



# The Diversified Difference



**What  
Brings  
People  
to Us**

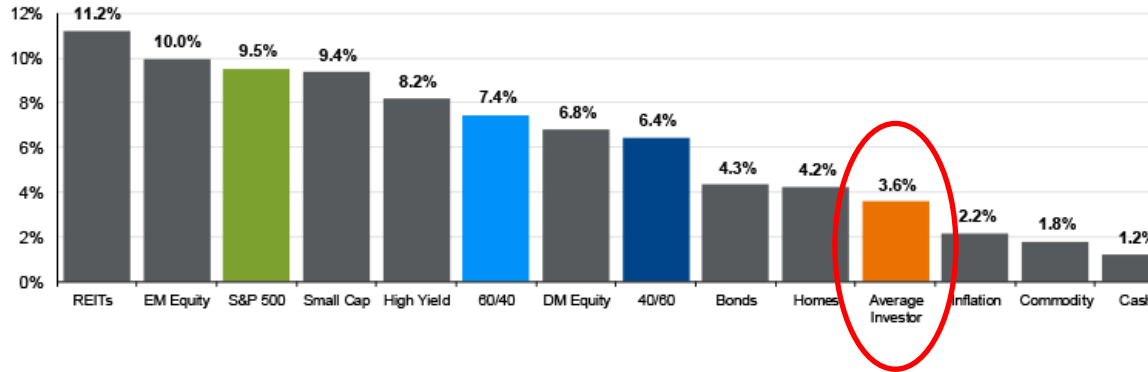
TAX COMPLEXITY **Financial Modeling**  
fear of making mistakes **DON'T KNOW WHAT THEY DON'T KNOW**  
**Lack Time-Resources-Expertise**  
a coordinated team to support financial needs **BEING HELD ACCOUNTABLE**  
**LIFE STAGE TRANSITION** goal tracking understanding decision repercussions  
**Emotional & Behavioral Biases**  
debt management **PORTFOLIO CONSTRUCTION**  
**DRAW-DOWN STRATEGY** ever-changing financial landscape  
managing equity compensation **PENSION STRATEGIES** no financial catalyst

family planning  
**Behavioral Finance** estate planning  
**TAX MANAGEMENT** employee benefit planning **LIFE STAGE PLANNING**  
**LIVE MODELING** **Cash Flow Management**  
career coaching protection planning **RETIREMENT PLANNING**  
college funding **EXECUTIVE COMPENSATION STRATEGIES**  
**DEBT MANAGEMENT** **Risk Assessment**  
**Investment Management** **ASSET LOCATION**

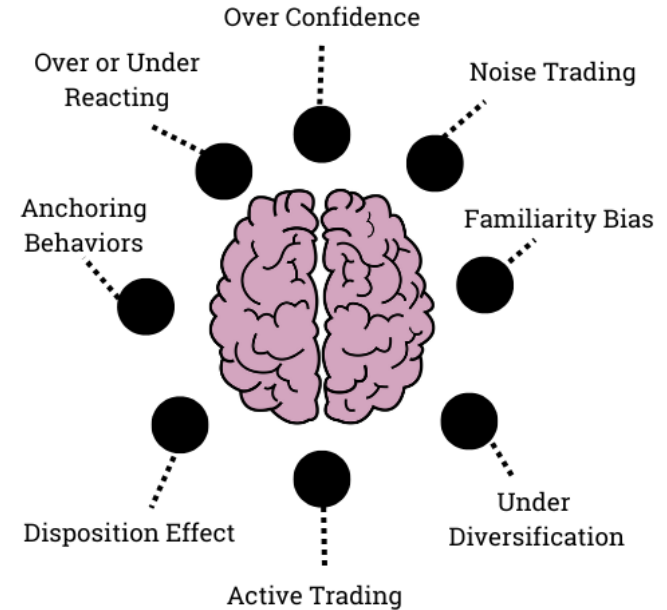
# The Average Investor

Source: JP Morgan Guide to the Markets. 8/16/22

20-year annualized returns by asset class (2002 – 2021)



# Investor Behavior





# **What We Do & How We Help**



# What, How & Why

## What:

- Comprehensive financial planning and investment management.

