



Private
Wealth

Don't just dream
about your future.

Create it.

"Women like us face unique demands and challenges, and it feels like we never have enough time! Palisade is a woman-led registered investment advisor that can help you navigate your complex life, seize opportunities, and address the unexpected. Let us help organize and manage your wealth so you can turn your dreams into reality."

Alison Berman, President & Chief Executive Officer

Whether you're busy navigating your career, raising a family, caring for others, or doing everything all at once, it can be difficult to find time to focus on yourself, let alone your financial life. Palisade Private Wealth can support you throughout your lifelong journey and help make your finances work for you, giving you more time, and empowering you to build the future you envision.

Wherever your life leads, Palisade Private Wealth helps you find your way.



Every woman's path is unique and every story is remarkable. Palisade Private Wealth partners with you to help you take control of your narrative and financial well-being no matter where life leads you.

Back to the Grind? Taylor's Story



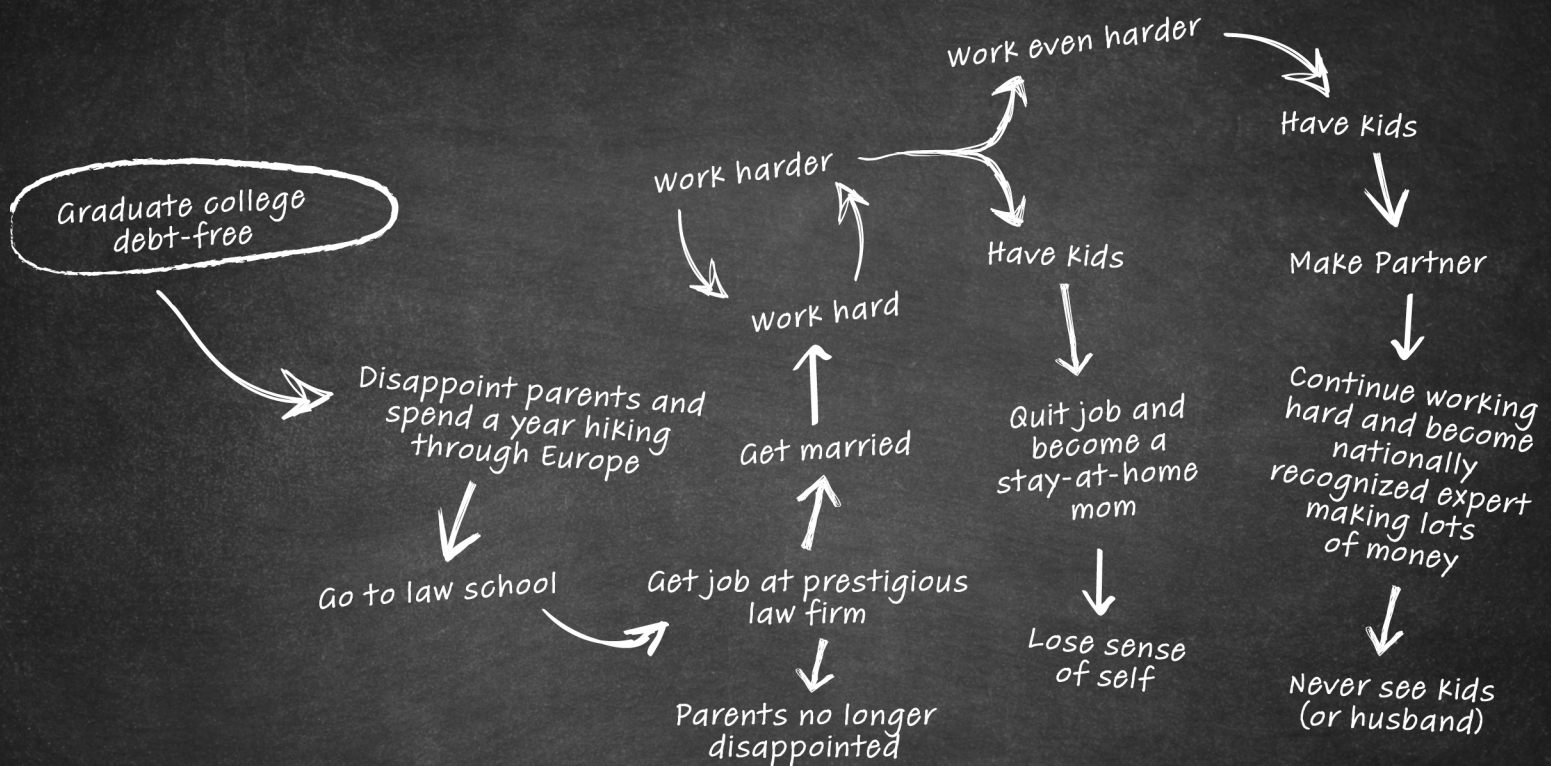
Taylor was a mid-level attorney at a prestigious law firm in New York City earning a competitive salary. Two years prior to joining the firm, she married her long-time boyfriend, a fellow lawyer, but they put off having a serious conversation about merging their finances. Both worked so much, they barely had time to spend money anyhow. After Taylor's best friend had a baby, she began fantasizing about quitting her job, moving to the suburbs, and starting a family of her own. She was burned out and at a crossroad, but she had so many questions:

