MORE THAN ADVISORS. PARTNERS FOR LIFE.

Clarity, confidence, and structure— every step of the way.

CLARITY.
The clarity to see your situation in fresh and revealing ways in order to identify issues often overlooked.

CONFIDENCE.
Know with confidence that you have a road map toward achieving your life's goals, guided by an ensemble of multigenerational team of advisors.

STRUCTURE.
Achieve a seamless and well-structured financial plan that is monitored by on our step-by-step process and delivered by a team with diverse areas of focus and perspectives.

Let's Start with an Introduction

Forbes Honors Us.
Our Clients Inspire Us.
Recognized by Forbes since 2020, please take a look at our website at **parrmcknightwmg/awards**

At Parr McKnight Wealth Management Group, we're more than advisors—we're a caring team with 200+ years of combined experience, committed to bringing clarity and confidence to your financial life.

Our mission is to bring prosperity and peace of mind to those we serve. We treat clients like family, taking the time to understand your goals, values, and what matters most.

With professional insight and genuine care, we build long-term strategies tailored to you. From retirement to legacy planning, we're here with honesty and partnership—every step of the way.

"I can do things you cannot, you can do things I cannot; together we can do great things." ~Mother Teresa

Meet the People We Serve

Second Half Planning (Pre/Post Retirees)

- Design Durable, Lifecycled, Tax Efficient Income
- Social Security and Medicare Planning and Optimization
- Longevity and Extended Care Planning
- Roth Conversion and RMD Strategies
- Focus on Legacy and Estate Planning

Business Owners and Entrepreneurs

- Cash Flow Management and Access to Capital via Affiliates
- Strategic Business Advice
- Retirement and Business Succession Planning
- Benefits Analysis and Integration
- Focus on Legacy and Estate Planning

Corporate Executives

- Compensation & Benefits Analysis and Maximization
- ISO, RSU, NQSO, PSU, Deferred Compensation
- Concentrated Equity Planning (IOU , 10b-51)
- Income Generation via Covered Call Strategies
- Cash Flow, Tax, Retirement and Estate Planning

We work with people who are actively engaged in their financial lives and value having someone they can trust by their side. They are experiencing complex transitions like selling a company, navigating equity compensation, or planning their legacy.

Others are simply looking for a smarter way to build wealth and make a difference for future generations. What they all share is a desire for clarity, personalization, and long-term partnership.

We're proud that so many of our clients refer friends and family to us. That trust means everything—and it tells us we're making a meaningful impact in their lives.

"Do what is right. Do everything to the best of your ability. Show people you care." ~Lou Holtz

This Is What We Do (and Love Doing)

Listen, Understand, Clarify & Organize

- Understand Family Goals, Values and Dynamics
- Gather Critical Information Securely
- Identify and Triage Financial and Life Priorities
- Organize Your Financial Life
- Digital Financial Dashboard

Financial Planning & Tax Control

- Implement eMoney Plan: Goal Analysis
- Develop Personal Financial Statements
- Identify Key Cash Flows / Balance Sheet Optimization
- Education Funding and Planning
- Lifetime Tax Minimization Strategies and Tax Return Review

Personalized Investment Strategies

- Liquidity, Income, Growth, Tax Advantaged
- Indexed and Managed Individual Equity Strategies
- Customized Tax Free Bond Portfolios
- Income Generation Strategies
- Alternative Investments

Wealth Transfer and Legacy Planning

- Complimentary Estate Document Review
- Estate and Wealth Transfer Strategies
- Intentional Lifetime Giving Plan
- Philanthropic Giving: Mission Statement and Strategies
- Trust Services via Affiliates / Trust Policy Statements

Liquidity, Income and Cash Flow Planning

- Banking / Lending Services Through Affiliates
- Forecast and Develop Spending Plan
- Securities Based Lending
- Cash Management & Optimization
- Cash and Cash Flow Management

Asset Protection Planning

- Insurance Needs Analysis IOU
- Insurance Policy Review
- Strategically Placed Insurance Solutions
- Long Term Care Solutions
- Key Person Insurance Planning

Comprehensive Family Wellness

- Next Gen Counseling and Planning
- Intergenerational Family Meetings
- Trusted Advisor Collaborative Meetings
- Wellness Optimization / Work Life Balance
- Professional Introductions
- Personal CFO Offering

We help individuals, families, and institutions manage their finances with clarity and confidence through comprehensive wealth management, including retirement, estate, tax, and philanthropic planning.