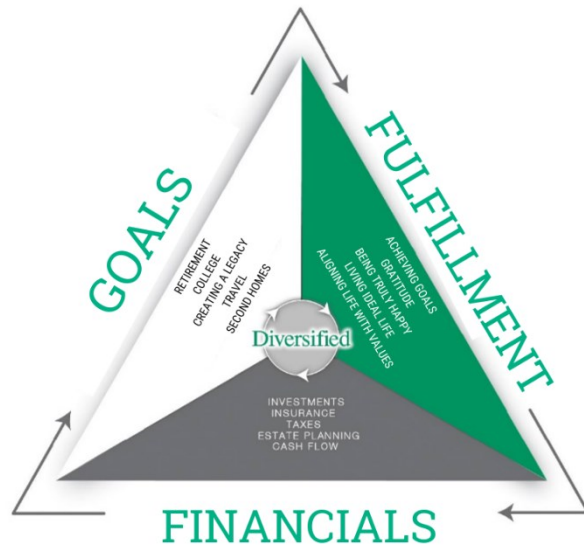
## How:

- Planning first while providing you everything you need to achieve Lifelong Wealth.

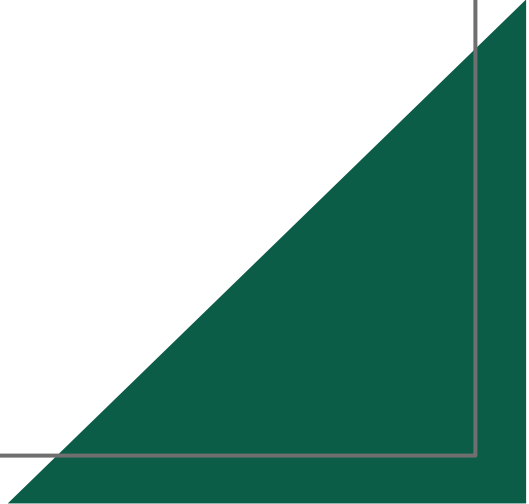
## Why:

- It is our mission to guide you in uncovering and achieving your life's goals and to bring you true happiness & fulfillment through our planning process.





# Company Overview





# Diversified By The Numbers



1400+  
Households Served



Clients in  
41 States



Years of Business



\$1.4 Billion  
AUM



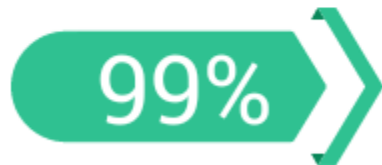
5 Diversified Offices  
(DE, PA, AL, MA, GA)



