



Diversified
EXPERIENCE LIFELONG WEALTH



**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.

*– Nicklaus M. Areddy, CFP®, CRPC®,
Partner, Senior Wealth Advisor*

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. We tie it all together by understanding what makes you happy and truly what are the most important things to you specifically. 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	What's 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

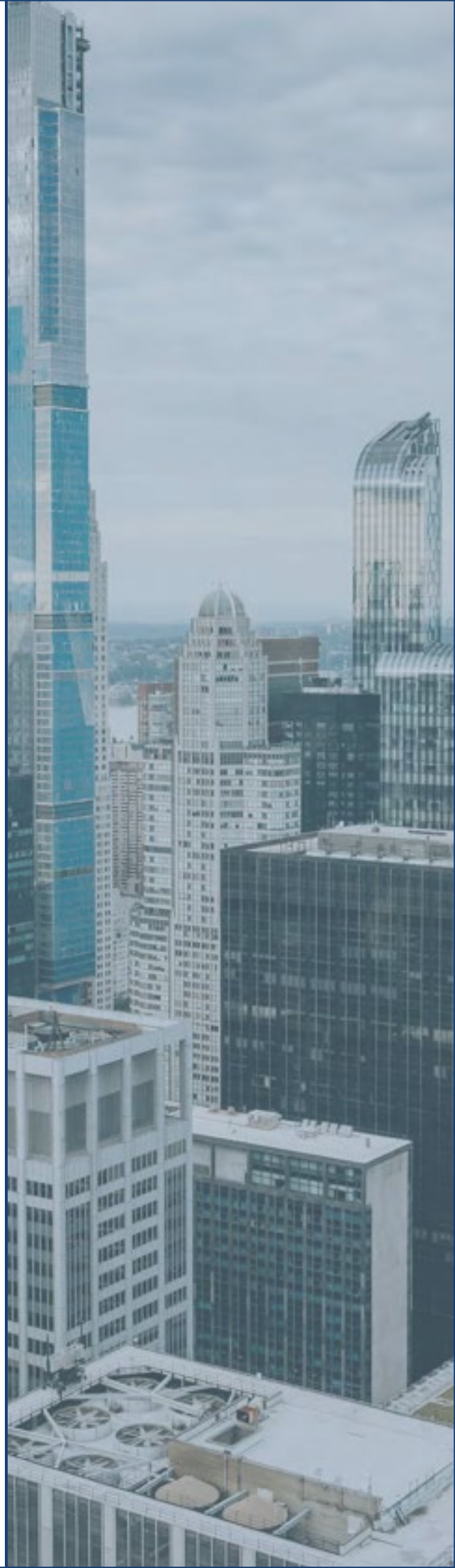
That small group is then narrowed to a handful of managers in the second phase. In this step, those managers surviving the first phase are compared on several metrics such as risk, returns, active share, turnover, cost, up/down capture, and maximum drawdown over various periods of time.

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.



Your Lifelong Team

FINANCIAL ADVISORS

Robert N. Pollock, Jr.

PARTNER, SENIOR WEALTH ADVISOR

Mr. Pollock's investment career began with Paine Webber in 1986 as an investment broker. Two years later, he joined Beacon Investment Company, where he started as a Senior Portfolio Manager and eventually became a shareholder and member of the Investment Committee. During his successful 18 year tenure with Beacon, he managed a range of personal, corporate, retirement, endowment, and foundation portfolios. As a respected authority on wealth management, he has been a guest lecturer at the University of Michigan Business School.

Rob is an active member of the Greater Ann Arbor Community, gladly sharing his time with local organizations. His community service spans a wide range of groups, having served as a finance committee member of the Ann Arbor Area Community Foundation and a former Trustee of the Marnee & John DeVine Foundation. He has also served as Chair of the Ann Arbor Public Schools Partners for Excellence Program, a member of the Ann Arbor YMCA Board, and Trustee of The City of Ann Arbor Public Employee Retirement System. Rob was a founding member of The C.S. Mott Children's Hospital Advisory Board, an executive committee member of The University of Michigan Club of Greater Detroit, and Treasurer of The Jim Harbaugh Foundation.

