The Popovich Financial Group

Wealth Management for Your Lifetime and Your Legacy
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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
NPopovich@rwbaird.com

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
RUnthank@rwbaird.com
Our Team

Brittney Goad, CFP®
Financial Planner
703-668-1304
BGoad@rwaird.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
SLJohnson@rwaird.com

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

SueAnn Griffin, CDFA®, CFP®
Insurance Specialist
703-668-1300
SGriffin@rwaird.com

SueAnn is The Popovich Financial Group's leading expert when it comes to advice on insurance and our client's liability protection.
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
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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<th>Client Enabling Technology</th>
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## Fee Structure

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<tr>
<th>PFG Breakpoint Fee Schedule</th>
<th>&lt;$250k</th>
<th>$250-$500k</th>
<th>$500-$1MM</th>
<th>$1-$2MM</th>
<th>$2-$5MM</th>
<th>&gt;$5MM</th>
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<tr>
<td>Standard</td>
<td>1.25%</td>
<td>1.25%</td>
<td>1.15%</td>
<td>1.00%</td>
<td>0.90%</td>
<td>0.75%</td>
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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.

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<th>Financial Planning</th>
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<td>• Ensuring Savings will Last During Retirement</td>
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<td>• Strategies for Facing a Financial Crisis</td>
<td>• Planning for Birth or Adoption</td>
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<td>• Coping Financially with Death of a Family Member</td>
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<tr>
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**The Popovich Financial Group**

BAIRD
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)
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.
Contact Us

Robert W. Baird & Co. Incorporated
1750 Tysons Blvd
Suite 260
McLean, VA 22102

Phone: 703-668-1300
Fax: 703-668-1310
Email: popovichfinancialgroup@rwbaird.com
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