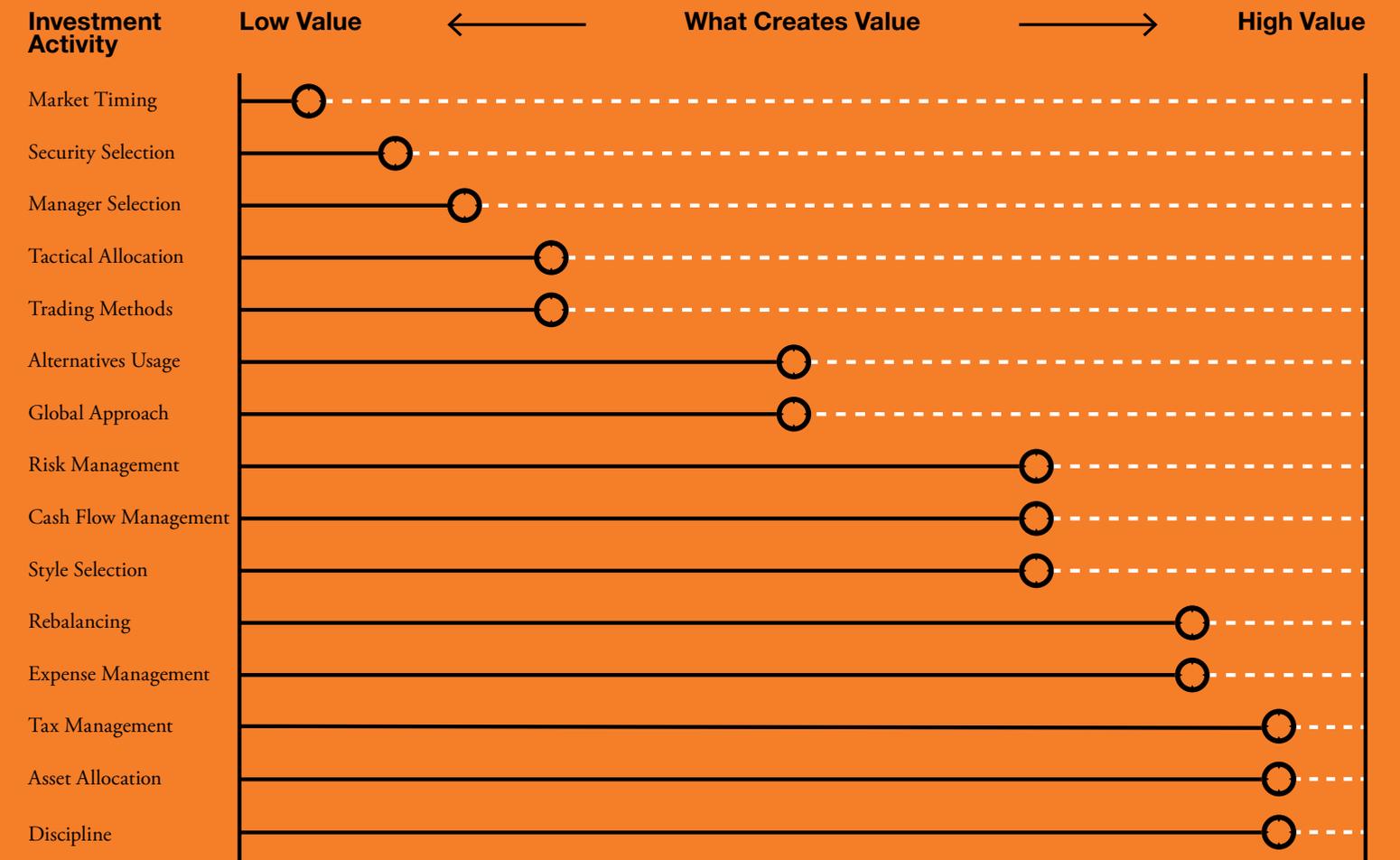
As you navigate to your ideal future, it is important that your investment portfolio is finely tuned and integrates seamlessly with your plan, vision, and goals. Our evidence-based approach is a deliberate and scientific approach that assures you do not invest in a speculative, extreme, or random fashion.

The Ideal Futures PortfolioSM uses an engineered approach to target the returns you need with a risk level you can sleep with. Savant follows the evidence regarding what creates successful investment outcomes and avoids trendy and speculative approaches. We are very active where academic and industry evidence demonstrates it adds value. In contrast, we avoid needless activity where it adds substantial risk, tax, and expense—thus hurting your returns.

The illustration at the right highlights those areas where providing active oversight and proactive advice creates real sustainable value and increases the likelihood of success.



