MODERN CAPITAL CONCEPTS

FINANCIAL PLANNING AND INVESTMENT MANAGEMENT

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MANIFESTO

WE ARE IN THE MIDST OF A WOMEN'S REVOLUTION. WE SEEK TO EMPOWER WOMEN TO PURSUE SUCCESS HOWEVER THEY DEFINE IT.

Our mission is to empower working women, professionals, academics and small business owners to establish positive financial behaviors, grow their wealth and pursue their life goals through an interdisciplinary approach combining financial education and personalized counseling.

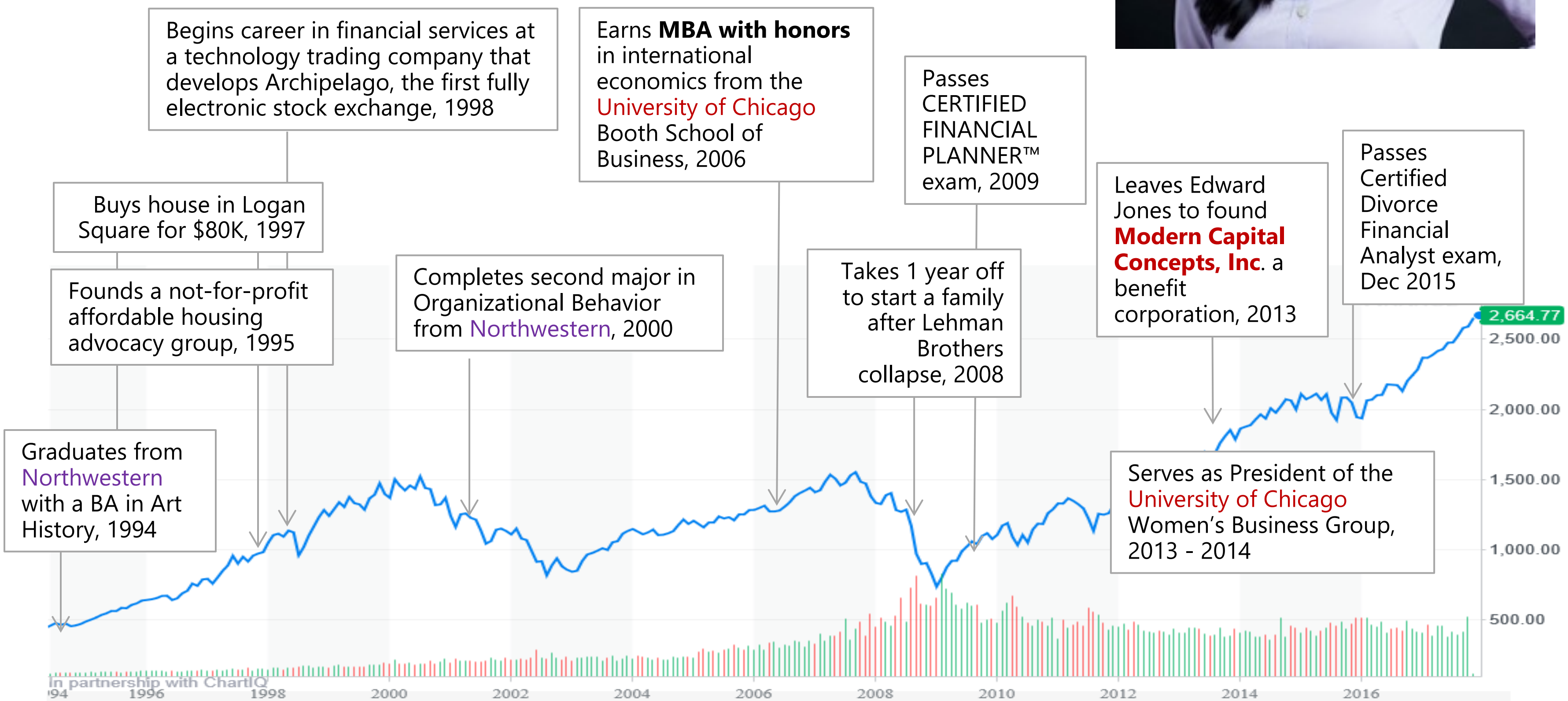
Our investment management style is growth with an emphasis on socially responsible investing and environmental, social, governance (ESG) themes. Our clients typically have a long-term investment time horizon.