- When Taylor and her husband began looking at real estate, they realized they wanted it all. Could they afford to buy the home they loved, with a large backyard and room for a swing set and pool?
- Was she on track to save enough for retirement? Taylor had only recently begun contributing to her firm's 401(k) plan because, as a fourth-year associate,

her firm matched contributions. She wasn't sure how the money was invested. She just checked a box on the form she was given.

- After having kids, would she be able to quit her job, get involved in the school community, be able to pay for private school, and expose her children to foreign cultures through international vacations? She knew her parents could help, if necessary, but she did not know how or if they planned to do so.

Taylor comes from a fairly wealthy family, and she had never given serious thought to money or finances. Her parents, who are Palisade clients, paid for college and law school. They pushed Taylor and her husband to speak with us to develop a realistic plan before making an offer on a house or quitting her job.



How Palisade Helped

As advisors to Taylor's family, Palisade had a broad perspective of her family's wealth. We worked with Taylor and her husband to develop a clear picture of their current finances and what it would look like if Taylor stopped working. We then built out various budget scenarios, enabling Taylor and her husband to set a reasonable budget for purchasing a home (with both a pool and a swing set) and guided them through the mortgage process. We were able to foster conversations within Taylor's extended family, giving everyone a clear sense of how Taylor's parents intended to support them going forward (they planned on taking care of their grandchildren's education but not funding vacations).

Ultimately, we created a holistic plan, comprehensive budget, and investment strategy for Taylor and her husband that we revisit with them on an annual basis. By talking through the issues together before decisions were made, Taylor and her husband felt confident about their next chapter.

Just getting started?

Palisade Private Wealth can help you:

- Review income and expenses and align lifestyle with budget
- Make sound decisions by providing financial education and information
- Elucidate short- and long-term goals, recognizing these will change over time
- Create an asset allocation and investment strategy aligned with goals
- Ensure family and assets are protected
- Foster family discussions on wealth and support
- Provide networking connections for advice and mentorship

Epilogue:

It took Taylor two years to get pregnant with her first child, and she could not bear to go back to her job at the law firm when her maternity leave concluded. We worked with Taylor on an updated plan, so she could pivot her journey. Ultimately, Taylor started the design firm she had always secretly hoped to launch and had time to be there for her children.





Belinda: Navigating Divorce

Belinda is a stay-at-home mom who stepped away from her PR career after her first son was born. Now, after 21 years of marriage, she and her husband Will are divorcing. In addition to the emotional toll, Belinda was concerned about how to manage her settlement and where to seek financial advice since the financial professionals she had previously worked with were mainly Will's relationships. She needed an unbiased, understanding professional to help guide her through the starting over process and to build a new team around her. At the suggestion of a close friend, she contacted Palisade Private Wealth for guidance.

How Palisade helped: After gaining an understanding of Belinda's situation, including the development of a budget, we quickly assembled Belinda's advisory team. We created a personalized investment strategy to generate the income needed for a fresh start and helped Belinda decide on the right mortgage product as she purchased a new home. Insurance policies were reviewed in depth to ensure adequate coverage. Tax planning, in conjunction

