



PEBBLE VALLEY
WEALTH MANAGEMENT

Pebble Valley Wealth Management Overview

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Why Choose Pebble Valley Wealth Management?

- We organize your finances, manage assets and create a plan to provide peace of mind.
- We listen to your concerns and goals and provide recommendations to act upon.
- We look beyond investments and incorporate retirement planning, tax planning, college savings, estate planning, and protection needs.
- We provide rigorous analysis on how decisions today impact future financial security.
- We provide an online tool - PVWM Portal - to help manage your financial life.
- Receive regular updates on the portfolio and financial plan as well as prompt responses as issues and concerns arise.


Overview of Pebble Valley Wealth Management

- We work for you, not a product provider, to manage your financial life.
- We are a fee-only advisor (not fee-based) so our compensation comes only from you.
- We are an IL Registered Investment Advisor working as a fiduciary in your best interest.
- Kirk has key professional designations and institutional experience for rigorous analysis
 - Certified Financial Planner (CFP®) – Competency in all financial planning areas
 - Chartered Financial Analyst (CFA) - Economics and portfolio management
 - Fellow Society of Actuaries (FSA) - Insurance, investments, pension, Social Security
- Bre has 25+ years experience in the financial services industry, as well as her MBA.
- All accounts remain legally titled in your name at the custodian (TD or Schwab).
- Legal and Regulatory – see website for copies of ADV and Privacy Policy.

PVWM Portal



PEBBLE VALLEY WEALTH MANAGEMENT

Home Organizer Workshop Spending Investments Vault Reports  Settings Sign Out

Welcome, Adam and Ann Client

Planning Snapshot

Recommended Scenario

Probability of Success: 93%

Above Confidence Zone
Powered by MoneyGuidePro®

Accounts [+ Add Account](#)

Cash	\$11,227
Credit Cards	-\$5,820

Net Worth

\$2,137,395 as of today

↑ \$24,146 this month ↑ \$88,471 year to date

Investments

\$1,686,684 as of today

Spending [View All](#)

\$677 Income	-\$2,301 Expenses	-\$1,624 Net
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Overall Budget \$2,293 of \$8,573

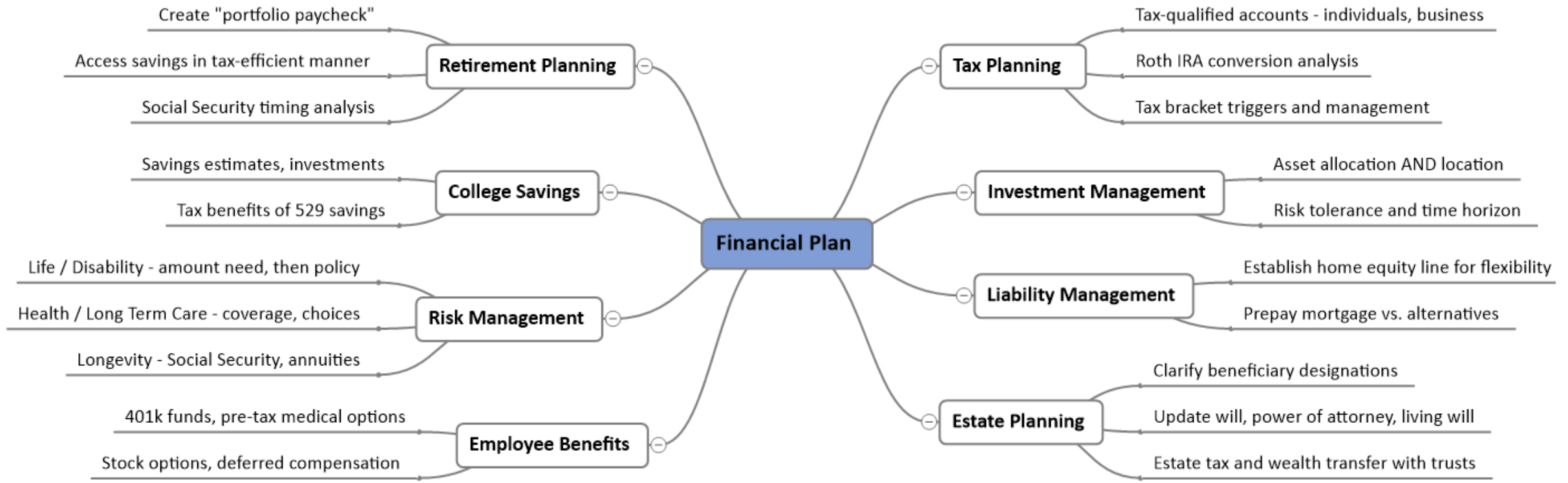
Recent Transactions [Amounts](#)