Our focus is aligning your wealth with your life. Whether retiring, selling a business, or giving back, we create personalized plans that reflect your values and goals.

We collaborate—both as a team and with your other advisors—to simplify complexity, uncover opportunities, and turn your goals into a clear plan, so you can focus on what matters most.

The Parr McKnight Difference: Step 1

Initial Consultation

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GETTING TO KNOW EACH OTHER

- About you
- About us
- Identify how or if we can help

GATHER & ORGANIZE

Gather your essential data, securely organize it, create reports, develop tailored scenarios, analyze plans, and pinpoint strategies and concerns.

The CLARITY to see your situation in fresh and revealing ways in order to identify issues often overlooked.

The Parr McKnight Difference: Step 2

Planning Consultation

PLANNING CONVERSATION

- Review initial plan
- Discuss relevant strategies to implement for tax control, income generation, estate, etc.
- Share insights from investment analysis

CONFIDENCE

REVIEW & REFINE

Refine a draft of your plan, further tailoring it to fit your goals and develop recommendations.

Know with CONFIDENCE that you have a road map toward achieving your life's goals, guided by an ensemble of multigenerational trusted advisors.

The Parr McKnight Difference: Step 3

Final Consultation

S T R U C T U R E

SHARE RECOMMENDATIONS

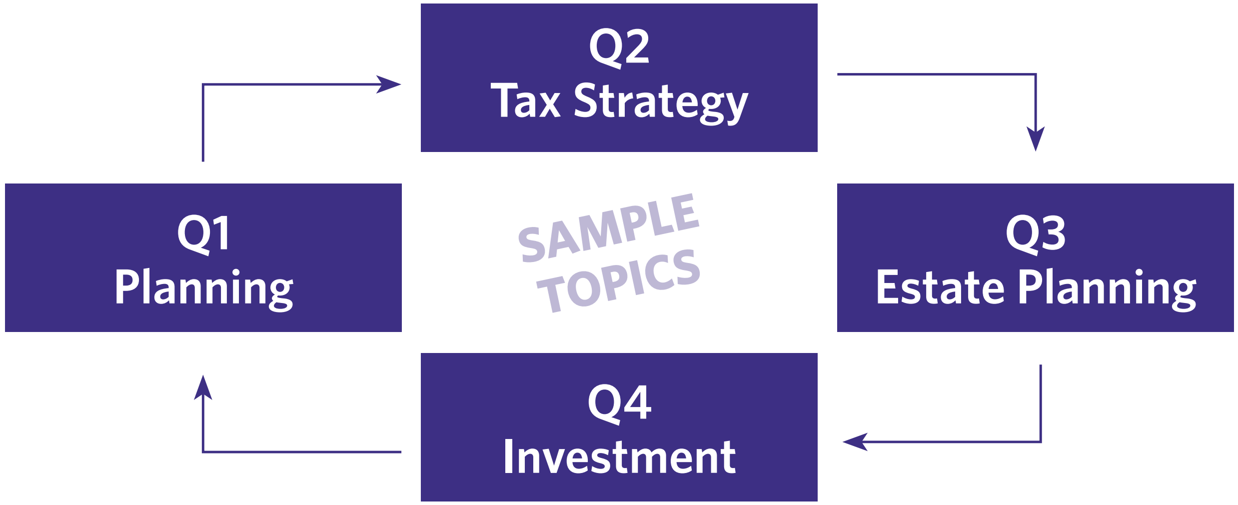
- Review comprehensive plan
- Present investment recommendations
- Next actions & **establish regular meetings customized to client needs**

CLIENT WELCOME EXPERIENCE

Open your accounts, transfer assets, explore online tools, implement strategies, and schedule a 45-day personalized follow-up check-in.

Achieve a seamless and well-STRUCTURED financial plan that is monitored on our step-by-step proven process and delivered by a team with diverse specializations and perspectives.

The Client Experience



ADDITIONAL TOPICS:
Education ▪ Executive Compensation ▪ Cyber Security ▪ Philanthropy

Our process starts with listening—really listening. We take the time to understand your current situation, your goals, and what's most important to you.