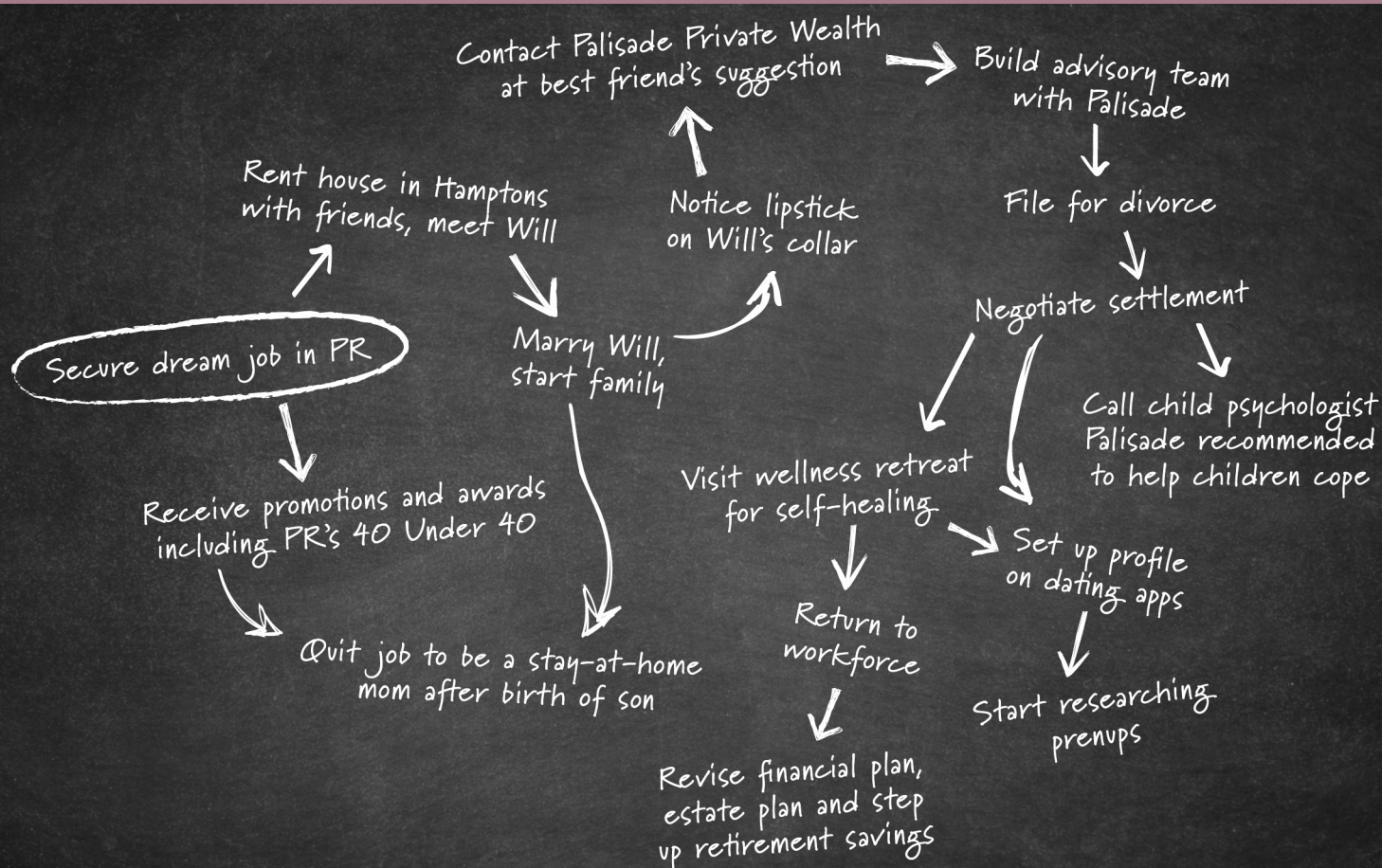
with her new CPA, allowed us to rebalance Belinda's portfolio in a tax-efficient manner.

Rebuilding a new life after divorce can be difficult, but Belinda feels supported by the advice her Palisade team continues to provide and the network of advisors we can access.

We help women who are navigating divorce:

- Build an advisory team for guidance and support when negotiating a settlement
- Address immediate concerns such as gathering and filling out paperwork
- Create a wealth plan based on a new situation, objectives, and timeline
- Update their estate plan and beneficiaries
- Make informed financial decisions

Giving Belinda a Fresh Start



Sandy: Losing a Spouse



Although Sandy and her husband Dan collaborated on financial decisions, he took the lead on managing their assets. When Dan passed away suddenly after a brief illness, Sandy had to search for the important paperwork he had filed away, obtain access to online accounts, and assume control of her finances. She also needed to reassess her financial situation and determine whether her income was sufficient to continue paying her granddaughter's college tuition without liquidating any of her portfolio holdings. Sandy came to Palisade at the recommendation of a widowed friend who had been in a similar situation.

