

# The Popovich Financial Group

*Wealth Management for Your Lifetime and Your Legacy*

The Popovich Financial Group

*Robert W. Baird & Co. Incorporated  
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# Table of Contents

- I. Our Leadership*
- II. Our Team*
- III. Our Process*
- IV. Customized Solutions*
- V. What We Do For You*
- VI. Benefits of Planning*
- VII. Benefits of Investment and Account Management*
- VIII. Fee Structure*
- IX. About Baird*

# Our Leadership

The Popovich Financial Group is passionate about helping you achieve financial success through portfolio management and retirement planning. We create personalized financial plans to define your objectives and long-term goals.



Nancy is a **Managing Director** at Baird. Her practice is focused on the central needs of her clients and those closest to them. She specializes in asset allocation, investment policy, wealth transfer and charitable giving. She is dedicated to helping both her clients and the broader community.

**Nancy Osmond Popovich**  
Managing Director  
Portfolio Manager  
703-668-1313  
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Ryan is a **Portfolio Manager** for The Popovich Financial Group. He advises clients on retirement strategies such as financial planning, investment management and asset allocation.

**Ryan C. Unthank, CFA®**  
Senior Vice President  
Portfolio Manager  
703-668-1317  
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# Our Team

**Brittney Goad, CFP®**  
Financial Planner  
[703-668-1304](tel:703-668-1304)  
[BGoad@rwbaird.com](mailto:BGoad@rwbaird.com)



Brittney is a **CERTIFIED FINANCIAL PLANNER™** and leads the financial planning department for the Popovich Financial Group.

**Shannon L. Johnson**  
Client Assistant  
[703-668-1308](tel:703-668-1308)  
[SLJohnson@rwbaird.com](mailto:SLJohnson@rwbaird.com)



Shannon is the Team Administrator responsible for providing direct customer assistance for ongoing client needs and inquiries.

**SueAnn Griffin, CDFP®, CFP®**  
Insurance Specialist  
[703-668-1300](tel:703-668-1300)  
[SGriffin@rwbaird.com](mailto:SGriffin@rwbaird.com)



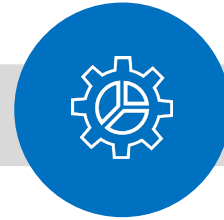
SueAnn is The Popovich Financial Group's leading expert when it comes to advice on insurance and our client's liability protection.

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# Our Process

For financial advice to be useful, it needs to be both tailored and comprehensive. Our wealth management process revolves around you – your values, your priorities.



## STEP 1

**Getting to Know You**

## STEP 2

**We Gather Detailed Information About Your Priorities**

## STEP 3

**We Create Your Comprehensive, Customized Solutions**

## STEP 4

**We Review Your Plan and Its Execution**

## STEP 5

**We Put the Plan Into Practice**

## STEP 6

**Ongoing Monitoring and Review**

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# Customized and Comprehensive Solutions

Our approach to wealth management is designed to give you peace of mind that a team of trusted financial professionals is looking out for you and your interests at all times.

## Gather Information

We first have a conversation to get to know you and understand what's important to you.

## Identify Goals and Objectives

We work with you to prioritize your financial goals and gain an understanding of your risk tolerance.

## Gaps and Opportunities

Taking into consideration your financial priorities, risk tolerance and time horizon, we look for gaps and opportunities before formulating a wealth management strategy.

## Custom Solution

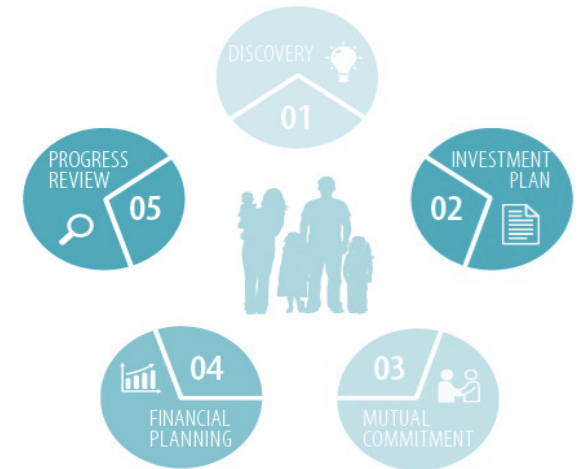
We create a custom solution and implement it in accordance with our deep understanding of your priorities.

## Review Plan and Measure Performance

We review the plan and measure performance at consistent points in time to make sure the solutions we create adjust as your life changes.

## Ongoing Management and Oversight

We provide ongoing management and oversight to help keep your plan on track.



