

# 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.

Move forward with confidence knowing you have a roadmap to your life's goals, guided by our multigenerational team of advisors.

## STRUCTURE.

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



THE  
**PARR McKNIGHT**  
WEALTH MANAGEMENT GROUP

CLARITY. CONFIDENCE. STRUCTURE.



**Forbes Honors Us.  
Our Clients Inspire Us.**

Recognized by Forbes since 2020, please take a look at our website at [parrmcknightwmg/awards](http://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



## 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

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Gather Critical Information Securely

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Identify and Triage Financial and Life Priorities

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Organize Your Financial Life

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Digital Financial Dashboard



## Financial Planning & Tax Control

Implement eMoney Plan: Goal Analysis

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Develop Personal Financial Statements

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Identify Key Cash Flows / Balance Sheet Optimization

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Education Funding and Planning

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Lifetime Tax Minimization Strategies and Tax Return Review



## Personalized Investment Strategies

Liquidity, Income, Growth, Tax Advantaged

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Indexed and Managed Individual Equity Strategies

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Customized Tax Free Bond Portfolios

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Income Generation Strategies

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Alternative Investments



## Wealth Transfer and Legacy Planning

Complimentary Estate Document Review

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Estate and Wealth Transfer Strategies

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Intentional Lifetime Giving Plan

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Philanthropic Giving: Mission Statement and Strategies

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Trust Services via Affiliates / Trust Policy Statements



## Liquidity, Income and Cash Flow Planning

Banking / Lending Services Through Affiliates

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Forecast and Develop Spending Plan

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Securities Based Lending

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Cash Management & Optimization

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Cash and Cash Flow Management



## Asset Protection Planning

Insurance Needs Analysis IOU

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Insurance Policy Review

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Strategically Placed Insurance Solutions

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Long Term Care Solutions

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Key Person Insurance Planning



## Comprehensive Family Wellness

Next Gen Counseling and Planning

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Intergenerational Family Meetings

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Trusted Advisor Collaborative Meetings

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Wellness Optimization / Work Life Balance

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Professional Introductions

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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.

Initial Consultation



## GETTING TO KNOW EACH OTHER

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

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### 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.*

## Planning Consultation



### IDENTIFYING OPPORTUNITIES

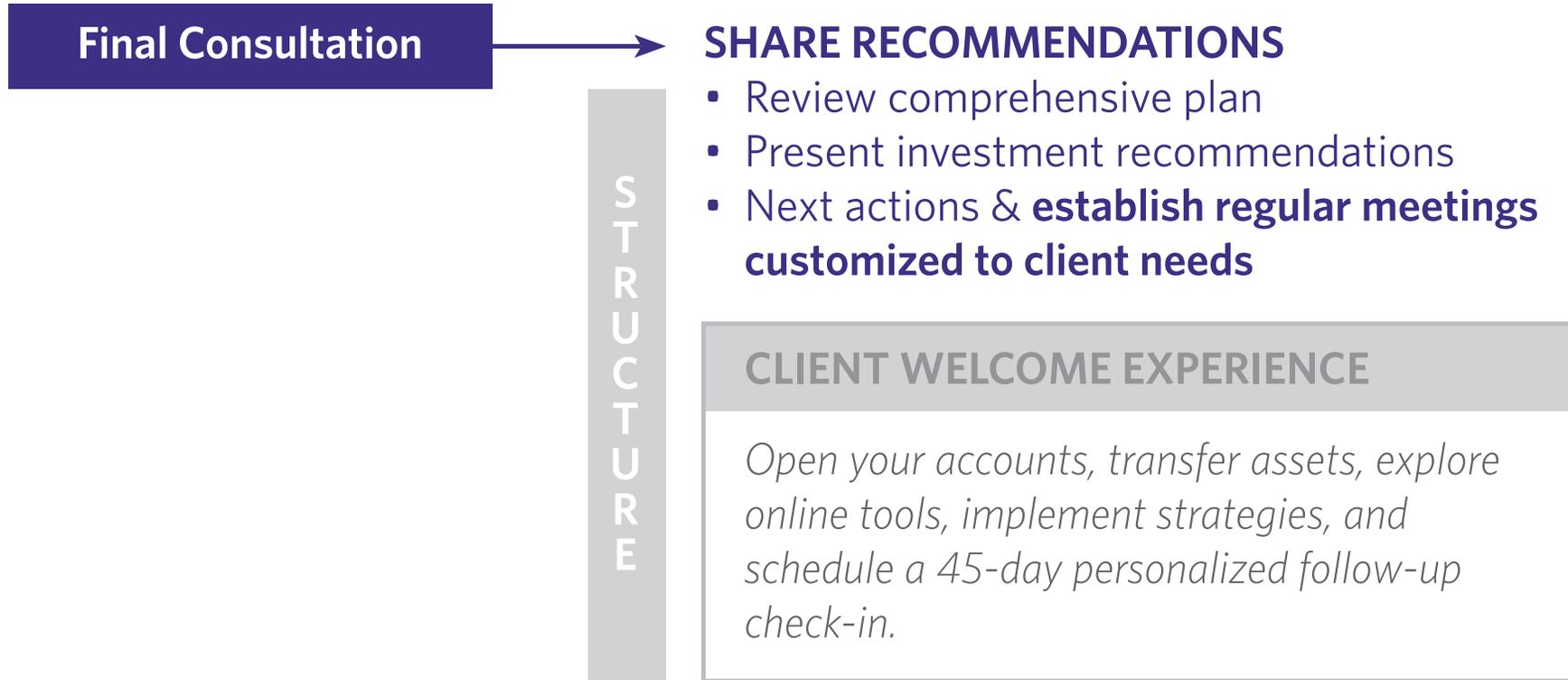
- Review initial plan
- Discuss relevant strategies to implement for tax control, income generation, estate, etc.
- Share insights from investment analysis

