



**WE INVEST
IN YOUR**
Happiness

We're here to help you uncover and achieve your life's goals – and we do that by providing you with everything you need to achieve Lifelong wealth.

www.diversifiedllc.com



OUR WHY

To uncover and achieve your life's goals, so that we can bring true happiness to as many people as possible.



OUR GOAL

At Diversified we provide our clients with everything you need. We accomplish this through establishing a deeper and meaningful connection, which allows us to continually guide our clients to true happiness, fulfillment, and lifelong wealth. We strive to be different from other financial firms and not just focus on your money, but rather your overall well-being



What makes us happy is knowing that through our partnership our clients are able to achieve real wealth, health, and happiness.

– Andrew & David

CORE SERVICES

At Diversified, we strive to make your life easier. When it comes to finances, there are many areas to be addressed: taxes, investments, planning, insurance, homes, college, etc. That can be overwhelming for anyone. That's why when you become a Diversified client, we take care of your entire financial life under one roof. You don't have to go anywhere else. Everything is taken care of for you.



FINANCIAL PLANNING

Our Lifelong Wealth Planning Process allows us to collaborate with you to design a customized plan to achieve your specific goals.



RETIREMENT PLANNING

We're here to alleviate your stress with experienced, holistic planning services which allow you to realize your retirement dreams.



INVESTMENT PLANNING

Every great investment strategy begins with a clear understanding of your goals, timeframes, and risk tolerance.



TAX PLANNING

With significant expertise in local, state, multi-state, and federal tax regulations, our in-house CPA devises cohesive tax-savings strategies to benefit you today and down the road.



ESTATE PLANNING

We work with you to eliminate the uncertainties and confirm your wishes are honored as you pass your legacy on to future generations.



SOCIAL SECURITY PLANNING

We develop a personalized strategy for collecting your Social Security benefits, by utilizing the many options available and customizing solutions which take into account your unique goals and finances.



PROTECTION PLANNING

We identify any inadequacies and recommend the appropriate solutions. These insurances may include life, disability, long-term care, property/casualty, and health/Medicare, among others.



COLLEGE PLANNING

We help families prepare for college expenses by determining where tax dollars can be saved efficiently, how much can be afforded, and positioning assets to maximize potential financial aid.



MORTGAGE AND HOME EQUITY ANALYSIS

We help analyze your current debt obligations and determine the best ways to reduce them.

LIFELONG ADVICE MODEL

At Diversified we believe in a comprehensive advice model, one that starts by understanding your current state of life and finances. We then work together to understand where you'd like to be and what specific goals to achieve. Finally, we tie it all together by understanding what makes you happy and truly what are the most important things to you specifically. From there and through a collaborative partnership, we work closely together to optimize and stay focused on what we're trying to accomplish. We support everything you need to get there and stay laser focused on keeping your why top of mind.

Once that planning is complete, we believe in implementing diversified portfolios that encompass active and passive investment styles, specialist institutional money managers, and tax management for taxable accounts. Lastly, we fundamentally believe investments should be constantly monitored, forward-looking, and managed in a proactive manner

WE START BY ASKING YOU

1	How do I feel about money?
2	Whats my perfect financial life?
3	Where do I stand?
4	How do I move forward?
5	How do I know if i'm on track?

YOUR FINANCIAL LIFE

We take the time to understand "Your Why". What are the things that make you unique and what you are most passionate about.



Family Legacy



Lifestyle



Family Security



Community



INVESTMENT MANAGEMENT

INVESTMENT PHILOSOPHY

The building blocks of our investment philosophy come from years of portfolio management and oversight for our clients. We believe that investors should align their portfolios with their goals and risk tolerance. In order to adequately understand one's risk tolerance, we need to fully understand both an investor's ability and willingness to take risk.

INVESTMENT SELECTION PROCESS

1 MANAGER UNIVERSE

We start the process by understanding our need. That means by constantly overseeing our managers, we can identify the asset classes where we want to conduct a detailed search process to enhance our portfolio. This research and oversight gives us our focus for the process.

2 GENERAL QUANTITATIVE SCREEN

The first step is a screening process to narrow our search to a small group of managers that exhibit desired characteristics. In this first phase, we focus on risk-adjusted returns, up/down capture ratio, portfolio concentration, and overall total risk.