SEP 17	ORKIN LLC 002	-\$106.00
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- Summarizes all financial information to help simplify and organize your financial life.
- Includes financial plan, portfolio overview, performance reports and spending and budgeting tools.


Financial Plan Components

- We discuss and analyze various areas of your financial life with sophisticated financial planning software to assess your financial security.
- We understand the sensitivity of different assumptions and provide guidance on inputs.



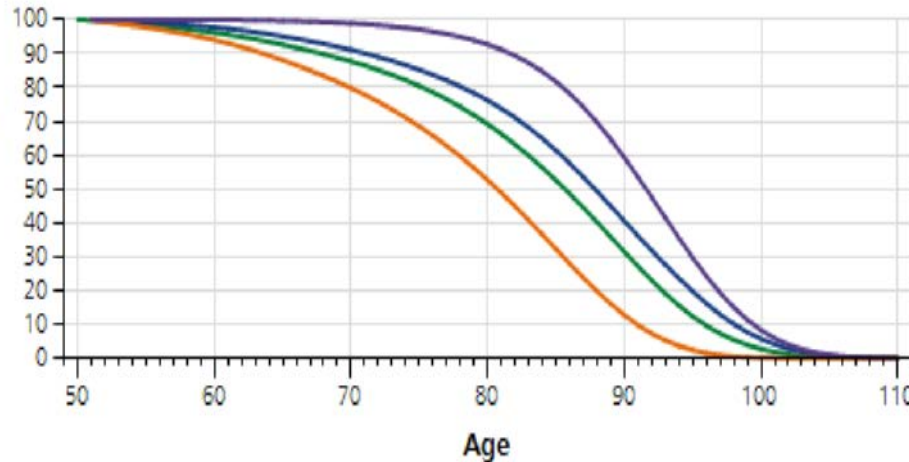
Financial Plan Goal Setting





10	Retirement - Living Expense	
	2032) 67 (2032) 68 Both Retired (2032-2058) \$100,000 Mortgage Reduction of \$16,032 (2040) Reduce Yr 1 Rtmt Exp by 10% Reduction of \$9,000 (2046) Alone Retired (2059-2059) \$100,000 Base Inflation Rate (3.00%)	

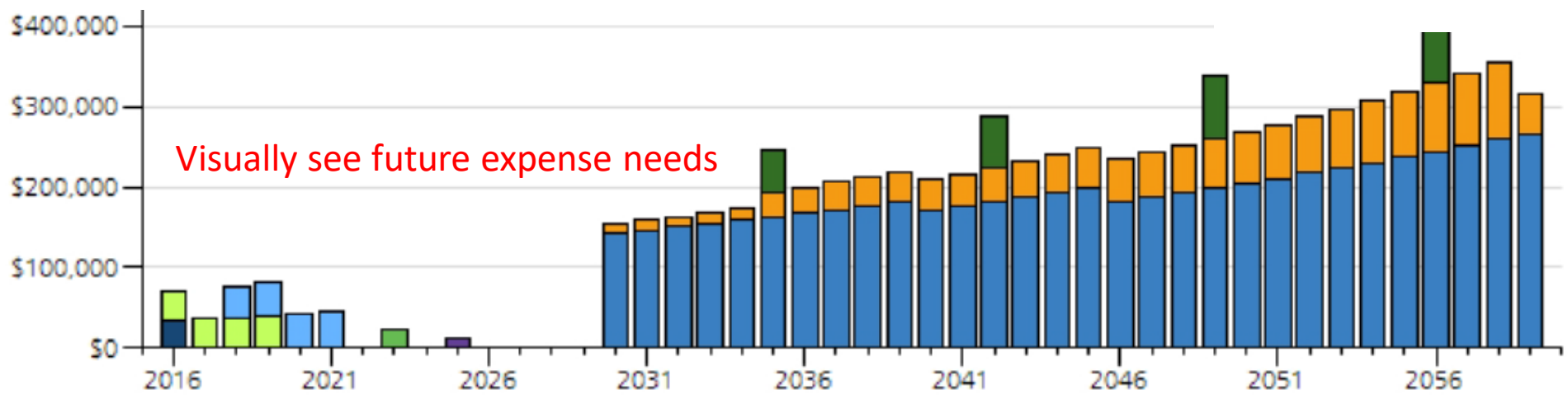
How long should money last?