We create personalized plans using smart tools like our interactive dashboard and secure portal, with regular check-ins to ensure your strategy evolves with your life and values.

Our proactive, holistic approach covers investments, taxes, estate planning, and philanthropy—so nothing is missed and you're always confident about your next step.

EVENTS
During the year we host various unique client events designed to both enlighten and entertain.

NEWSLETTER
Our team newsletter features interesting articles on finance, health, life and politics.

SOCIAL MEDIA
We post to LinkedIn, and YouTube regarding a wide array of themes that are not just finance related. Topics include productivity, retirement, health and wellness, and many others.

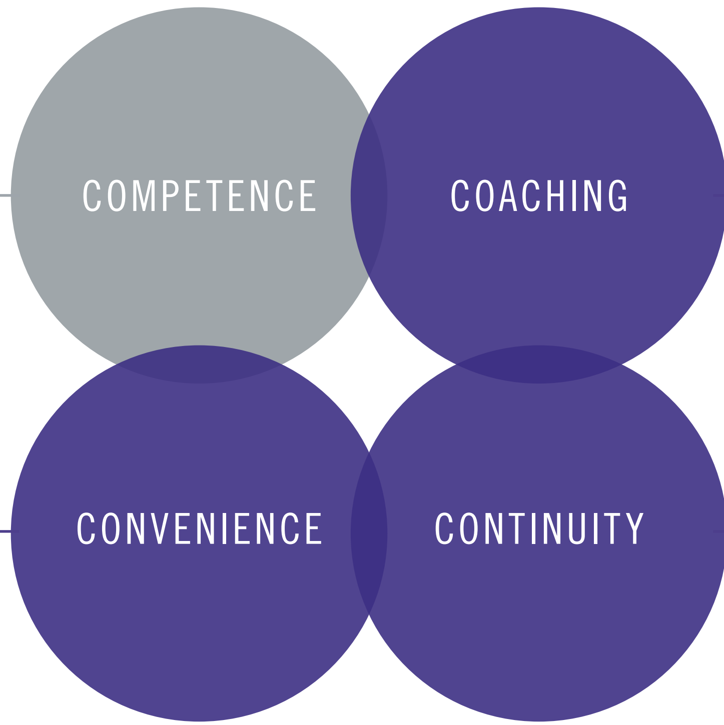
VIDEO SHORTS
Bite size nuggets of wisdom to help you succeed with life and finances.

EDUCATIONAL WEBINARS
A few times a year we will talk with thought leaders in our business and discuss topics such as the markets, the economy, interest rates and more.

TONY'S TOP READS & PODCASTS
Tony Parr curates an interesting assortment of articles and links to videos designed to stimulate your mind and sharpen your perspective.

The Value You Receive

Personalized financial planning
Holistic asset integration
Investment selection and monitoring
Asset allocation and rebalancing
Risk management
Generating income strategies
Tax/estate considerations
Focused proficiency



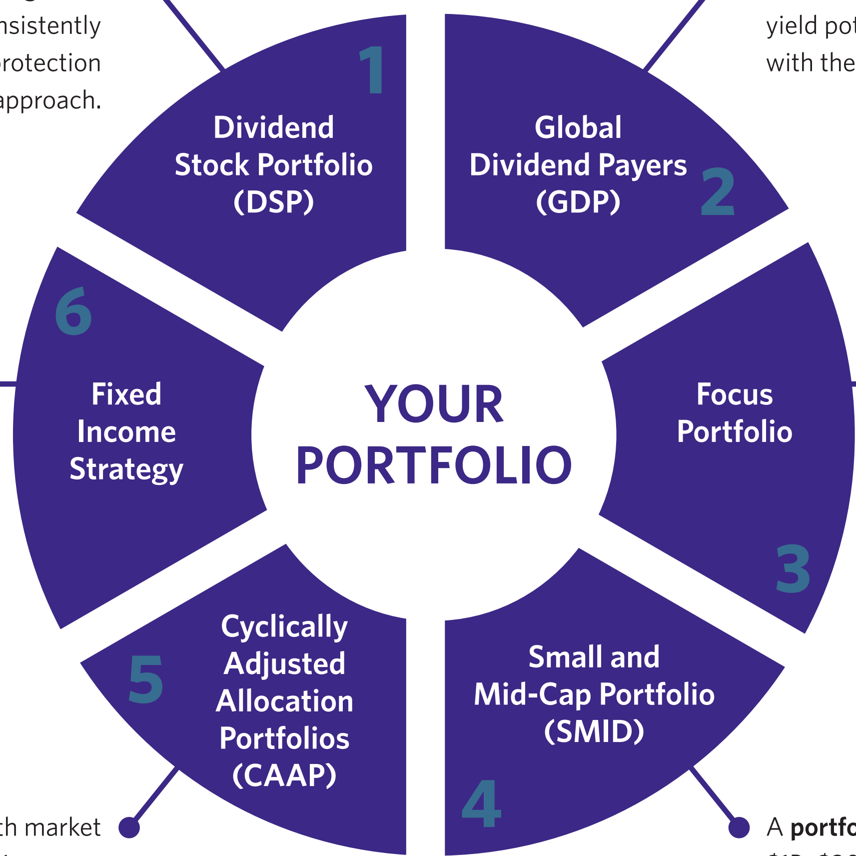
Financial education
Saving and spending
Adherence to plan and goals
Setting realistic expectations
Emotions, biases, and stress
Maximize well-being
Trusted second opinion
LIfe/business transitions