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#### 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.*



*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.*



**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.

Our team and your trusted professionals working together to support every dimension of your financial life. We believe the best financial decisions happen when the right professionals collaborate around you.

## CLIENT

Your goals, priorities, and vision guide every recommendation.



## PRIMARY ADVISOR

Leads strategy, long-term planning, and major financial decisions.

## SUPPORT ADVISOR

Provides analysis, plan development, and behind-the-scenes precision.

## PERSONAL RELATIONSHIP MANAGER

Ensures smooth day-to-day service, account support, and proactive follow-through.

### — SURROUNDED BY TRUSTED PROFESSIONALS —

#### TAX PLANNING

- CPAs
- Tax strategists
- Year-round tax coordination

#### ESTATE PLANNING

- Estate attorneys
- Trust specialists
- Legacy and wealth transfer planning

#### BANKING & LENDING

- Mortgage specialists
- Banking professionals
- Liquidity and lending strategies

#### SPECIALIZED PLANNING

- Social Security specialists
- Insurance professionals
- Business advisors
- Other subject-matter experts

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





*“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.

What sets us apart from the herd isn't just what we do—it's how we do it and why it matters. Helping clients feel confident in both the plan and the people behind it.



## GENUINE CARE

Relationships built on trust, empathy, and understanding.

## TECHNICAL PROFICIENCY

Proven processes designed to guide complex decisions.