Life Expectancy Graph - Non-Smoker



10	Health Care	Identify expense amounts with appropriate inflation
	Both Medicare (2032-2058) \$12,199 Alone Medicare (2059) \$6,000 Base Inflation Rate plus 2.00% (5.00%)	

9	Wedding	
	In 2023 \$20,000 Base Inflation Rate (3.00%)	



Visually see future expense needs

Financial Plan Results

Goals	Normal Retire, SS		Delay SS, +\$10k Exp		Port Return 1% Less	
	Average Return	Bad Timing	Average Return	Bad Timing	Average Return	Bad Timing
All Goals	100%	100%	100%	100%	100%	97%
Safety Margin (Value at End of Plan)						
Current dollars (in thousands) :	\$1,658	\$952	\$1,425	\$587	\$816	\$163
Future dollars (in thousands) :	\$6,087	\$3,494	\$5,233	\$2,154	\$2,995	\$599

Look at different “what-if” scenarios

Monte Carlo Results	Likelihood of Funding All Goals					
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Your Confidence Zone: 70% - 90%



Can also see cash flow details if wish

Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	All Goals	Ending Portfolio Value
51 / 52	2016	277,830	1,328,726	45,000	0	0	107,862	554	70,000	1,688,864
52 / 53	2017	260,053	1,428,811	45,240	0	0	115,760	589	36,750	1,812,524
53 / 54	2018	259,477	1,553,047	45,485	0	0	121,453	625	77,175	1,901,662
54 / 55	2019	215,655	1,686,007	45,734	0	0	127,286	650	81,034	1,992,998
55 / 56	2020	164,707	1,828,291	34,989	0	0	135,407	691	42,543	2,120,161
56 / 57	2021	139,623	1,980,538	36,249	0	0	144,021	734	44,670	2,255,027
57 / 58	2022	110,525	2,144,502	14,000	0	0	154,748	779	0	2,422,996
58 / 59	2023	117,513	2,305,483	14,000	0	0	164,146	6,209	24,597	2,570,335

- Start with best estimate, then change key variables to see impact.
- See “monte carlo” results with varying investment returns.
- Detailed cash flows help clarify scenarios.

Portfolio Management Methodology

- Determine appropriate portfolio risk given needs and risk tolerance determined from research-based questionnaire and discussions.
- Construct a diversified portfolio primarily with ETFs and mutual funds across different asset classes.
- Hold securities in appropriate account types based on tax benefits but view accounts on a combined basis for overall asset allocation.
- Manage accounts for specific goals - retirement, college, specific purchase – while mindful of cash needs for emergencies.
- Use option strategies in conservative ways if interested.