Time savings
Personalized service
Coordinate trusted professionals
Holistic wealth view
Vendor selection and monitoring
Secure technology

Spousal involvement
Joint financial goals
Engagement of children and legacy planning
Family values
Multigenerational planning
Donations and philanthropy

Investment Strategy Overview

We offer a range of thoughtfully constructed investment strategies designed to meet varying objectives, timelines, and risk tolerances. Each portfolio leverages professional research, disciplined processes, and a long-term mindset. Below is a summary of the core strategies we offer.



A **strategically curated portfolio** of 40–60 dividend-paying stocks selected for consistent dividend growth and attractive total return. DSP seeks to consistently achieve a yield above the S&P 500, downside protection with lower beta, and a tax-aware, low-turnover approach.

A **globally diversified portfolio** of 45–55 high-quality multinational companies with strong dividend growth and yield potential. Roughly half of holdings are U.S.-based, with the remainder international.

A **concentrated portfolio** of ~30 “best idea” stocks based on WFII equity sector guidance. Designed to outperform the S&P 500 over a one-year horizon with high conviction positioning.

A **portfolio of U.S. companies** with market caps between $1B–$20B, targeting long-term outperformance of the S&P 1000 Index by capturing the growth potential of smaller companies.

Diversified ETF-based portfolios aligned with market cycles and investor risk profiles. CAAP strategies range from Conservative Income to Aggressive Growth, balancing professional management with cost-efficient implementation.

A **short-to-intermediate duration bond strategy** using a mix of active, passive, and maturity-targeted ETFs for income, stability, and tax efficiency.

Our Trusted Professional Network

At Parr McKnight Wealth Management Group, our commitment to comprehensive wealth planning extends beyond what we provide in-house. That's why we've built a trusted network of seasoned professionals in complementary fields. By collaborating together, we help ensure every facet of your financial life is addressed with care, competence, and continuity.

Estate Planning Attorneys
- Draft and review wills, trusts, and powers of attorney
- Navigate estate tax strategies and wealth transfer
- Coordinate with your financial plan for seamless integration
- Assist with business succession and charitable giving

Certified Public Accountants (CPAs)
- Tax planning and return preparation
- Business and personal income forecasting
- Coordination with your investment strategy for tax efficiency
- Guidance on tax law changes and compliance

Insurance (Life, Property & Casualty, Healthcare)
- Life and long-term care insurance assessments
- Property and casualty policy reviews and recommendations
- Health insurance and Medicare planning support
- Risk management and liability protection strategies

Lending Specialists
- Access to competitive mortgage and refinance options
- Lines of credit and liquidity strategies
- Custom solutions for business, personal, and real estate lending
- Debt structure and interest rate analysis

Corporate Trustees
- Professional administration of trusts
- Objective, consistent decision-making and oversight
- Safeguarding family dynamics through impartiality
- Long-term continuity for complex estates

