Beyond Your Numbers

WealthPlan

CPA & Advisory Services

Grow, Preserve & Protect Your Wealth

Advising clients on how to grow, preserve and protect their wealth is something BKD does every day and does very well. We call our approach WealthPlan. It's an alternative that takes you beyond your numbers and offers a synchronized solution to comprehensive wealth management. Through WealthPlan, we bring together the guidance of CPAs, investment and insurance advisors, financial planners and portfolio managers into one coordinated plan for your future.

What is WealthPlan?

WealthPlan is BKD's family of professional services to help you grow, preserve and protect your wealth. Our integrated suite of services combines advanced techniques and tools in tax, estate, retirement, financial and investment planning with the insight, vision and experience of our wealth advisors.

WealthPlan can be as broad or narrow in scope as you wish. It may be a fully integrated financial plan that covers retirement, estate and tax planning, investment management and risk management. Or it may be as simple as a tax return, tax projection, budget or personal financial statement. The scope depends on you.

Tax Solutions

Because virtually every wealth-planning decision you make has tax implications, strategic tax planning can make a big difference in your final financial affairs.

Our BKD tax advisors go beyond your 1040 return to analyze both current and projected income as well as your plans to transfer wealth. Then we recommend such smart tax tactics as timing income and deductions, obtaining tax-exempt income, using tax-advantaged investments, obtaining capital gains in lieu of ordinary income and using gifts and trusts.

Our forward-looking approach can help you grow and preserve assets; defer income; and reduce taxes on your income, estate, gifts, investments and retirement distributions.

A Team of Trusted Professionals: the CPA Difference

Wealth management is a lifelong process marked by complex decisions, choices and risks. It's a process that requires vision: the ability to grasp the big picture and know what it will take to match assets to dreams and dreams to reality.

Finding a wealth advisor you trust who has this vision, as well as integrity, knowledge and a proven track record of results, can be challenging. If you're already a BKD client, we shorten the search by starting with your trusted BKD CPA and advisor. We complement your accountant with a customized team of wealth advisors who can address your specific tax, estate, retirement, trust, investment and philanthropic planning needs in a seamless manner.

Through your WealthPlan advisor, you will have access to the intellectual capital of one of the nation's 10 largest CPA and advisory firms and its investment, corporate finance and insurance subsidiaries. Our CPAs, financial planners, portfolio managers and investment and insurance advisors all practice our PRIDE values of passion, respect, integrity, discipline and excellence.

Other wealth management firms typically offer only investment services or only financial plans. The BKD advantage to wealth planning is that we add our CPAs, tax, accounting and financial problem-solving abilities to the mix. The result is WealthPlan, a full suite of wealth management and planning services from a single source: BKD.

Estate Planning

Too often families wait until late in life to plan the distribution of their estates. By starting early in life, you can focus first on building an inheritance and later on preserving and protecting the assets you've accumulated.

Our WealthPlan advisors can help throughout the lifetime estate planning process. For example, we can help value your assets, discuss trusts, examine the implications of joint ownership and identify an executor. Our advisors also can help with such tax issues as the federal estate tax, unified credit for estate and gift taxes, marital deductions and generation-skipping transfers.

Investment Management

The portfolio managers of BKD Wealth Advisors, LLC work closely with you and your other WealthPlan advisors to develop strategies tailored to your specific investment objectives and risk parameters.

BKD Wealth Advisors, LLC

We take an active approach to portfolio management and base our investment strategies on disciplined processes with the same degree of integrity you have come to expect from your BKD CPA. And, because a tax advisor is part of your WealthPlan team, we consider the tax implications of investment choices.

BKD Wealth Advisors also offers an institutional portfolio manager program and a broad selection of investment choices, including individual stocks; mutual funds; and corporate, government and municipal bonds.

Insurance Solutions

Your tolerance for risk affects the investments you make, the insurance coverage you buy, even tax, estate and gifting decisions. Through a professional relationship with an independent insurance consulting company, BKD Insurance, LLC, a NASD-registered broker-dealer and insurance agency, can help you:

BKD Insurance, LLC

- Analyze asset/liability risk
- Evaluate life insurance coverage and strategies
- Assess disability insurance coverage
- Provide second opinions of current or proposed insurance coverage and products

Personal Wealth Planning

What are your financial goals? We supply the map to get you there. Through careful consultation, analytical rigor and market experience, we articulate and frame a complete picture of your current financial resources and goals.

The tax projections, budgets, financial statements, retirement plans and family office services we provide will move you closer to your destination. And where your business interests are closely tied to your family wealth, we blend corporate and personal financial strategies to leverage the accumulation and transfer of wealth.

Why BKD WealthPlan?

Whether you need a full array of WealthPlan services or something more specific, you'll find BKD committed to developing customized, creative and flexible solutions that will guide you and your family along its lifelong financial journey.

BKD wants to be your wealth management advisor. Our good name and reputation rest on how well our service and solutions work for you and your family. We are committed to delivering unmatched client service for the investment you make. This **BKD Experience** is based on our **PRIDE** values of passion, respect, integrity, discipline and excellence and on our mission, whose first objective is excellence in client service. Together, our values, our mission and our commitment to unmatched client service guide our professional advisors in delivering results with integrity: solutions that are ethical while also practical, timely and affordable.

Let our WealthPlan team introduce you to the **BKD Experience**. You'll find our advisors personally committed to taking you beyond your numbers and applying our technical expertise, unmatched client service and disciplined delivery of solutions to your wealth management needs.

About BKD

BKD, LLP is the CPA and advisory firm of choice for growing companies and high net-worth individuals. We help clients go beyond their numbers by applying our technical expertise, unmatched client service and disciplined delivery of solutions to their management and financial needs. BKD is one of the 10 largest CPA and advisory firms in the country and the largest member firm of Moores Rowland International (MRI).

BKD Corporate Finance, LLC provides merger and acquisition, sales, management buyout, ESOP, recapitalization, financing and IPO advisory services. Member NASD and SIPC.

BKD Insurance, LLC is a NASD-registered broker-dealer that facilitates the delivery of BKD's WealthPlan insurance solutions through a professional relationship with an independent insurance company.

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

Mazars Central, LLC is our liaison with Mazars, providing tax, assurance and consulting services to multinational companies with business interests in the central United States.

BKD Foundation is our 501(c)(3) not-for-profit foundation that enriches BKD's local communities with financial support and our commitment of time.

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

bkd.com

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