Modern Capital Concepts, Inc. is a benefit corporation financial services firm. We endeavor to maximize profits while seeking to fulfill our mission for the benefit of the communities in which we operate. We are committed to our community by sponsoring clinics for low-income residents and donating a portion of profits and services to community organizations.

ABOUT KHLOÉ U. KAROVA

CERTIFIED FINANCIAL PLANNER™

Khloé’s commitment to her profession is demonstrated through her experience, degrees, certifications and awards. She is a nationally recognized speaker on Sustainable ESG investing has given over 100 seminars on financial planning over the past 20 years.



S&P 500, source Yahoo! Finance

FINANCIAL PLANNING PROCESS

1ST MEETING: GOALS AND DATA

First appointment
You bring
- Cash Flow
- Assets and Liabilities Worksheet
- Statements
- Pay stubs
- Social Security
- Pension benefit information
- 401(k) investment selection
- Recent tax return

First appointment outcome:
- Identification of strengths and weaknesses
- Basic saving plan and time frame
- Estimate of hours required for financial plan-hourly fee only

ANALYSIS

Process:
- Identify key risks affecting retirement or other goals
- Design strategies to reduce risks
- Investment analysis
- Step by step action plan
- Account organization
- Tax management

2ND MEETING: FINANCIAL PLAN

Second appointment
You bring:
- Cash flow data
- Additional statements

Second appointment outcome:
- Review goals, assumptions and action items
- Deliver financial plan
- Facilitate conversation about goals and money with spouse or partner

FOLLOW-UP MEETING OR CALLS

Process:
- Goal reminders and accountability
- Discussion about investment changes
- Career and small business growth strategies

ANNUAL REVIEW

Annual Review
You bring:
- Cash flow data
- Additional statements

Second appointment outcome:
- Review goals, assumptions and action items
- Facilitate conversation about goals and money with spouse or partner

This is a sample engagement process. Specific steps and outcomes are customized for each client. Evening and weekend hours are available for working clients. Clients on the quarterly plan meet at least once a month in person, phone or via Zoom.

PERSONAL FINANCIAL PLANNING AND CONSULTING MENU

$500 per 2-hour Consultation

Financial Check-Up

Appropriate if need help in **one** area:

- ❑ Cash Flow and Debt Management
- ❑ Investment Education
- ❑ Retirement
- ❑ College Saving / Financial Aid Strategies
- ❑ Insurance Needs Analysis

Meet via Zoom or a place convenient for you in Chicago. Clients outside of Chicago meet via phone or Zoom.

Does not include a written plan.

Schedule an appointment and select Financial Consulting from the Financial Planning Agreement.

$1,000 Quarterly Plan (3 months)

Personalized Financial Strategy

Appropriate if need help in more than one area:

- ☐ Cash Flow and Debt Management
- ☐ Investment Education
- ☐ Planning for Retirement
- ☐ College Saving / Financial Aid
- ☐ Insurance Needs Analysis
- ☐ Tax and Estate Planning
- ☐ Divorce Financial Analysis
- ☐ Business Brain Trust (small business mastermind)

Unlimited meetings and emails: typically one two-hour meeting or call per month. Includes written financial plan and access to WealthVision. Select Quarterly Plan in the Financial Planning Agreement.

Most Popular

Asset Based Fee starts at 1.35%*

Personalized Financial Strategy + Investment Management

Holistic financial planning covering all areas under the quarterly fee plan and investment management mapped to life goals

- ☐ Asset Allocation and implementation
- ☐ On-going monitoring for performance, risk and product costs
- ☐ Rebalancing for accounts held at LPL Financial

$100,000 household minimum. Exception: $25,000 for individuals under age 35.