Factors which Impact Successful Long-term Investment Outcomes



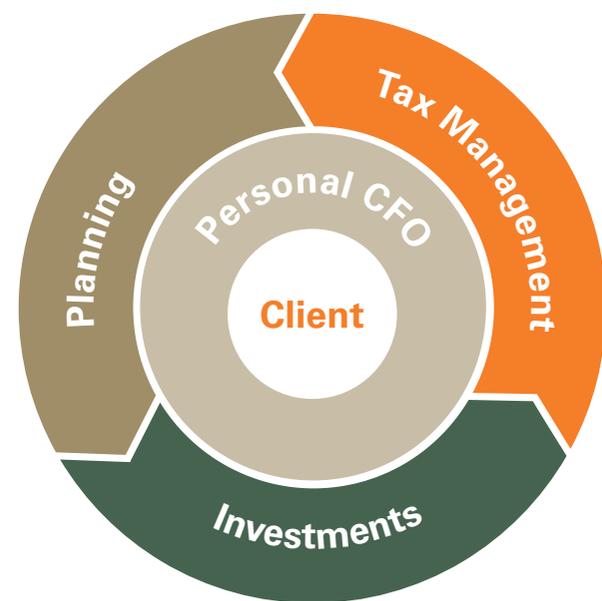


Confidence, Simplicity, and Peace of Mind

Our goal is to bring clarity, focus, simplicity, and efficiency to your financial situation. To do this, our team functions as your personal CFO and continually reviews, monitors, and measures your progress to ensure that your plan is in alignment.

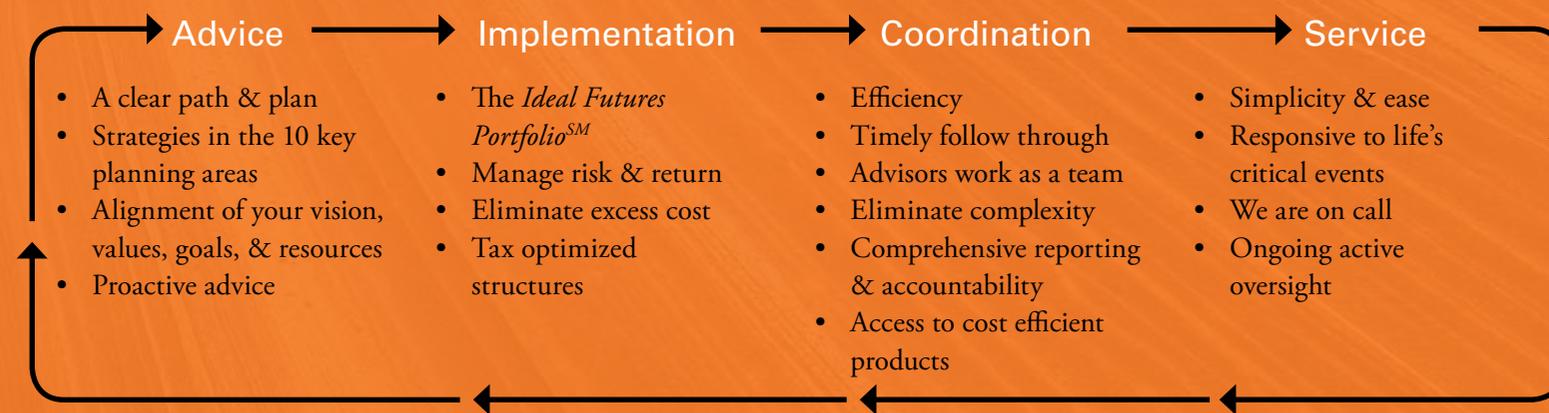
Building ideal futures is not a one-time event but an ongoing process. We integrate your financial planning, investments, and tax decisions. An effective financial plan points you in the right direction. Your *Ideal Futures PortfolioSM* is focused on preserving and growing your wealth, and tax management assures you don't pay too much tax along the way.

With Savant providing proactive advice, helping you implement that advice, and coordinating with other key professionals, you will have a much higher likelihood of getting to where you want to be.



How You Benefit

The best theory is effective only if it is applied in real life. By establishing a system of professional oversight and support, we hope to increase your peace of mind throughout each step of the process.





With an effective vision, strategies, structure, plan, and disciplined implementation, you and your loved ones can benefit from simplicity, confidence, and the peace of mind that result from knowing your assets are closely aligned with your values and goals. We want to be your most trusted advisor. Savant’s unique value proposition, capabilities, experienced investment, financial planning and tax team, and our commitment to your success increase the chance that, together, we can work toward building your ideal future.

We want to be a part of helping you build your family’s ideal future.



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Quantity/Year