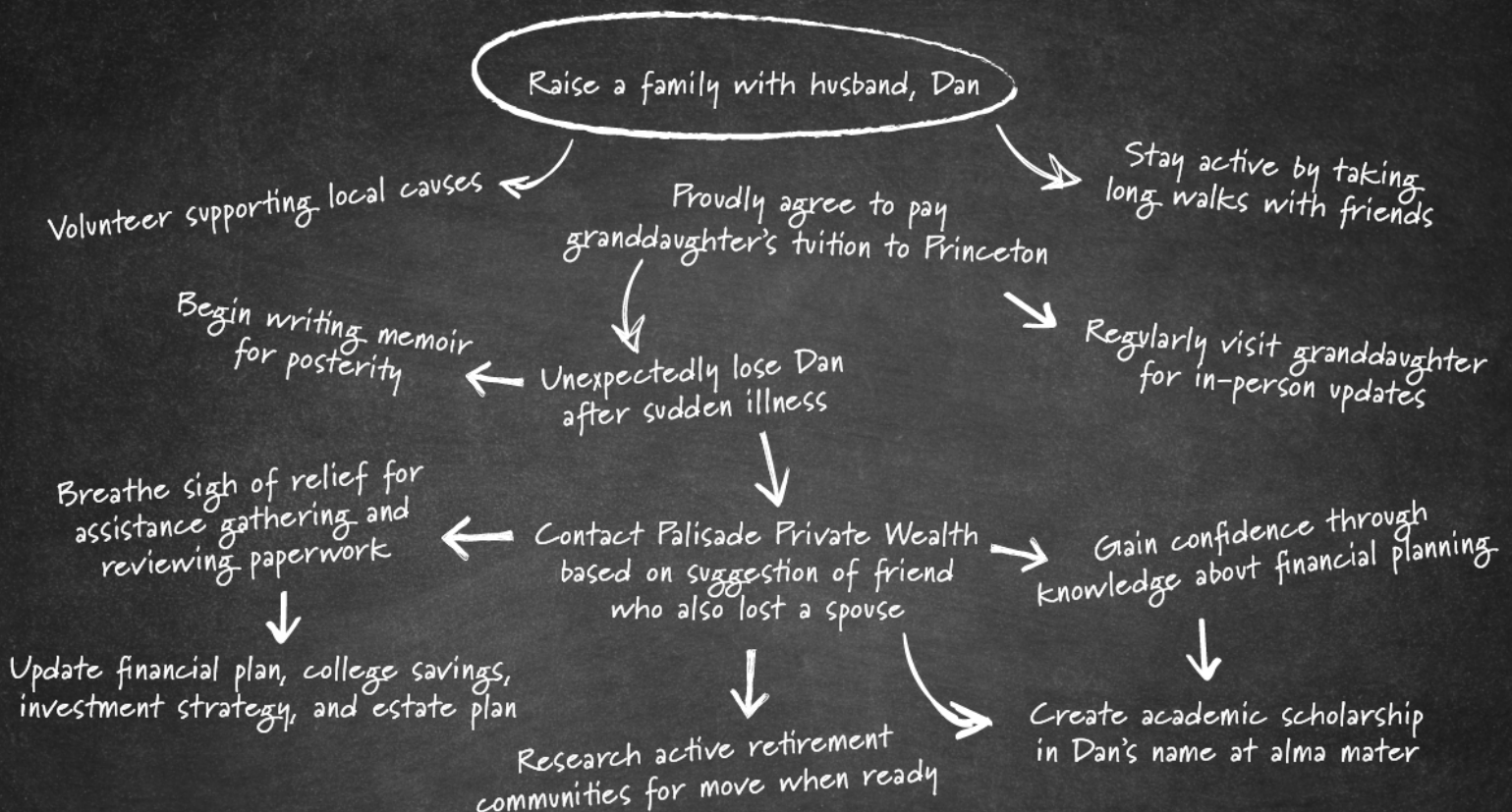
How Palisade helped: We helped Sandy sort through a box of financial documents, including Dan's life insurance policy, their trust and estate documents, tax returns, investment and bank accounts, and other information. After compiling the data, we sat down with Sandy and worked with her to develop an asset allocation based on her time horizon and financial goals. We also created a plan to generate income from her assets, including

sufficient cash flow to help maintain her lifestyle and allow her granddaughter to finish school. Although Sandy is considering a move, we recommended she give herself time to acclimate to her new circumstances before making important financial decisions. Since Dan was very involved with his alumni organization, we helped Sandy establish an academic scholarship in his memory.

