MODERN CAPITAL CONCEPTS

FINANCIAL PLANNING AND INVESTMENT MANAGEMENT

Securities offered through LPL Financial, Member FINRA/SIPC. Financial planning offered through Modern Capital Concepts, a Registered Investment Advisor. Modern Capital Concepts and WealthEquity are separate entities from LPL Financial.

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KHLOÉ U. KAROVA, CFP®
312.316.8120
KHLOE@MODERNCAPITALCONCEPTS.COM
MODERNCAPITALCONCEPTS.COM

WealthEquity

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 sustainable investing and environmental, social, governance (ESG) themes. Our clients typically have a long-term investment time horizon.

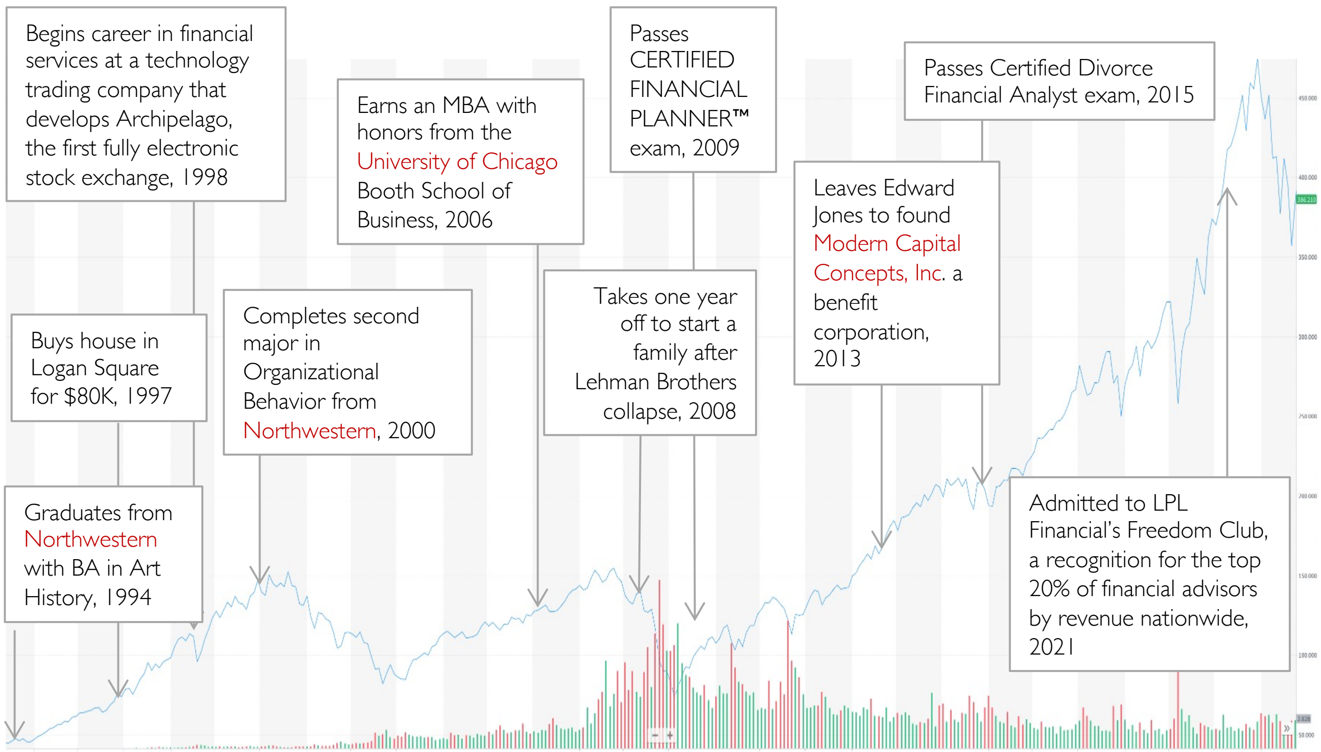
Modern Capital Concepts, Inc. is a benefit corporation financial services firm. We endeavor to maximize profits while seeking to fulfill our mission for the benefit of the communities in which we operate. We are committed to our community by sponsoring clinics for low-income residents and donating a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

ABOUT THE TEAM

Khloé U. Karova

CERTIFIED FINANCIAL PLANNER™ AND FOUNDER

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 who has given over 100 seminars on financial planning over the past 20 years.



S&P 500, source Yahoo! Finance

Emiramis Gjini

Financial Planning Assistant

Emi assists in the creation of financial plans and helps keep clients on track for their goals. She has over 11 years experience in tax and audit.

Laina Hall

Client Services Assistant

Laina assists in portfolio construction and monitoring and conducts research on ESG investments.