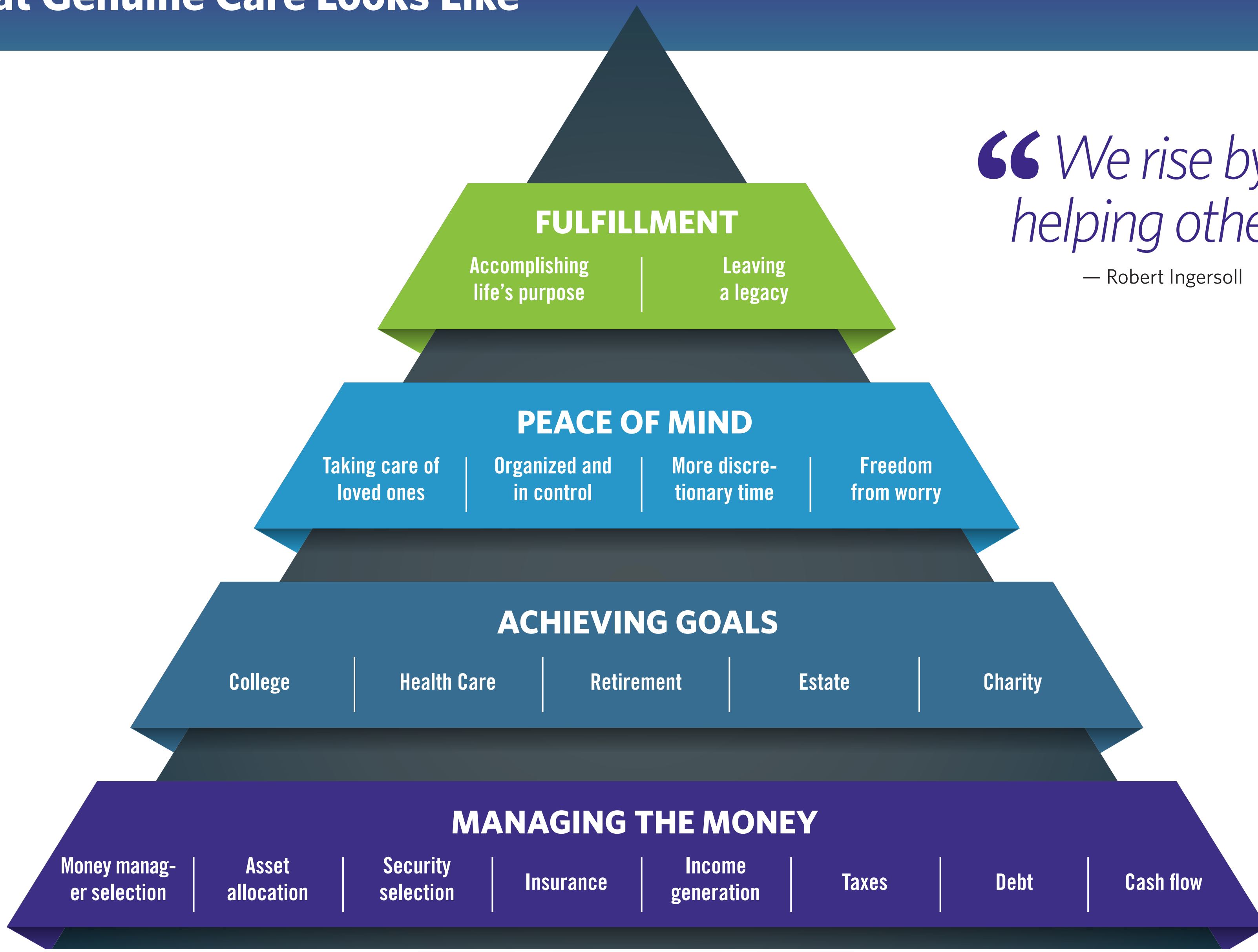
Business Brokerage
- Valuation and exit strategy planning
- Buyer/seller vetting and negotiations
- Transition support for privately held businesses
- Coordination with your financial and tax planning

Home Health Care Advisors
- Planning for aging in place or transitional care
- Resources for home modifications and long-term support
- Evaluating providers and care coordination
- Navigating costs, coverage, and benefits

Social Security Specialists
- Timing strategies to maximize lifetime benefits
- Spousal and survivor benefit analysis
- Integration with broader retirement income planning
- Education on rules, exceptions, and pitfalls

Real Estate Professionals
- Guidance on buying, selling, or investing
- Valuation analysis and market trends
- Strategic planning for relocations or downsizing
- Coordination with tax and estate considerations

What Genuine Care Looks Like



> *"We rise by helping others."*
>
> — Robert Ingersoll

We do this work because we believe comprehensive financial advice can truly change lives.