We help women who have been widowed:

- Address their immediate concerns, such as gathering and filling out paperwork
- Work with other outside advisors, such as attorneys and CPAs, to update trust and estate documents and understand potential tax-saving opportunities
- Align their wealth plan and investment strategy with their new situation and timeline
- Make informed financial decisions

Helping Sandy Build Her Wealth



Lynne: Approaching Retirement

Lynne, a marketing executive who just celebrated her 60th birthday, began rethinking her retirement plans during the pandemic. As a single woman who loves her career, she intended to keep working for many more years, but now hoped to ease into retirement and spend more time traveling. She scheduled a meeting with Palisade to determine whether she'd saved enough for an early retirement and to pay for her niece's wedding. Although Lynne was a saver, she was nervous that she had not saved enough. There was longevity in her family, and Lynne was frankly worried that she could run out of money.

How Palisade helped: After reviewing Lynne's cash flow needs, retirement budget, goals for charitable and family giving, and estate plan, we revised her asset allocation to better suit her situation. We also created a tax-smart withdrawal strategy to help preserve her wealth while generating retirement income to support her lifestyle and fund charitable gifts, discussed when she would begin

claiming her Social Security benefits, and how she would pay for healthcare. After meeting with Palisade, Lynne felt more comfortable retiring, booked the African safari on the top of her bucket list, and began to help plan the wedding.

We help women approaching retirement:

- Create a plan to generate income that will last
- Assess their qualified and taxable accounts and develop a plan to get the most out of their assets
- Review the cost of healthcare and options for coverage, including guidance on Medicare benefits and the potential need for long-term care
- Develop a strategy for accessing Social Security benefits
- Update their estate plan to include the philanthropies they'd like to support in a tax-efficient manner

Preparing Lynne for Her Next Chapter



Fran: Navigating The Sandwich Generation



Fran was nearly 40 years old when she and her wife Jill, an accountant, welcomed their first daughter. Now, at 55, Fran is in the prime of her career as a physician and juggling the busy schedule of her two active children, one who needs to leave the house early to play hockey and the other who stays out late rehearsing for the school play. She is also helping provide care for her parents, both in their early 80s and facing health issues. Fran and Jill needed Palisade's help to determine how much financial support they could provide to Fran's parents without jeopardizing their children's college education or their own retirement plans.

How Palisade helped: Fran's parents were reluctant to discuss money and their care. Fran has the closest relationship with her parents (though she does have a sibling) and also lives nearby, so the bulk of the responsibility falls on her. At Fran's request, Palisade facilitated conversations about the future with her parents which helped them build trust. We reviewed the key components of her parent's wealth plan, including their investment strategy, insurance coverage,

estate, and tax plans to make sure their affairs were in order. When Fran's father needed additional care, we connected her with eldercare experts, so she didn't have to do it alone. We made sure Fran had time to nurture her own health, continue thriving in her career, and enjoy her family.

We help women in the sandwich generation:

- Get their parent's paperwork organized, including insurance policies, trust and estate documents, and healthcare directives
- Facilitate conversations about money to identify potential insurance coverage gaps and tax-saving opportunities
- Connect to our network of eldercare and other resources to help ease their burden
- Advise on 529 and other college savings plans for children, and provide financial literacy that encourages independence