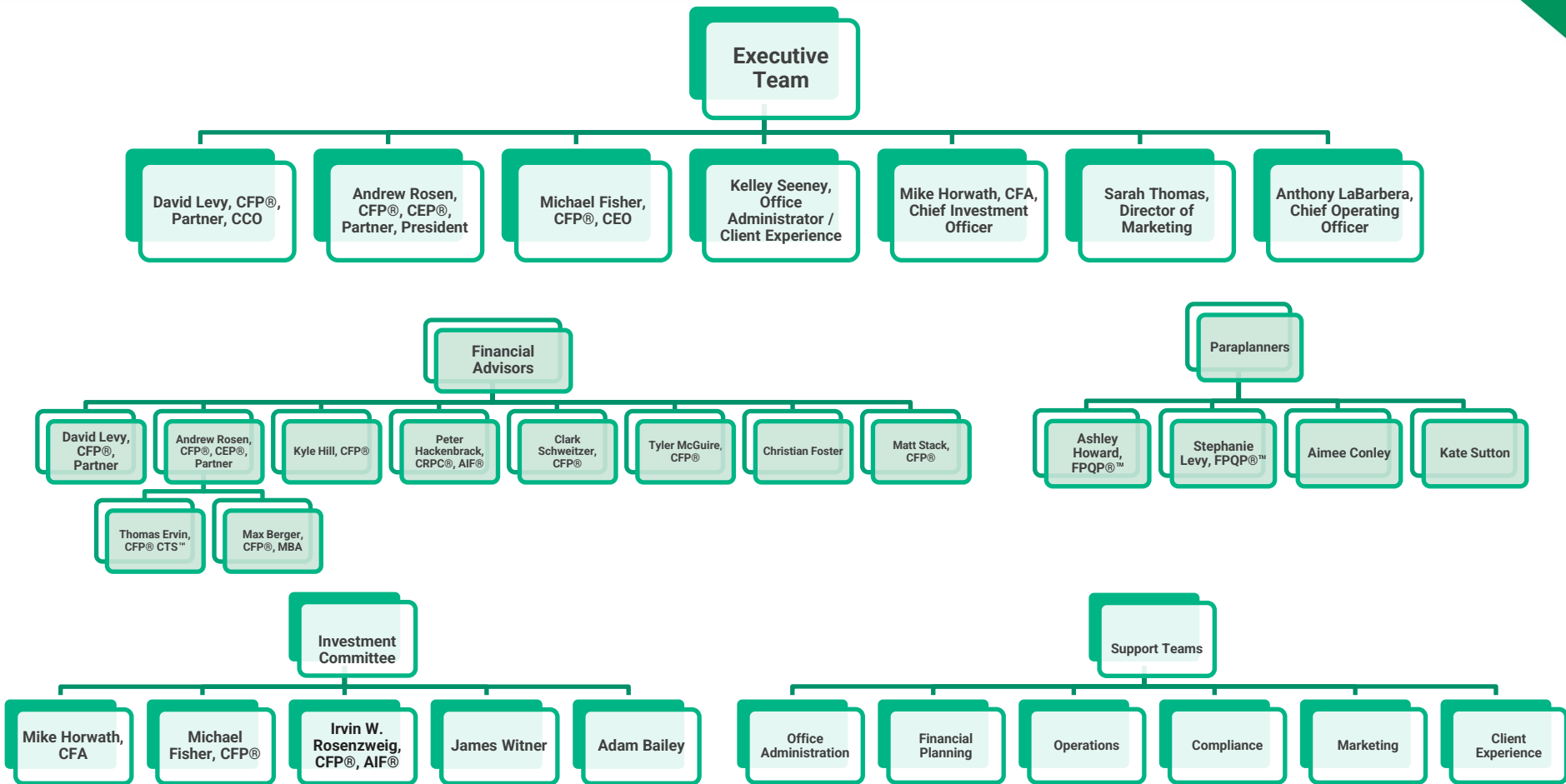
\$948,000  
Average Client Assets



Average  
Client Age

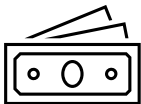


Client Retention Rate





# Everything Under One Roof



Financial  
Planning



Retirement  
Planning



Investment  
Planning



Mortgage and  
Lending Planning



Estate Planning



Social Security  
Planning



Protection  
Planning



College Planning



Personal and  
Business Tax Services



Charity/ legacy  
planning



Business  
planning



Executive Comp  
Guidance



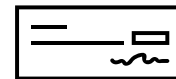
Group retirement  
planning



Health Insurance/  
Medicare Guidance



Group Benefit Guidance



Banking Guidance

We value keeping you informed, even when we're not together:

## Communication

We'll get back to you on the same business day!

Daily

Social Media Posts



Weekly

Blogs, Newsletters and  
Market Updates



Monthly

Investment Spotlights,  
Webinars,  
Wealth, Health and  
Happiness Interviews

Monthly &  
Quarterly  
Client Events

## Educational Resources

Ebooks & Whitepapers



Checklists



# Accolades



Diversified was named a Top RIA (#275) by Financial Advisor Magazine in August, 2023, putting Diversified in the top 1.5% of RIAs in the United States.

Last year we were also named a Top RIA (#294) by Financial Advisor Magazine in July, 2022.

*Financial Advisor Magazine's* 2023 and 2022 RIA Survey & Ranking report is an annual survey that ranks firms based on their total discretionary and nondiscretionary assets reported on their Form ADV and the percentage growth in assets. Diversified did not pay to be included in these results.



Diversified has been named as a Best Places to Work for Financial Advisors in March, 2023 and March, 2022 by Investment News. Each award covered the previous 12 months. Diversified did not pay to be included in the results, and the results were determined based upon employee surveys of national firms.

Diversified is also named as a Best Place to Work in Philadelphia per the Philadelphia Business Journal in July, 2023 for the period covering the prior year. This category included firms from 30-49 employees. Diversified did pay a registration fee to be included in this award to cover the cost of the employee surveys and this award was based upon employee surveys of local Philadelphia area employees.