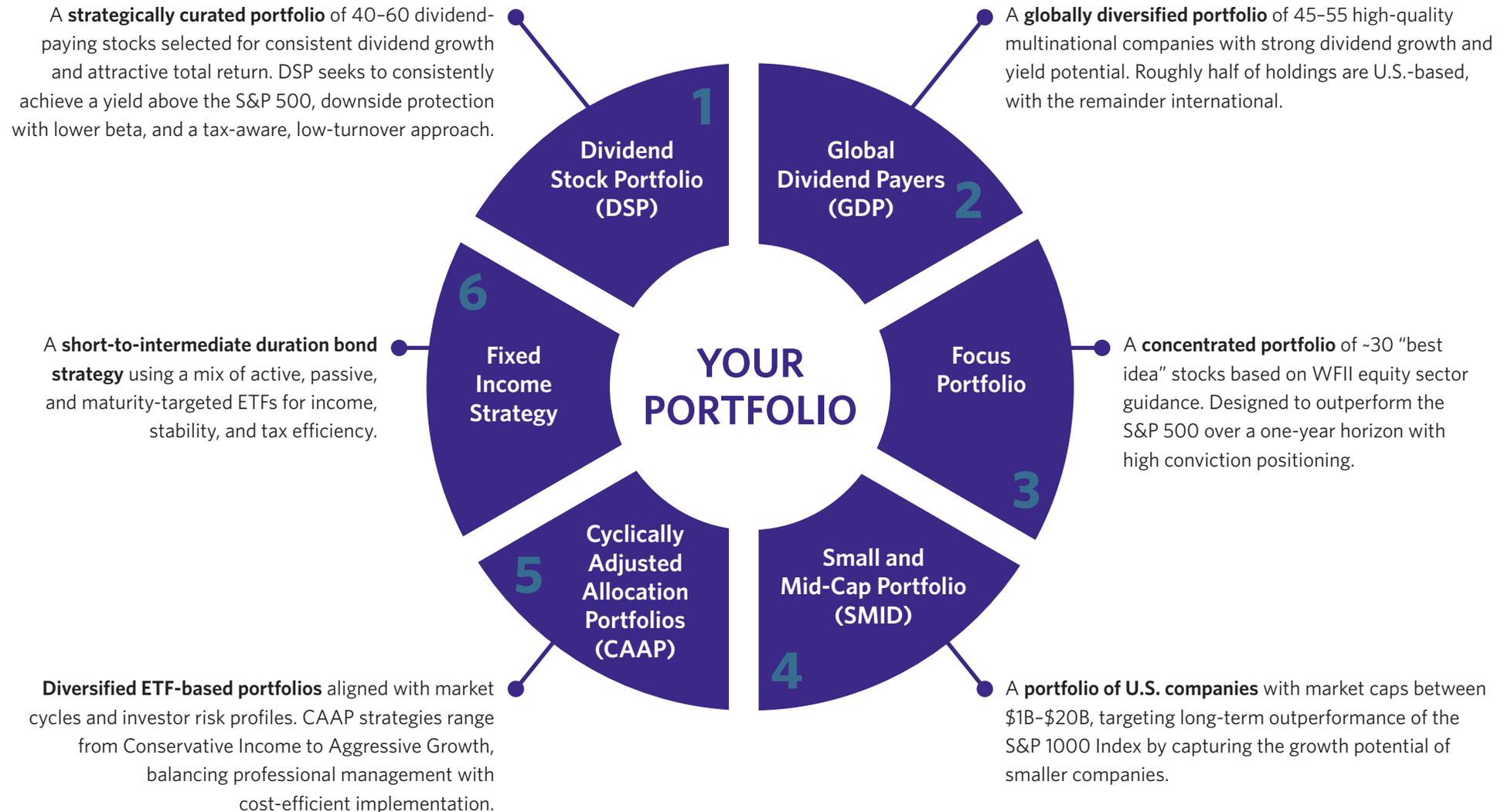


**At Parr McKnight, our culture is built on care, collaboration, and continuous learning.** As an independent, employee-owned firm, we're free to focus solely on what's best for you.

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.

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.



# Shared Beliefs That Shape How We Serve

Our fifteen-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.



**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®  
*Chief Administrative Officer & EOS Integrator, Dir. of Relationship Mgmt*



**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*

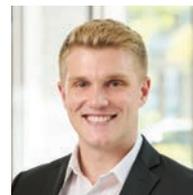


**We believe** in going the extra mile—not for recognition, but because it's who we are.  
-Jack O'Brien  
*Senior Relationship Manager*

**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*



**We believe** that excellence is found in the details—the small things done well, time and again, that make a lasting difference.  
-Sydney Hoffman  
*Administrative Client Associate*



**We believe** that clarity brings confidence—and the freedom to move forward with purpose.  
-Zac Hansen  
*Operations and Technology Associate*

# 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.**



CLARITY. CONFIDENCE. STRUCTURE.

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