Caring for Fran the Caregiver





Lisa: Senior Executives

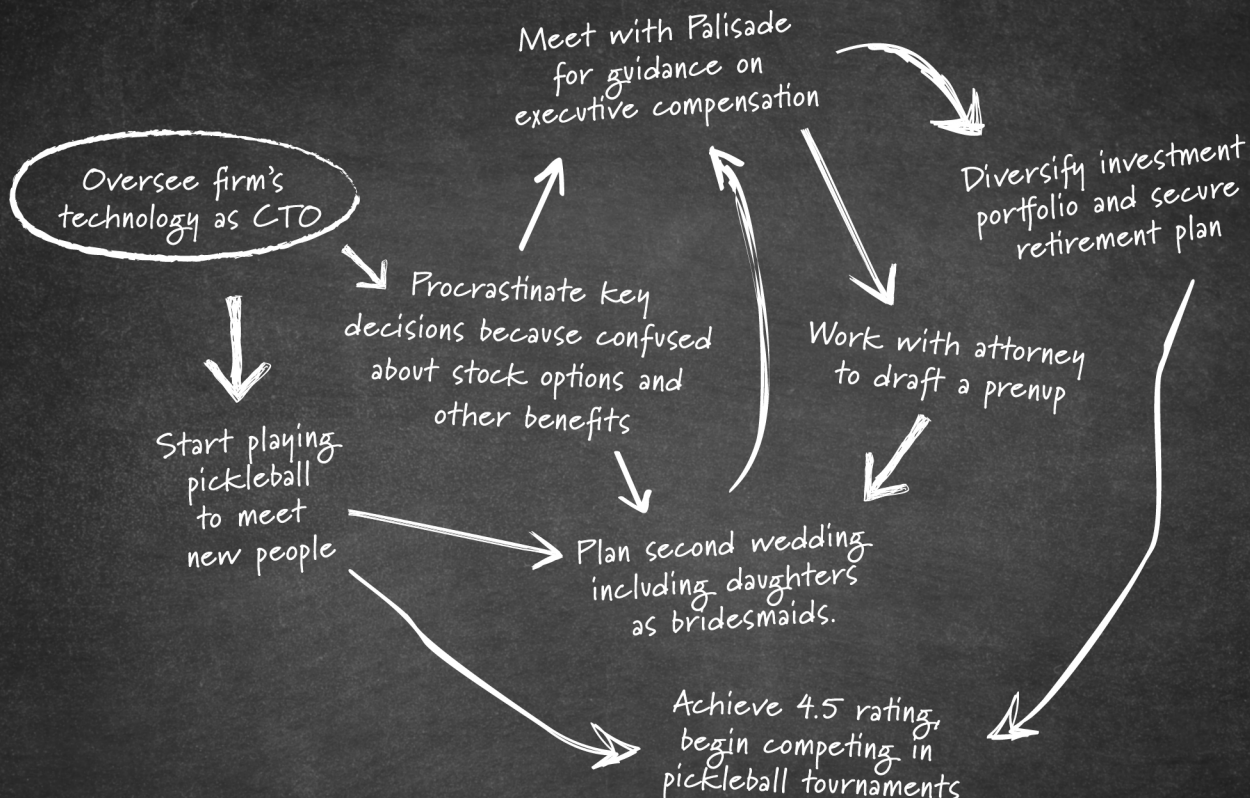
As the Chief Technology Officer at a publicly traded company, Lisa spends her days making sure her company's operations are running smoothly. However, she had questions about how smoothly her personal finances were running. Lisa wasn't sure what to do with her complicated executive benefits and whether she was putting enough away for retirement, so she would not become a burden to her children. And since she was also planning her second marriage, Lisa wanted guidance on protecting her assets.

How Palisade helped: We assisted Lisa in assessing the various components of her executive compensation, including a non-qualified deferred compensation plan, the vesting schedule for her stock awards, life insurance benefits, and other elements. We also connected Lisa with a family law attorney who we worked with to create a prenuptial agreement.

We help executive women:

- Compare compensation packages for career changers, including an analysis of benefits (such as unvested restricted stock), so they don't leave money on the table
- Work with their CPAs to recommend tax-minimization strategies, including gifting strategies
- Conduct a portfolio concentration review
- Access our network of resources, including information on financial literacy, that allows them to prioritize their well-being, protect their assets, and have time to focus on career and family