We've seen how it helps people feel more in control, reduces stress, and opens doors to opportunities they may not have thought possible. It's not just about money—it's about living with purpose, protecting what you've built, and making a lasting impact.

We're here because we care. We're inspired by the people we serve and motivated by the trust they place in us. Every client relationship is a chance to do something meaningful—to be part of a story that's bigger than ourselves. That's what drives us every day.

Not Your Typical Wealth Management Firm

What sets us apart from the herd isn't just what we do—it's how we do it and why it matters.

At Parr McKnight, our culture is built on care, collaboration, and continuous learning. As an independent, employee-owned firm, we're free to focus solely on what's best for you.

With proficiency across investments, planning, and behavioral finance, we tailor strategies to your individual goals. We're transparent, proactive, and—most importantly—we listen.

Working with us means gaining a team that's not just technically strong, but deeply invested in your success.

Shared Beliefs That Shape How We Serve

We believe that legacy is more than money—its values, character, and purpose.
–Tony Parr, CFP®, *Partner*

We believe that long-term wealth is built with patience, discipline, and a clear purpose.
–Brian McKnight, CFP®, *Partner*

We believe financial decisions are best made within an accurate financial plan, aligning resources with clients' short- and long-term goals and values.
–John Rudi, CFP®, *Partner*

We believe that genuine care is the foundation of every meaningful relationship—with our clients and with each other.
–Patti Kavanagh, FPQP®
Director of Relationship Management
Chief Administrative Officer

We believe that trust is earned over time through consistency, transparency, and follow-through.
–Nelson Moen, CFP®, ChFC®
Jr. Partner

We believe that humble service and high standards can coexist.
–Emily Dolan, FPQP®
Senior Relationship Manager

We believe that teamwork means showing up for each other—every day, in big ways and small.
–Mindy Prow
Senior Client Relationship Advisor

We believe generosity multiplies meaning and deepens legacy.
–Allie Peckham
Operations and Risk Manager

We believe in going the extra mile—not for recognition, but because it's who we are.
–Jack O'Brien
Senior Relationship Manager

We believe that financial planning is not a one-time event, but a lifelong journey.
–Emily Noyes, CFP®
Wealth Advisor

We believe that a great plan is one you understand and believe in—not just one that looks good on paper.
–Joe Enzler, CFP®
Wealth Advisor

We believe trust is earned through candor, clarity, and consistency.
–Melissa Demirovich
Marketing and Client Engagement Coordinator

We believe your experience should feel personal, seamless, and anticipated—like we knew what you needed before you asked.
–Madison Ogren
Administrative Client Associate

PM THE PARR McKNIGHT WEALTH MANAGEMENT GROUP
CLARITY. CONFIDENCE. STRUCTURE.

Our thirteen-person team is committed to delivering thoughtful, attentive service, drawing on a broad range of experience and a genuine dedication to each client we serve.

Why Partner With Us?

Because your financial life deserves more than a cookie-cutter approach.

You deserve a partner who sees the whole picture—your dreams, your concerns, your legacy—and helps you build a plan that reflects it all.

We're in this for the long haul. Our process is personal, adaptive, and designed to evolve with you. When you work with us, you're not just getting a financial advisor—you're gaining a team that shows up, follows through, and truly cares.

We want you to feel supported, understood, and empowered—because peace of mind isn't just the end goal. It's part of the journey.

Let's Talk

Whether you're a current client or someone exploring what it's like to work with us, we welcome the conversation.

Current Clients: Thank you for your trust. Our door is always open to you—and to those you care about. If someone you know could benefit from the clarity we've provided you, we'd be honored to meet them.

Prospective Clients: Ready to explore what a more personalized wealth strategy could look like?

We offer three ways to get started:

- A complimentary eMoney plan
- A private one-on-one consultation
- A review of your current financial strategy

Give us a call, shoot us an email or drop in if you are in the neighborhood. We'd love to hear from you.

THE
PARR McKNIGHT
WEALTH MANAGEMENT GROUP

CLARITY. CONFIDENCE. STRUCTURE.

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