FINANCIAL PLANNING PROCESS

1ST MEETING: GOALS AND DATA

First appointment
You bring:
- Cash Flow, Balance Sheet and Risk Tolerance Worksheets
- Investment Account Statements
- Social Security
- Pension benefit information
- 401(k) investment selection

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

ANALYSIS

Process:
- Identify key risks affecting retirement, education, lifestyle or other goals
- Design strategies to reduce risks
- Investment analysis
- Divorce financial analysis
- Step-by-step action plan
- Account organization
- Tax strategies for households and small business

2ND MEETING: FINANCIAL PLAN

You bring:
- Homework from first meeting
- Additional or updated cash flow data
- Additional or updated statements

Meeting outcome:
- Review goals, assumptions, homework and action items
- Investment and /or money skills education
- Deliver written financial plan
- Facilitate conversation about goals and money with spouse or partner

FOLLOW-UP MEETINGS OR CALLS

Process:
- Goal reminders and accountability
- Discussion about investment changes
- Career and small business growth strategies (Business Brain Trust)
- Group seminars

ANNUAL REVIEW

Annual Review
You bring:
- Updated cash flow, balance sheet and risk tolerance questionnaires
- Updated statements

Annual review outcome:
- Review goals, assumptions and action items
- Investment allocation changes
- 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 to accommodate various schedules. Clients on the quarterly plan meet at least once a month in real life, by phone, or via Zoom.

PERSONAL FINANCIAL PLANNING AND CONSULTING MENU

Popular with Singles

$800 per 2-hour Consultation

Financial Check-Up

Appropriate if need help in one area:

- ☐ Cash Flow and Debt Management
- ☐ Investment Education
- ☐ Retirement
- ☐ Paying for College / Financial Aid
- ☐ Insurance Needs Analysis

Meet via Zoom or phone.

May not include a written plan.

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

Popular with Couples with Children

$2,000 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
- ☐ Paying for College / 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. Select Quarterly Plan in the Financial Planning Agreement.

Popular with High Net Worth

Asset-Based Fee Starts at 1.50%*

Personalized Financial Strategy + Investment Management

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

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

$500,000 household minimum. Exception: $100,000 for individuals under age 35. $25,000 for under age 30.

*1.35% fee for accounts >= $250,000
1.15% fee for accounts >= $500,000
0.85% fee for accounts >= $1,000,000
0.75% for for accounts >= $3,000,000

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 $450.

CORPORATE FINANCIAL PLANNING AND MONTHLY SESSIONS

FINANCIAL WELLNESS

$3,000 per session

Financial Wellness Lunch and Learn

1 hour group seminar followed by 3 hours one-on-one mini counseling sessions (4 hours total). 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 the stock market works, 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.

BUSINESS BRAIN TRUST

$250 per month*

Small Business Owner

The Business Brain Trust is a mastermind for experienced professionals and meets monthly in the Chicago Loop or receive one-on-one one-hour sessions via Zoom if no group meeting scheduled.

Members can bring up topics for discussion. Topics include pricing, product development, sales strategies, branding, hiring and developing staff, and more.

There is no cost to Modern Capital Concepts asset management clients at the $500,000 household level. Financial planning clients must be on the quarterly retainer to benefit.

*Minimum six-month commitment.

Popular with Age Under 35

PERSONAL FINANCIAL PLANNING

$125 per month*

Individuals Under 35 Only

30-minute meeting via Zoom or in person each month. Select a topic for each session.

- ☐ Cash Flow and Debt Management, Student Loans
- ☐ Investment Education
- ☐ 401(k), health care, and employee benefits
- ☐ Planning for Retirement
- ☐ Paying for College / Financial Aid
- ☐ Insurance Needs Analysis
- ☐ Tax and Estate Planning
- ☐ Buying a Home
- ☐ Emotions and Money
- ☐ Personal Branding and Salary Negotiation
- ☐ Divorce Financial Analysis

*Hourly plan has a one-year commitment.

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

MODERN CAPITAL CONCEPTS

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

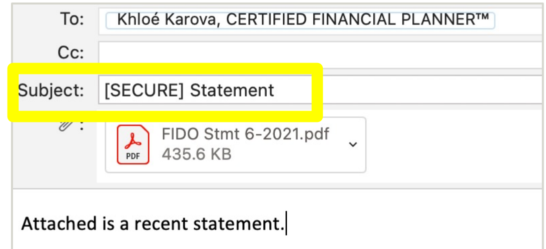
LPL Financial

*As reported in Financial Planning Magazine, June 1996-2023, based on total revenue.

GETTING STARTED: NEW INVESTMENT CLIENTS*

Step 1
Statements

Download or copy your most recent investment statements and bring them to your meeting or send via [SECURE] email to khloe@moderncapitalconcepts.com or emi@moderncapitalconcepts.com.



Check the encryption feature in your email. This example is from Microsoft Outlook.

Step 2
Open Accounts

- Schedule meeting in office or Zoom: https://go.oncehub.com/KhloeUKarova
- Bring to meeting or send via [SECURE] email
  - Voided check or bank letter showing name, account number, and routing number 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.
- DocuSign account opening and transfer forms. 529 form may require wet signature.

Step 3
Transfers

- Arrange conference call with Khloé to process rollover application from former employer (if applicable).
- Mail check to LPL Financial or wire funds to account.
- Transfers from other brokers should complete in one week.
- Log into MyAccountViewOnline.

Step 4
Online Access

- Log into MyAccountViewOnline to view accounts and transfer money into accounts.
- View financial plan in the WealthVision tab.
- In some cases, may need to schedule a Zoom or call to move money.

* 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.

Socially Responsible Investing (SRI) / Environmental Social Governance (ESG) investing has certain risks based on the fact that the criteria excludes securities of certain issuers for non-financial reasons and, therefore, investors may forgo some market opportunities and the universe of investments available will be smaller.