3 DETAILED QUANTITATIVE COMPARISON

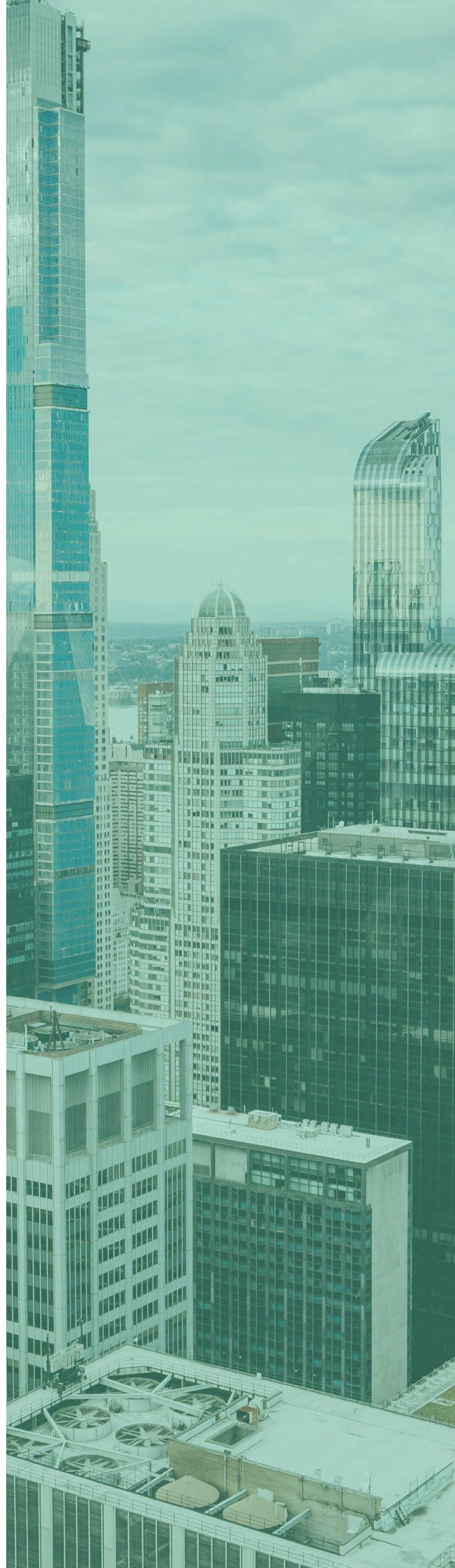
That small group is then narrowed to a handful of managers in the second phase. In this step, those managers surviving the first phase are compared on several metrics such as risk, returns, active share, turnover, cost, up/down capture, and maximum drawdown over various periods of time.

4 QUALITATIVE MANAGER INTERVIEW

The final phase in the selection process is when we take the final few managers and conduct multiple interviews. We discuss the People, Process, Philosophy, and Performance of the team overseeing the strategy. Once the interviews are completed, we use information from the 3 phases to select our desired manager.

5 MONITOR & OVERSIGHT

Once a manager is selected, the process is only just beginning. We monitor our strategies and managers on a daily basis and conduct periodic calls with analysts from the team. This constant oversight is the catalyst to start step one in our selection process.



LIFELONG PLANNING PROCESS

What separates us from the industry is the way we look at our client relationships as partnerships, how we listen to people and what moves them, and how we create a clear path to lifelong wealth. We help clients find and uncover true happiness through achieving their life's goals!

FINANCIALS

We have to understand you, and your family's, financial situation. This entails your assets, debts, taxes, and everything that makes up your current financial life.

- Investments
- Insurance
- Taxes
- Estate Planning
- Cash Flow



GOALS

We put these financials in perspective by understanding all of your goals. We make sure these goals are clearly mapped out and revisited on a consistent basis.

- Retirement
- College
- Creating a Legacy
- Travel
- Second Home

HAPPINESS/FULFILLMENT

What are you about at your core? What is your why? We partner with industry-leading psychologists to take our relationships to a higher and more impactful level.

- Achieving Goals
- Gratitude
- Being Truly Happy
- Living Ideal Life
- Aligning Life with Value

These are the things we understand for each of our financial planning clients.

**WE'D LOVE
TO HEAR
FROM YOU!**

diversifiedllc.com
302-765-3500

Financial planning and Investment advisory services
offered through Diversified, LLC.

