services guide

brinton eaton

beyond wealth management

investment management services

Our investment management professionals will partner with you to create a customized investment strategy that reflects your personal financial objectives, risk tolerance, investment horizon, lifestyle requirements, cash flow needs, tax situation, investment constraints, and any other individual circumstances that might affect your current and future financial condition.

In constructing the right portfolio for you, we employ the following tools and techniques:

- An initial “lifetime cash flow projection” that identifies and evaluates all your assets, liabilities, income, and expenses — current and anticipated — to help determine the investment strategy best suited to meet your long-term goals and your true ability to tolerate risk. (Ongoing updates to your lifetime cash flow projection are included under Financial Planning services)
- Scientifically-derived asset allocation based on your investment strategy and our proprietary modeling and analysis
- Broad asset diversification including alternative investments such as real estate, commodities and managed futures, as well as market neutral and absolute return strategies
- Rigorous, rules-based, opportunistic rebalancing to keep your portfolio true to its target asset allocation and help garner extra return with no extra risk
- Sophisticated risk management techniques that enable us to respond nimbly to changing economic and market conditions, as well as “safety net” protection within the equity portion of your portfolio, using advanced techniques designed to minimize downside risk without sacrificing upside participation
- Attention to cost efficiency and tax efficiency
- Daily portfolio monitoring that includes customized cash management and proactive tax-loss harvesting, in addition to rebalancing
- Quarterly and year-to-date investment measurement and reporting
- Ongoing research, analysis, and modeling to ensure that our asset allocation, rebalancing, security selection, and risk management activities meet our stringent criteria and your high standards
- Determination — and execution — of the appropriate Required Minimum Distributions from your IRAs under our management
- Ongoing education on our investment approach — via bulletins, briefs, podcasts, webinars, and face-to-face meetings

additional services

Depending on the scope of the services provided, these may be subject to an additional fee.

• Business succession planning and buy-out agreements • Divorce and pre-marital advisory services • Intra-family loans as a form of tax planning • Tax form preparation • 401(k) plan design • Establishment and administration of private foundations • Partnership design and creation • Review and assessment of special needs, with regard to children and other family members, business, etc. • Board of Directors support, including review of financial statements, investment policies, and selection decisions

financial planning services

Brinton Eaton's skilled professionals can help address all of your immediate and long-range financial planning needs. If the requisite expertise in a particular situation is not resident in-house, we will seek it out for you — the phone call to Brinton Eaton is typically the only call you will need to make.

An integral element of this service is the ongoing updating of your lifetime cash flow projections (the initial version of which is included under Investment Management services), which we use to examine a multitude of potential financial/life scenarios specifically tailored to your situation and goals. From here, we work closely with you to develop your long-term financial plan — a dynamic course of action, which we will review together and update on a regular basis.

Specific areas of focus include the following:

- Education funding
- Insurance needs assessment and planning, including policy reviews for life insurance, disability and long-term care, and annuities
- Retirement planning, including the integration of pension plans and 401(k)s, IRA distribution determination, and Roth IRA conversions
- The timing and tax implications of gifting
- Mortgage refinancing and second home analysis
- Lifestyle assessment (e.g., What assets are required to maintain your current and future lifestyle? Are you spending too much? Are you saving enough for retirement? Can you retire when you wish?)
- Corporate benefit plan analysis and guidance, including deferred compensation, retirement plans, stock options, RSUs, concentration risk mitigation, tender offers, NUA opportunities, and cafeteria plans

Income Tax Planning

Savvy investing and financial decision-making are incomplete without the right tax planning and strategies in place. Brinton Eaton's financial advisors employ a coordinated tax-planning approach to help maximize your after-tax wealth. This integrated approach incorporates the following:

- Year-round income tax projections
- Withholding analysis
- 401(k)/IRA optimization and distribution planning
- Tax-reduction strategies including alternative minimum tax minimization
- Asset location for maximum tax efficiency
- Opportunistic tax-loss harvesting (and gain harvesting in certain states)
- Close coordination with other advisors, including CPAs, attorneys, other financial professionals

Estate Tax Planning

Transferring assets to the next generation as tax efficiently as possible is an essential part of any financial plan. Brinton Eaton's wealth advisors can help you plan for the legacy you wish to leave to your family, community, charitable organizations, and others. Our services include:

- Design of comprehensive estate plans, including pre-marital planning
- Beneficiary designations
- Asset titling
- Charitable giving/gift planning
- Trust creation, including specialty trusts, e.g., Irrevocable Life Insurance Trusts (ILITs)
- Wealth transfer/gifting to heirs, involving family limited partnerships or LLC vehicles, low-interest loans and installment sales, Grantor Retained Annuity Trusts (GRATs), Charitable Remainder Trusts (CRTs), Generation Skipping Trusts (GSTs), Qualified Personal Residence Trusts (QPRTs), and private annuities
- Close coordination with other advisors, including CPAs, attorneys, other financial professionals

be free from hidden costs — transparency is our underlying policy

The compensation of a financial planner can directly influence the advice you receive. **Brinton Eaton believes that fee-only financial management is the best approach.** Our fee-only structure is clear, straightforward and easy to understand. Our only source of income is our clients — freeing us from third-party incentives and product sales — resulting in objective and independent advice.

- Client fees are our sole source of income — we receive no commissions, incentives, research, or any other forms of compensation from anyone.
- We have no obligatory or proprietary affiliations with any broker/dealers, mutual fund companies, or insurance companies.
- We will assist you in making appropriate choices with your employer's 401(k), 403(b), TSA or other benefits to meet planning needs. There are no additional charges for this advice; it is simply part of our service offering.
- All our client accounts are established with third-party custodians in your name with separate monthly statements. This enables you to reconcile all your statements, and provides the security and peace of mind you want when working with a boutique firm.

Assets Under Management	Annual Fee	
	Investment Management[1]	Financial Planning[2]
First $5,000,000	1.0%	
Amounts in excess of $5,000,000	0.5%	
Flat Fee		$5,000

1. The annual fee for investment management will be prorated and payable on a quarterly basis, in advance, and will be automatically deducted from your account. Additionally, fixed income only accounts may be subjected to a reduced fee structure.

2. The $5,000 annual fee for financial planning is due in February, and will be automatically deducted. The first year's fee will be prorated. Unusually complex plans may generate higher fees, agreed to in advance.

be financially secure and independent. Call 800.364.2468 or Visit brintoneaton.com

Brinton Eaton is a full-service wealth management firm and is a Registered Investment Advisor with the Securities and Exchange Commission.

Each of our professionals holds one or more of the following designations:
CERTIFIED FINANCIAL PLANNER™ :: Chartered Financial Analyst® :: Certified Public Accountant :: Accredited Investment Fiduciary™ :: Fellow of the Casualty Actuarial Society