* 1.25% fee for accounts ≥ $250,000
1.00% fee for accounts ≥ $500,000
0.85% fee for accounts ≥ $1,000,000

Additionally, we receive commissions from 401(k) and insurance products sold, and fees from other consulting services. Some clients may pay fees in addition to those described here. **Hourly financial consulting fee is $300.**

CORPORATE FINANCIAL PLANNING AND CONSULTING MENU

FINANCIAL WELLNESS

$2,000 per session

BUSINESS BRAIN TRUST

$250 per quarter

CONSULTING

$2,000 per day

CURRENTLY NOT AVAILABLE DURING COVID

Financial Wellness Lunch and Learn

1 hour group seminar followed by 3 hours one-on-one mini counseling sessions. Program is free each year for Modern Capital Concepts 401(k) plan clients. Each session covers the following topics:

- Identifying goals, overcoming obstacles and techniques to reduce financial stress
- Investment education: how does the stock market work, how to do research, importance of asset allocation and risk management
- College saving, financial aid, Student loan strategies
- Saving for retirement

Contact us for a proposal and available dates to get started.

Executive and Business Owner

The **Business Brain Trust** is a mastermind for experienced professionals and meets monthly in Chicago. Remote members participate via Zoom.

Members bring up topics for discussion. Topics include sales pitch practice, pricing, social media, sales strategies, and branding.

There is no cost to Modern Capital Concepts asset management or Financial planning clients must be on the quarterly retainer to benefit.

Contact us to learn more or attend a meeting as a guest.

Example Engagements

- Consulting with a major university on a high school financial literacy program
- Focus group participation for an advertising campaign for a mutual fund company

One pro-bono financial wellness or junior board boot camp is available to Chicago non-profits each quarter. Preference is given to organizations focused on education, the environment and/or empowering low-income, minority or marginalized communities.

FOR ASSET-BASED FEE CLIENTS:
MOVING ACCOUNTS

WHO IS LPL FINANCIAL?

As an independent financial advisory firm, Modern Capital Concepts can select vendors for broker dealer services that offer premier technology, brokerage and compliance services for its clients. Currently, LPL Financial provides all three services along with a client service backup. LPL Financial is the largest independent broker dealer in the nation*, servicing independent advisors and is a member of FINRA & SIPC.

Your Account

- Cash Flow and Debt Management
- Investment Education
- Retirement
- College Saving Strategies
- Insurance Needs Analysis
- Tax and Estate Planning
- Divorce Financial Analysis
- Business Advisory

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- Statements
- Online Access and Tech Support
- Tax forms such as 1099s
- Client service backup: 800.558.7567
- Investment research team
- Compliance team
- Business continuity

LPL Financial

**As reported in Financial Planning Magazine, June 1996-2018, based on total revenue.*

GETTING STARTED
NEW INVESTMENT ADVISORY CLIENTS*

Step 1

- Download or copy your most recent investment statements and bring them to your meeting or email to khloe@moderncapitalconcepts.com.
- Arrange conference call to process rollover application from former employer.

Step 2

- Bring to meeting
  - Voided check if making monthly contributions or regular distributions.
  - Social Security Numbers and dates of birth of beneficiaries.
  - Trust agreement date of creation and certification page, if applicable.
- Sign account opening and transfer forms, either paper or online. May have to sign One and the Same.

Step 3

- Mail check to LPL Financial or wire funds to account.
- Transfers from other brokers should complete in 1 week
- Log into AccountView and sign up for e-delivery of statements.

* NEW FINANCIAL PLANNING OR CONSULTING ONLY CLIENTS SIGN A FINANCIAL PLANNING AGREEMENT.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.

All investing involves risk including loss of principal. No strategy assures success or protects against loss.

Asset allocation does not ensure a profit or protect against a loss.