As Managing Partner of Diversified, LLC and a member of the firm's investment committee, Mr. Pollock continues his legacy of offering clients candid and effective investment advice coupled with superior service. Rob is a lifelong resident of Ann Arbor and is the proud father of two adult daughters.

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Your Lifelong Team

FINANCIAL ADVISORS

James K. Pollock, CFA[®]

PARTNER, SENIOR WEALTH ADVISOR

With over forty years of experience managing money for a wide range of personal, corporate, retirement, private foundation, and endowment portfolios, Jim Pollock provides clients with a common-sense perspective when managing their assets. Jim has been a frequent speaker on the subject of investing and has been a guest lecturer in finance at the University of Michigan and Eastern Michigan University.

Jim earned the Chartered Financial Analyst designation in 1987. He received his BGS from the University of Michigan and an MBA in Finance from Eastern Michigan University. Jim is a member of the CFA Institute as well as the CFA Society of Detroit. Jim is the grandfather of five and resides in Ann Arbor with his wife, Susan, and dog Brady.

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Your Lifelong Team

FINANCIAL ADVISORS

Nicklaus M. Areddy, CFP[®], CRPC[®]

PARTNER, SENIOR WEALTH ADVISOR

Nick works with individuals and families who want to enjoy their money today while remaining confident it will be there for tomorrow. With more than a decade of experience, he helps clients make informed decisions around saving, investing, and comprehensive long-term planning.

Nick's professional journey began at Pollock Investment Advisors, where he spent 13 years evolving from an intern to a firm owner. Following Pollock's merger with Diversified in 2026, Nick continues his leadership as a Partner in the combined firm. He is a Certified Financial Planner™ professional and a graduate of the University of Michigan, where he earned bachelor's degrees in Economics and Communication.

A lifelong Ann Arbor resident, Nick lives in his hometown with his wife, Kirsten, and their three children: Kennedy and twins Benjamin and Colette. Outside of the office, he enjoys golfing, traveling with his family, and exploring the local restaurant scene.

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Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. Financial planning and Investment advisory services offered through Diversified, LLC.



Your Lifelong Team

FINANCIAL ADVISORS

Rory M. Brandon

PARAPLANNER

Rory Brandon began her career in finance at a registered investment advisory firm in Traverse City, Michigan. While there, she honed her operational and organizational skills, and discovered her passion for client service. In 2010, Rory moved to Ann Arbor and joined Pollock Investment Advisors, LLC. She is responsible for client relationship matters, implementing decisions of the investment committee, and managing the day-to-day operations of the firm.

Rory earned a Bachelor of Applied Arts from Central Michigan University with a major in Integrative Public Relations. Rory currently resides in Ypsilanti Township with her family. She enjoys reading, cooking, and traveling.

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Your Lifelong Team

FINANCIAL ADVISORS

Melinda Waltner

ADMINISTRATIVE ASSISTANT

Melinda brings decades of experience in the financial services industry, working in Bank Trust Departments and Investment Advisory Firms. She is known for her strong attention to detail and thoughtful support of both clients and advisors. She plays an important role in helping ensure accuracy and consistency across day-to-day operations.

Melinda lives in Ypsilanti with her husband and enjoys spending time with her son and daughter, as well as making memories with her two grandchildren.

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Your Lifelong Team

FINANCIAL ADVISORS

Avence Snyder

OPERATIONS SPECIALIST

Avence devoted over twenty years of her early career to the hospitality industry, where she cultivated her knowledge of business and operations and tapped into a deep curiosity and enthusiasm for interacting with individuals from all over the world. In 2020, Avence made the decision to take her passion for helping people in a new direction and joined Pollock Investment Advisors, LLC. She is responsible for supporting client relationships and daily operations, including new client paperwork, tracking transactional activity, gifting, and meeting space preparation.

Born and raised in Ann Arbor and the Southeast Michigan area, Avence earned her Bachelor's degree from Eastern Michigan University. She enjoys reading, nature, and traveling to explore all things from the ordinary to the exotic. She currently resides in Putnam Township with her family.

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