Investment News recognition is based on years in business and numbers of employees, is independently surveyed, and does not imply skill. Diversified did not pay to be included in these results. This was received in March of 2022.



The background is a teal color with a complex pattern of concentric circles and small squares, creating a textured, almost pixelated effect. A vertical white line runs down the center of the image, separating the text area on the left from the patterned area on the right.

# The Planning Process

# The Lifelong Planning Process with Diversified

1. Let's Get to  
Know Each Other



2. Discovery  
Meeting



3. Lifelong Wealth  
Plan Phase 1



4. Lifelong Wealth  
Plan Phase 2



5. Lifelong  
Collaboration

# PHASE 1

## ONBOARDING

- Offline Modeling
- Diagnostics
- Analysis
- Co-Planning
- Recommendations



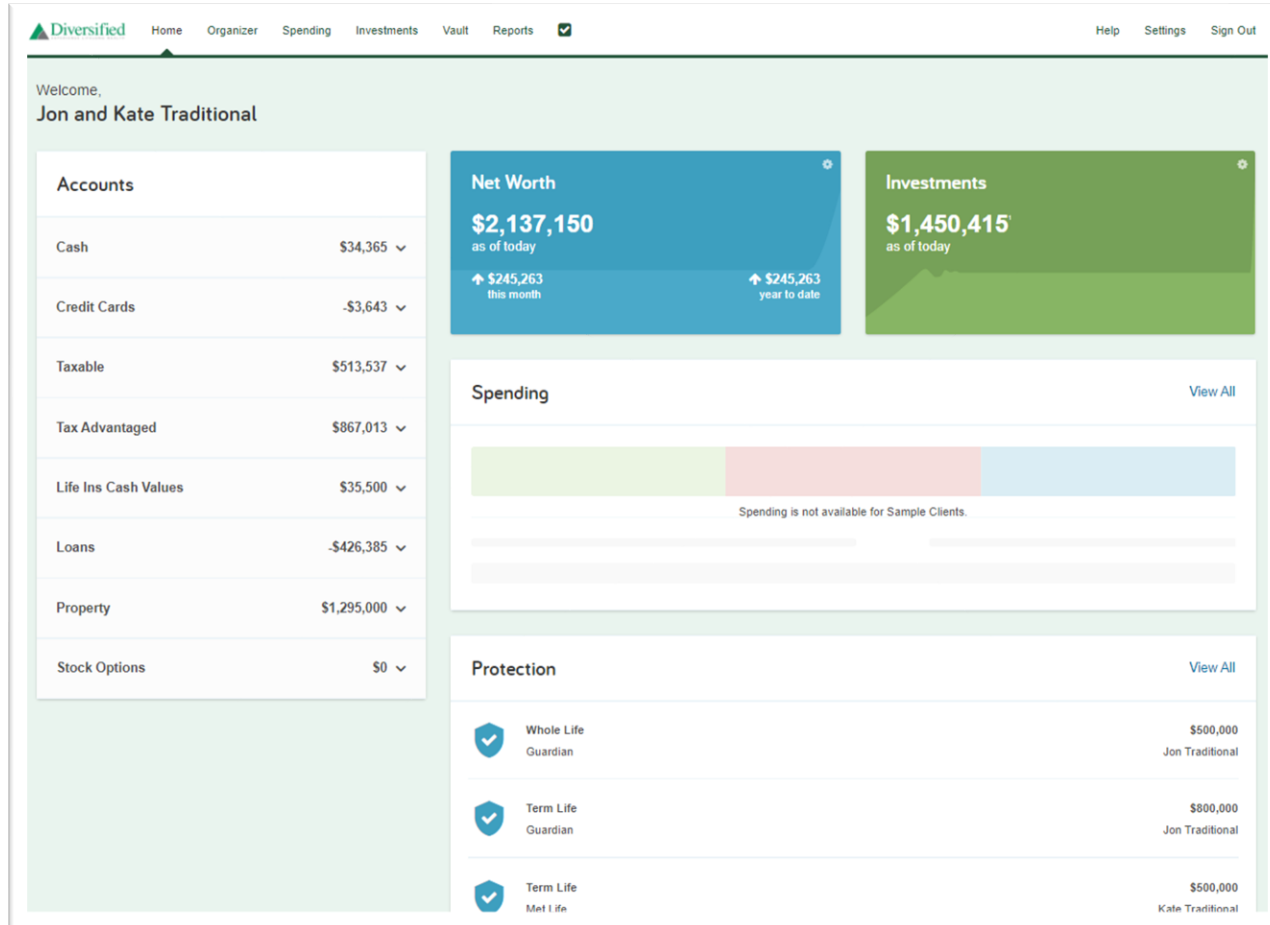
# PHASE 2

## INTEGRATED PLANNING

- Integrated Planning
- Live Modeling
- Reforecast Models
- Track Progress and Benchmarks
- Confirmation/Validation
- Implementation of Recommendations
- Asset Management
- Estate, Tax & Family Planning
- Unlimited Communication
- Proactive & Reactive Relationship
- Private Client Engagements and Events
- Co-Planning
- Education



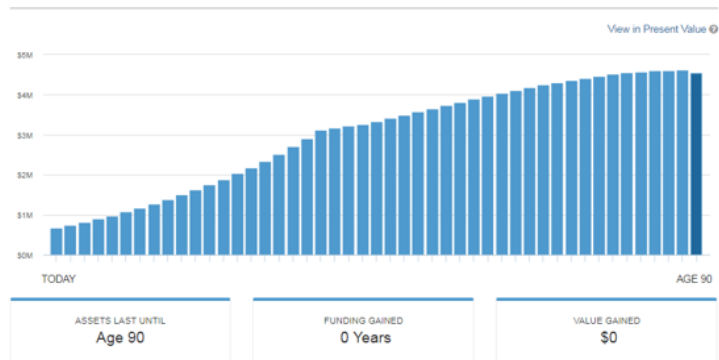
# Your entire Financial picture in one website:



# Decision Center

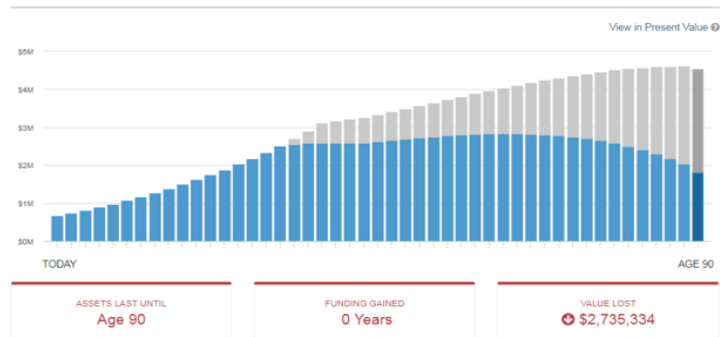
## Decision Center - Base Facts

Selected Report  
Lifetime Cash Flow ▾



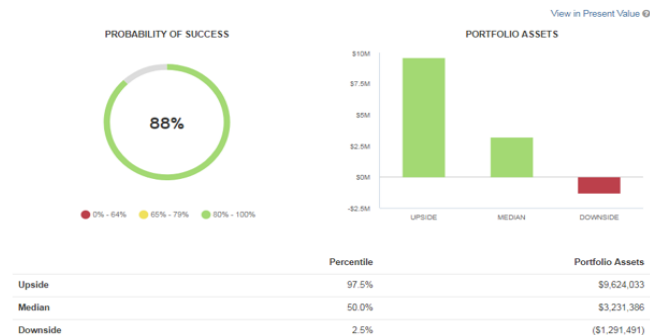
## Decision Center - Retire 3 Years Early