Putting Lisa's Benefits to Work



Tami and Ron: Business Owners & Entrepreneurs



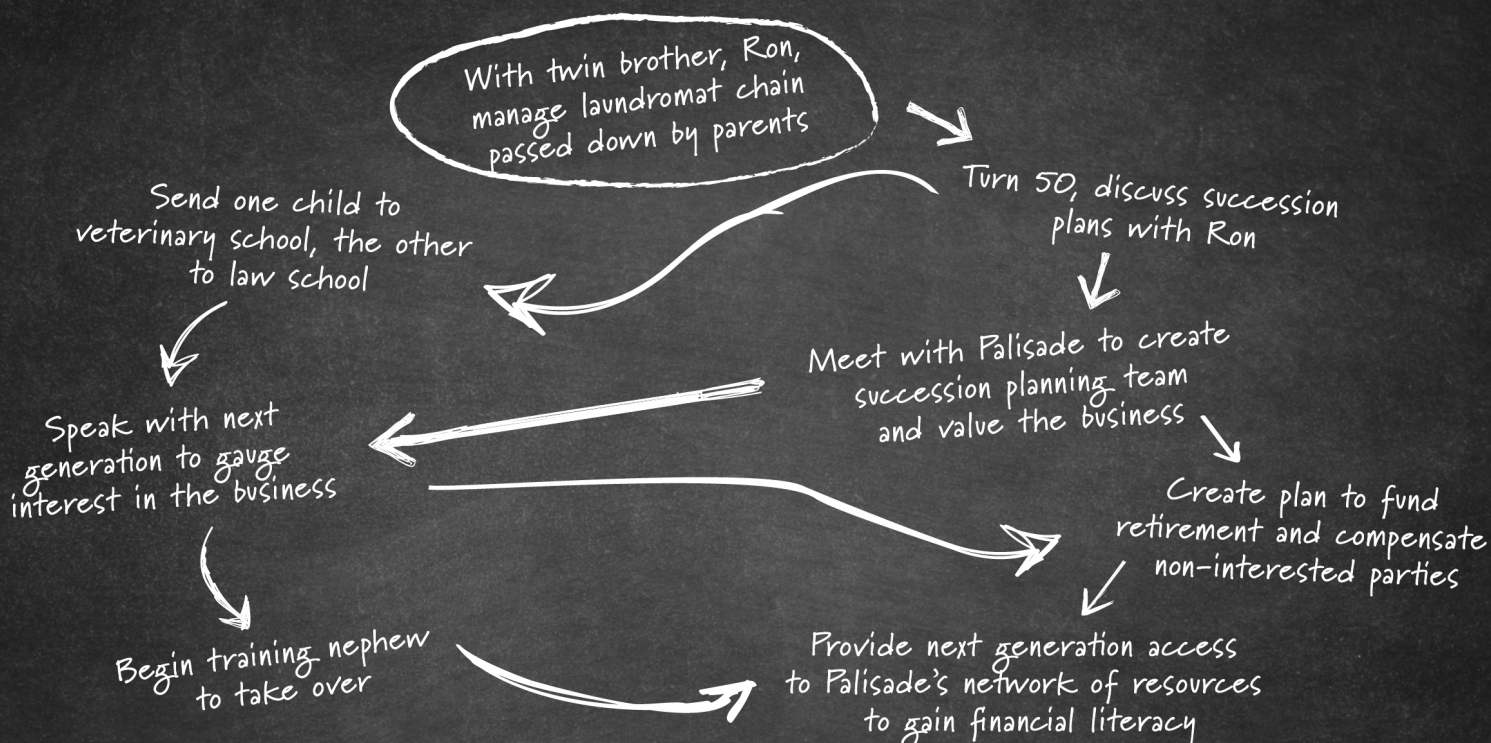
Tami and her twin brother Ron are second-generation owners of a small chain of laundromats. When Tami and Ron turned 50, they decided it was time to determine whether any of their kids wanted to take over the business someday. Although they were extremely proud of the business their parents had built and that they had expanded, they sensed it might not be what their next generation had in mind for their careers, nor was it the best direction for the company. They needed a business succession plan and a way to leverage their company's assets for retirement.

How Palisade helped: We facilitated conversations with Tami and Ron's family members to discuss what was involved in running their business, the financial details, and who may be interested in taking over. We also liaised with their succession planning team, including an attorney and CPA, to provide guidance to Tami, Ron, and their kids. The team helped the family value their business under various scenarios, including selling to an external party versus keeping the company in the family. We created a tax-efficient plan for a smooth transition, including a way to compensate the kids who were not interested in continuing their family's corporate legacy.

We help women business owners:

- Evaluate their current retirement plan offering, providing perspectives on other plan options
- Build a wealth plan that recognizes the connection between their business and personal finances as well as their other tax-deferred and taxable accounts
- Create a cash management strategy for launching and managing a business
- Coordinate a team of experts to advise on succession planning and business valuation
- Work with the next generation to provide financial literacy education that helps ensure a smooth transition
- Access our network of resources, including information on financial literacy, that allows them to prioritize their well-being and focus on career and family

Taking Care of Tami's Laundry





Abby: Changing Direction

Always a 'people person' at the top of her class, Abby quickly landed a business development position after college. Over time, she grew tired of the continual stress of bringing on new clients and longed to spend more time on her true passion, watercolor painting. After an exceptionally grueling work week, including missed flights and taking someone else's luggage by mistake, Abby reached out to her Palisade team to help figure out if she could take time off to regroup and pivot her career.

