Investment Management

Solutions from WealthPlan

Knowing where to invest your money is the question everyone's asking. What mix of investments makes sense for your objectives and risk tolerance: growth stocks, value stocks, international stocks and tax-free or taxable bonds? Knowing who to trust with your money is equally important. There are many investment advisors vying for the privilege of managing your money. Which one is right for you?

- **Personal service by experienced professionals**
- **Fee-based investment advice**
- **Disciplined, integrated planning approach**
- **Vast scope of investment choices**
- **Access to institutional portfolio money managers**
- **Sophisticated planning tools & techniques**
- **Quarterly performance reporting**

BKD Wealth Advisors, LLC

An Integrated Approach to Wealth Management

Investment management is a complex, time-consuming process, made more difficult by market variables. Many investment managers specialize only in stock, bond and mutual fund sales and do not integrate their recommendations with those of your other financial advisors.

BKD Wealth Advisors, LLC (BKDWA) is different. Our financial planning and investment management solutions are components of WealthPlan*, BKD's family of professional services to help clients grow, preserve and protect their wealth.

BKDWA's integration with WealthPlan helps ensure your investments are managed with your entire financial picture in mind. Other value-added differences between us and other investment advisors include:

Personal Service by Experienced Professionals - Our client service and investment professionals have years of financial planning and portfolio management experience and are trained to listen to your needs and goals.

Their credentials include certified financial planners, certified investment management analysts, certified public accountants, certified public accountants - personal financial analysts, chartered financial analysts and a chartered financial consultant.

Fee-based Investment Advice - Our financial planning/portfolio management service fees are based on the assets we manage, not on commissions generated by trades. Our goal is not to generate trades but to achieve your goals.

Disciplined, Integrated Planning Approach - Our approach focuses on taking disciplined steps to understand your goals, develop an investment strategy, execute that strategy and then monitor it. Our systematic process includes working with you to:

- Understand your financial objectives
- Plan your asset allocation

Your Questions...Our Expertise

- What are your investment goals: retirement security, second home, charitable bequests, education for your children or grandchildren?
- What type of investments should you have: individual stocks, bonds, mutual funds, etc.?
- What tolerance do you have for market, inflation or credit risk?
- Are your current investments coordinated to achieve your investment goals?
- Do you have a written investment policy?
- Are you monitoring your asset allocations vs. your risk tolerance and investment goals?

Consider BKD WealthPlan

> We are passionate about helping our clients' families achieve their financial goals. It's not our money, but we feel great about helping a family reach its goals and then distribute its wealth to the next generation or back into the community. It's like being an Olympic coach and seeing our athlete win a gold medal!
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> —Jack Thurman, *President*
> *BKD Wealth Advisors, LLC, Springfield, Missouri*

- Develop an investment policy to guide us as we help manage your portfolio
- Select your investments
- Measure your portfolio's performance each quarter

Scope of Investment Choices - Your scope of investment choices will be nearly limitless. We can utilize individual stocks and U.S. Treasury, corporate or municipal bonds, plus institutional portfolio managers and no-load mutual funds.

In addition to a wide variety of investment choices, we provide several options in managing these choices. Our in-house portfolio management team, with more than 100 years of combined experience, focuses on managing customized and tax-efficient portfolios of individual stocks and bonds. These portfolios are comprised of large investment grade company stocks and AA-AAA rated bonds along with those securities you may desire to hold because of low-cost basis or for other reasons.

In addition to our in-house management, BKDWA has access to hundreds of institutional portfolio managers and mutual funds that our investment committee screens for quantitative and qualitative factors. We look at numerous factors, including the manager's performance against peer groups, benchmarks along with their relative tax efficiency and expenses. Whether you hold stocks and a few bonds, all mutual funds or all bonds or whether we manage your portfolio in-house or utilize institutional portfolio managers and mutual funds, our role is to understand your investment objectives and risk tolerance and construct a portfolio management strategy that fits them.

Up-to-Date Tools - We use sophisticated financial-planning techniques and investment research tools that factor in different strategies and current income and estate tax regulations.

Quarterly Performance Reporting - To assist you in understanding your entire financial picture, you will receive quarterly performance reports on each of the investment accounts we manage for you. The reports give you a breakdown on unrealized gains and losses of each security along with your portfolio's asset allocation and total performance.

The BKD Difference

Investments are an important component of your wealth-management plan. Through WealthPlan, BKDWA provides investment management solutions that integrate with the other components of your wealth: insurance, estate plan, retirement plan, taxes, financial plan, etc. This integration takes you beyond your numbers to provide real understanding of your total wealth. That's the difference between the investment advisors of BKDWA and independent brokers and traders.

Beyond Your Numbers

BKD Wealth Advisors would like to take you beyond your numbers by applying our technical expertise, unmatched client service and disciplined delivery of solutions to your management and financial needs. We are committed to delivering results with integrity: solutions that are unquestionably ethical while also practical, timely and affordable. Let us take you beyond your numbers.

For a complete list of our offices and subsidiaries and their contacts, visit:

bkd.com

or call

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** BKD Wealth Advisors, LLC, an investment advisory firm registered with the Securities and Exchange Commission, provides the WealthPlan services of investment management, personal wealth planning and estate planning.*