Portfolio Management Reports

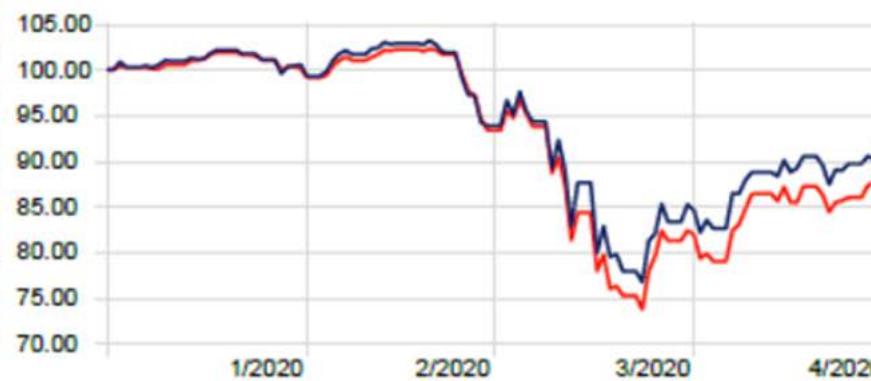
Portfolio Balance Summary

Time Period: 1/1/2020 to 4/30/2020

Beginning Market Value	2,352,181
Deposits less Withdrawals	-47,525
Period Investment Gains/Losses	-180,551
Dividend Income (component of above)	10,391
Interest Income (component of above)	2
Management Fees (if deduct)	-8,811
Ending Market Value	2,115,294
Time Weighted Return % (Net of Fees if Deduct)	-8.24
Benchmark Return %	-11.34

Cumulative Portfolio Return

Time Period: 1/1/2020 to 4/30/2020



Client Portfolio — PVWM Mod Aggr Benchmark

Portfolio Asset Allocation

As of Date: 4/30/2020



	%
Cash	3.31
Equity	68.45
Fixed Income	16.17
Other	12.06
Total	100.00

Portfolio Return vs. Benchmarks (Annualized > 1Yr)



Client Portfolio — Thometz, Frank and Kathleen — PVWM Mod Aggr Benchmark — S&P 500 TR USD — BbgBarc US Agg Bond TR USD

- Clients will receive informative reports monthly with portfolio performance vs. custom target benchmark.
- The reports will provide summary views along with supporting detail.

Service Offerings

Service Offerings:	Comprehensive Financial Management	Investment Management Only	Financial Planning Only	Automated Investment Management	Retirement Plan Consulting
Summary:	Complete Wealth Management	Portfolio Management with Tax Awareness and Option Strategies	One-time Review of Financial Situation	Basic Portfolio Management with Cost Efficiencies	Small Business
Managed Accounts Minimum:	\$250,000	\$125,000	N/A	\$5,000	N/A or Asset Size
Risk Tolerance Mapping:	Extensive Questionnaire	Extensive Questionnaire	Extensive Questionnaire	Limited Questions	Limited Questions
Investment Management:					
Asset Allocation	Major & Minor Asset Class; Accounts Aggregated	Major & Minor Asset Class; Accounts Aggregated	Major & Minor Asset Class; Accounts Aggregated	Major Asset Class; Single Account Level	Major Asset Class
Tax Aware Asset Location	✓	✓	✓		
Option Strategies	✓	✓			
Comprehensive Financial Management:					
Retirement Planning & Saving	✓		✓	<i>additional fee</i>	
College Savings	✓		✓	<i>additional fee</i>	
Employee Benefit Review	✓		✓	<i>additional fee</i>	
Liability Management (Debt)	✓		✓	<i>additional fee</i>	
Risk Management (Insurance)	✓		✓	<i>additional fee</i>	
Estate Planning	✓		✓		
Fees:	1% AUM, breaks above \$500,000	0.75% AUM, breaks above \$500,000	Depends on plan, minimum of \$3,000	0.55% AUM, minimum \$250/year	Varies by Plan
PVWM Portal (Online Tool):	Investments, Financial Plan, Spending Tracking	Investments	ALL During Planning Only	N/A	N/A
Performance Reporting:	Monthly vs. Custom Benchmark	Monthly vs. Custom Benchmark	N/A	Custodian Statement at Account Level ONLY	Quarterly Fund Monitoring

Comprehensive Services Fee Details

1.00% of the first \$500,000, then
 0.85% of the next \$500,000, then
 0.70% of the next \$1,000,000, then
 0.60% of the remaining balances

- See ADV for other service fee details.

Next Steps

- Determine desired services and complete client agreement.
- Provide access to our online tool - PVWM Portal.
- Complete online risk tolerance questionnaire and data gathering including uploading documents to secure Vault.
- Establish custodian accounts and transfer assets via electronic signature.
- Analyze, recommend and implement plan and begin portfolio management.