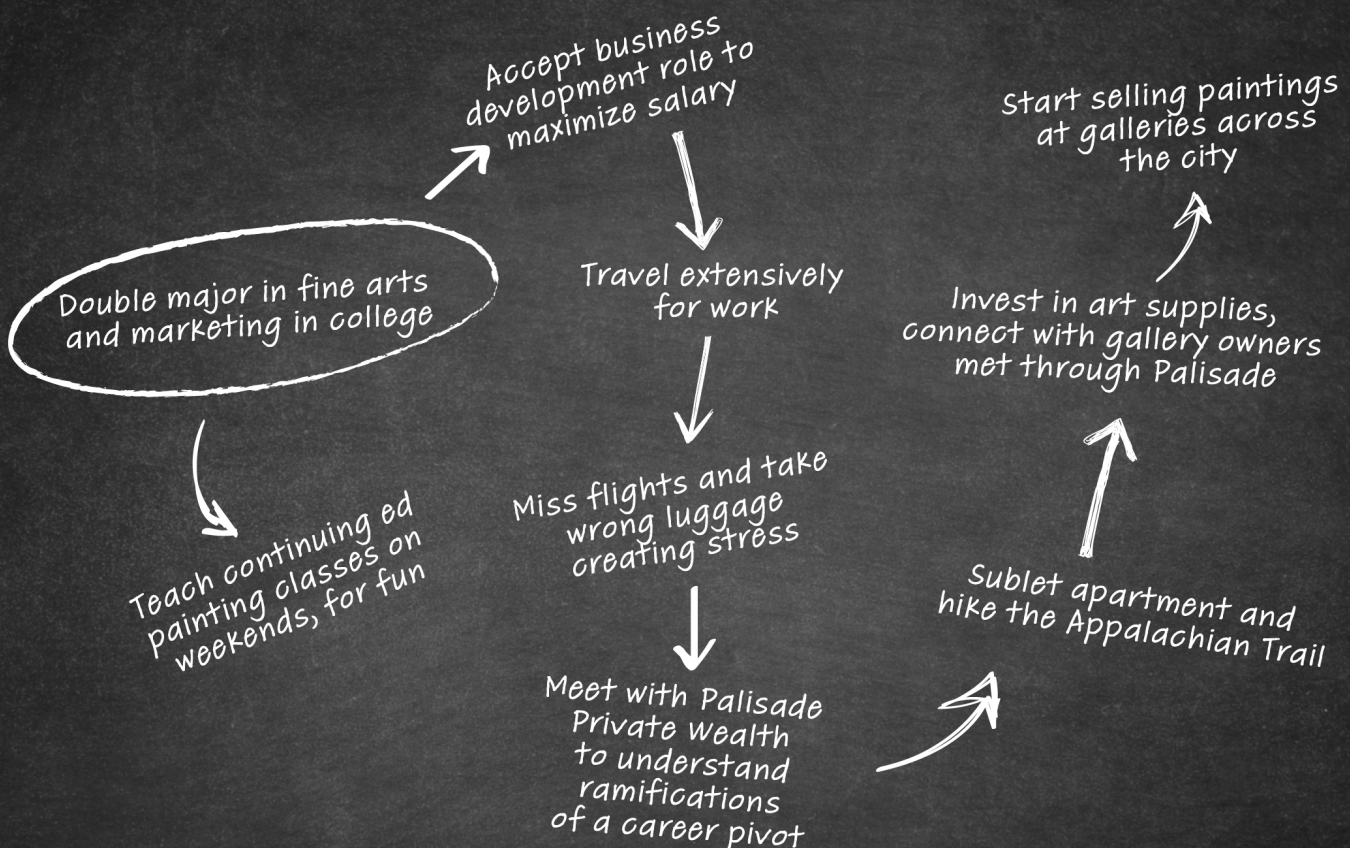
How Palisade helped: We reviewed Abby's finances with her, including her emergency fund and expenses. With few financial commitments other than rent and utilities, we devised a plan with Abby to sublet her apartment so she could create more time in her schedule. She was then able to hike the Appalachian Trail — one of her bucket list goals. Abby returned after seven months, re-invigorated and ready to buy the

supplies needed to pursue a career as an artist. We connected her to our network of gallery owners, and she soon sold her first piece.

We help women who are changing careers:

- Review their financial situation, including corporate benefits, to determine the financial ramifications of relinquishing their role
- Create a game plan to cover interim expenses
- Tap into our network of connections and provide advice and guidance on evaluating career opportunities

Helping Abby Pivot



Lasting relationships are the cornerstone of our business.

For 30 years, Palisade has created customized investment plans that help our clients feel confident about the future.

To learn more about working with Palisade Private Wealth, call us at **(201) 585-7733** or visit **palisadecapital.com**.



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