

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</i>	3
<i>Our Team</i>	4
<i>Our Process</i>	5
<i>Customized Solutions</i>	6
<i>What We Do For You</i>	7
<i>Fee Structure</i>	8
<i>Benefits of Planning</i>	9
<i>Benefits of Investment and Account Management</i>	10
<i>Fee Structure</i>	11
<i>About Baird</i>	12

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
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Our Team

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



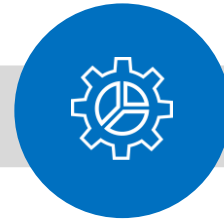
Shannon is the Team Administrator responsible for providing direct customer assistance for ongoing client needs and inquiries.

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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

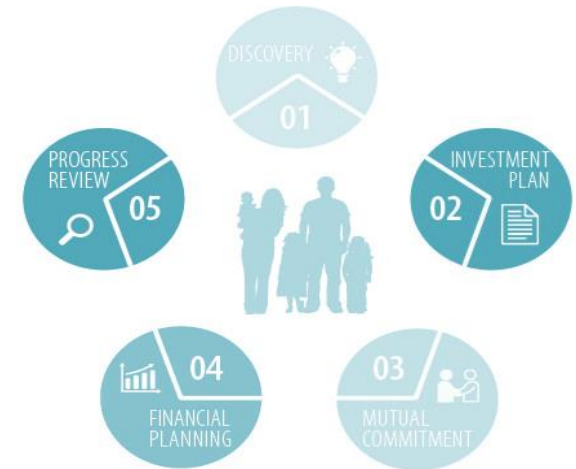
We create a custom solution and implement it in accordance with our deep understanding of your priorities.

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 160 locations globally, including 33 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 into bank accounts – up to \$1.25 million per depositor
- Employee-owned and fully independent
- Client assets over \$355 billion as of December 31, 2020
- Revenues of \$2.33 billion in 2020, a firm record
- Conservatively leveraged and well-capitalized, with total capital well in excess
- Hilliard Lyons Trust, with more than \$10 billion in assets, provides asset management, estate settlement, wealth transfer, tax planning and trust services to high-net-worth clients



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.

Baird does not provide tax or legal advice. Additionally, these products or services may not be offered by all Baird Financial Advisors in all jurisdictions to all persons/entities.

SIPC covers most types of securities, such as stocks, bonds, mutual fund shares and variable annuities, but it does not cover commodities (including commodity futures contracts and options), fixed annuity contracts, currency or investment contracts (such as limited partnerships) that are not registered with the SEC under the Securities Act of 1933. SIPC and the excess SIPC policy do not protect against losses caused by a decline in the market value of a client's securities.

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