Selected Report  
Lifetime Cash Flow ▾



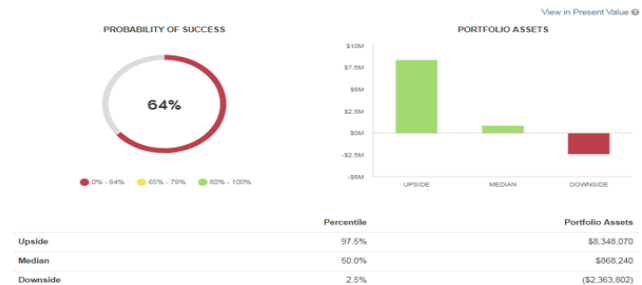
## Stress Test - Base Facts

Selected Report  
Stress Test ▾



## Stress Test - Retire 3 Years Early

Selected Report  
Stress Test ▾



# The Value of a Financial Advisor



# Ask the Experts

## Vanguard Advisor's Alpha:

### The value-add of best practices in wealth management

Vanguard Advisor's Alpha strategy	Module	Benefit of moving from the scenario described to Vanguard Advisor's Alpha methodology
		Typical value added for client (basis points)
Suitable asset allocation using broadly diversified funds/ETFs	1	> 0*
Cost-effective implementation (expense ratios)	2	30
Rebalancing	3	14
Behavioral coaching	4	0 to > 200
Asset location	5	0 to 60
Spending strategy (withdrawal order)	6	0 to 120
Total return versus income investing	7	> 0*
Total potential value added		Up to, or even exceed, 3% in net returns

\* Value is deemed significant but too unique to each investor to quantify

Notes: We believe implementing the Vanguard Advisor's Alpha framework can up to, or even exceed, 3% in net returns for your clients and also allow you to differentiate your skills and practice. The actual amount of value added may vary significantly, depending on client circumstances and time horizon.

Source: Vanguard.

## Russell – Value of Fiduciary Advisor:

**A** is for active rebalancing of investment portfolios: 0.27%

+

**B** is for behavioral coaching: 2.54%

+

**C** is for customized experience and family wealth planning: 1.14%

+

**T** is for tax-smart planning & investing: 1.17%

= **5.12%** is the potential value of your advice in 2023

\*Source: Based on responses of individuals who currently invest >\$500k in AUM with financial advisors and wealth managers surveyed in "How can advisors better communicate with their clients", December 2019 by YCharts. Total sample size represented 650 individuals across the U.S. [https://go.ycharts.com/hubfs/YCharts\\_Client\\_Communications\\_Survey.pdf](https://go.ycharts.com/hubfs/YCharts_Client_Communications_Survey.pdf), Accessed Feb 3, 2021.

## Beyond the Advice: Achieving a Happier Life

**% of Americans who:**  
**Feel very financially secure**

66% with advisor



A horizontal bar chart with a teal segment representing 66% and a dark grey segment representing the remainder. The teal segment is labeled '66% with advisor'.

31% without



A horizontal bar chart with a teal segment representing 31% and a dark grey segment representing the remainder. The teal segment is labeled '31% without'.

**Are happy with their life**

71% with advisor



A horizontal bar chart with a teal segment representing 71% and a dark grey segment representing the remainder. The teal segment is labeled '71% with advisor'.

50% without



A horizontal bar chart with a teal segment representing 50% and a dark grey segment representing the remainder. The teal segment is labeled '50% without'.

**Have clarity on spending now vs  
saving for later**

61% with advisor



A horizontal bar chart with a teal segment representing 61% and a dark grey segment representing the remainder. The teal segment is labeled '61% with advisor'.

50% without



A horizontal bar chart with a teal segment representing 50% and a dark grey segment representing the remainder. The teal segment is labeled '50% without'.

# Your Financial Needs



Our Lifelong Wealth Approach



Peace of Mind  Living an Intelligent Financial Life  
 Experiencing LifeLong Wealth

# Disclosure

- This material represents an assessment of the market environment at a specific point in time and is not intended to be a forecast of future events, or a guarantee of future results. This information should not be relied upon by the reader as research or investment advice regarding the Funds or any stock in particular, nor should it be construed as a recommendation to purchase or sell a security, including futures contracts.
- There are risks involved with investing, including loss of principal. Current and future portfolio holdings are subject to risks as well. International investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principles or from economic or political instability in other nations. Narrowly focused investments and smaller companies typically exhibit higher volatility. Bonds and bond funds will decrease in value as interest rates rise. High-yield bonds involve greater risks of default or downgrade and are more volatile than investment-grade securities, due to the speculative nature of their investments.
- Index returns are for illustrative purposes only and do not represent actual fund performance. Index performance returns do not reflect any management fees, transaction costs or expenses. Indexes are unmanaged and one cannot invest directly in an index. Past performance does not guarantee future results.
- Fee-based advisory services are offered through Diversified, LLC, a registered investment advisor.
- [disclosure](#) for awards and [Statista](#) source for statistic, [Smart Asset](#)