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# What We Do For You

Planning

Investments and Lending Solutions

Corporate  
and Executive  
Services

Client Enabling  
Technology

## FINANCIAL PLANNING

Goal Setting  
Cash Flow Analysis  
Annual Review

## ESTATE PLANNING

Document Review  
Trust Planning  
Incapacity Planning  
Family Gifting  
Estate Tax Modeling

## RETIREMENT PLANNING

Income Strategies  
Savings Strategies  
Social Security Strategies  
Annuities

## TRUST SERVICES

Corporate Trustee  
Personal Representative  
Fiduciary

## EDUCATIONAL PLANNING

Needs Analysis  
529 Plans  
Custodial Accounts  
Coverdell ESAs

## CHARITABLE PLANNING

Charitable Trusts  
Private Foundations  
Donor-Advised Funds  
Direct Donation

## TAX PLANNING

Investment Taxes  
Charitable Giving  
Legislative Updates  
Tax Reviews

## INSURANCE PLANNING

Annuities  
Life Insurance  
Long Term Care  
Disability Income

## PORTFOLIO PLANNING

Investment Policy  
Risk Tolerance  
Assessment  
Asset Allocation Models  
Portfolio Review

## EQUITIES

Stocks  
Mutual Funds  
ETFs  
Listed Options

## CASH MANAGEMENT

Check Writing  
Debit Card  
Direct Deposit Services  
Award Points  
Concierge Services

## ALTERNATIVE INVESTMENTS

Private Equity  
Managed Futures  
Specialty Mutual Funds

## FIXED INCOME

Corporate Bonds  
Treasury Bonds  
Municipal Bonds  
High-Yield Bonds  
CDs

## MONEY MARKET

Insured Deposits  
Money Market Funds

## OTHER INVESTMENTS

REITs  
Master Limited  
Partnerships  
Unit Investment Trusts

## ADVISORY SERVICES

Expert Due Diligence  
Asset Manager Selection  
Mutual Fund and ETF  
Portfolios  
Separately Managed  
Accounts

## LENDING SERVICES

Securities-Based  
Solutions  
Margin Loans

## ONGOING MONITORING

Performance Reporting  
Portfolio Review and  
Rebalancing  
Identify Theft Protection

## RETIREMENT PLANS

Defined Contribution  
Defined Benefit  
IRA-Based  
Non-Qualified Deferred  
Compensation

## EXECUTIVE SERVICES

Stock Option Exercises  
Restricted Stock Services  
Rule 144 Stock Sales  
10b5-1 Trading Plans

## BUSINESS SUCCESSION AND SALE

Entity Structure  
Shareholder Agreements  
Valuation Discounts  
Buy / Sell Funding  
Key Person Insurance  
M&A Advisory  
Sale Advisory Valuations  
Equity / Bond Offerings  
Capital Markets Access

## BAIRD ONLINE

Client Portal  
e-Bill  
Online Transfer  
Baird Market Research  
Phone & Tablet App

## COMMUNICATION

Electronic Signature  
Flexible e-Delivery  
Secure DocExchange  
Email Encryption

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# Fee Structure



## PFG Breakpoint Fee Schedule

	<\$250k	\$250- \$500k	\$500- \$1MM	\$1- \$2MM	\$2- \$5MM	>\$5MM
Standard	1.25%	1.25%	1.15%	1.00%	0.90%	0.75%

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# Benefits of Planning

Serving as your financial partner requires not only a complete understanding of your values and priorities, but also the planning expertise to create a wealth management solution that's right for you.

## Financial Planning

- Handling Inheritance or Financial Windfall
- Strategies for Facing a Financial Crisis
- Coping Financially with Death of a Family Member
- Education and College Funding Strategies
- Insurance Needs Analysis
- Buying, Selling or Passing on a Business

## Life Planning

- Preparing for Marriage or Divorce
- Planning for Birth or Adoption
- Caring for Aging Parents or Disabled Child
- Estate Plan Reviews
- Tax Return Reviews
- Charitable Giving Strategies

## Retirement Planning

- Ensuring Savings will Last During Retirement
- Rolling Over a Retirement Plan
- Goal Setting
- Tax Strategies
- Planning Strategies for Social Security and Healthcare
- Distribution Planning

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# Benefits of Investment and Account Management

We provide a range of investment and account management services to help you achieve your financial priorities.

## Investment Services

- Investment and asset allocation planning
- Research on individual stocks, bonds and money managers
- Brokerage services including individual stocks, corporate bonds, government and agency securities, ETFs and alternative investments
- Investment Advisory programs including ongoing investment selection, oversight and portfolio rebalancing
- Cash management services including direct deposit, e-bill, check-writing and debit card access

## Account Management Services

- Monthly account statements
- 24-hour online account access through BairdOnline
- Asset protection through the Securities Investment Protection Corporation (SIPC)

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# About Baird



## History

- Founded in 1919; headquartered in Milwaukee, Wisconsin
- Member of the New York Stock Exchange since 1948



## Geography

- More than 100 offices globally, including 29 states and three continents



## Economics

- The Securities Investor Protection Corporation (SIPC) covers most types of investments up to a value of \$500,000
- Baird clients are further protected by a policy in excess of SIPC limits that provides additional coverage beyond the \$500,000 SIPC limit
- The Federal Deposit Insurance Corporation (FDIC) covers client funds swept into bank accounts – up to \$250,000 per depositor
- Employee-owned and fully independent
- Client assets over \$170 billion as of December 31, 2016
- Revenues of \$1.4 billion in 2016, a firm record and an 8% growth from 2015
- Conservatively leveraged and well-capitalized, with total capital well in excess



Baird is a full-service, diversified financial services company providing private wealth management, asset management and public finance services across the United States as well as investment banking, private equity and institutional research, sales and trading services globally.



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# Disclosures

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

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