



As Financial Planners, we prioritize understanding and identifying what matters most to you. Throughout our process, we strive to build a plan that balances today's priorities and tomorrow's goals.

Our support for your Financial Plan includes wealth management, preparing for a fulfilling retirement, and assisting the transfer of your legacy to the next generation.

Our management is designed to guide you every step of the way, including:

- Navigating pre-retirement priorities while building towards future goals
- Maximizing wealth accumulation while minimizing tax obligations
- Maintaining lifestyle and independence throughout retirement years
- Reducing or eliminating taxes to beneficiaries and heirs
- Eliminating blind spots that may negatively impact a Financial Plan



Schedule Your Discovery Call!

Michael Karam

(248) 663-4745

mkaram@michiganfinancial.com

Connor Kin

(248) 663-4729

ckin@michiganfinancial.com



MICHAEL KARAM & CONNOR KIN



Personal Insight

- Understanding your questions and concerns, and clearly defining our financial planning process.
- Identifying your goals and priorities to ensure future discussions align with what matters most.
- Diving into the facts and figures of your situation and gathering information.

Strategy

- Confirming your financial picture with Net Worth and Cash Flow reports.
- Reviewing your Base Plan and analyzing your current direction.
- Exploring high-level strategies and evaluating the overall impact.

Recommendation

- Delivering concrete recommendations for your Financial Plan.
- Evaluating the “before and after” outcomes of decisions made today, and in the future.
- Walking through the implementation process and discussing any next steps.

Implementing your Financial Plan is just the beginning. Regular Review Meetings help keep your goals in focus and your plan on track. Our goal for your Financial Plan is to maintain clarity and confidence, and adapt as life changes.

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Comprehensive Financial Planning

Understanding Your Net Worth and Cash Flow, Building your Financial Plan, Ongoing Analysis and Adjustments

Goal Planning Strategies

Retirement, College Funding,
Major Purchase Planning

Investment Management

Asset Allocation, Asset Management,
Investment Portfolio Analysis

Protection Analysis

Term Life Insurance, Permanent Life Insurance,
Long-Term Care Strategies

Legacy Planning

Giftng Strategies, Tax Strategies,
General Planning



Who is Osaic?

Osaic is our Broker-Dealer, essentially our parent company. They handle our online systems, compliance, and other regulatory services.

Who do I contact when I have a question, and what is the best method of contact?

No question is too big or small. Contact Mike and Connor directly over email or phone. We do our best to get back to our clients within 24-48 hours.

Where can I view my accounts?

- eMoney – This is where your Financial Plan is kept and where you can view accounts that we manage, as well as your outside accounts linked in your client portal.
- eQuipt – This is where you can view more in depth analysis and information on accounts we manage through NFS (National Financial Services).

Please refer to your Client Website Access Guide for further assistance.

Where is my money being held?

The type of account you have dictates where your money is being held. Money in accounts that are directly managed by Mike and Connor are held at NFS (National Financial Services). For non-NFS accounts, money is held directly with the custodians/carriers we work with.

Where can I view my financial plan?

Your Financial Plan is viewable in your eMoney Client Portal. Please reference your Client Website Access Guide for more information.

There has been a significant change in my financial picture. What should I do?

Your Financial Plan is a living, breathing document, and will adapt as your life changes. Contact us to discuss what's new with your situation!

I have someone interested in financial planning. How should I go about referring them to you?

If you have someone who would benefit from a conversation with us, please reach out to us directly. We are happy to discuss our process when contacting a referral.



Are you a fiduciary?

We are held to a fiduciary standard with all our clients. We are bound to act in your best interests above anyone else and provide impartial, honest recommendations.

How will our advisor-client relationship work?

We meet with our clients regularly, but love hearing from them in between our scheduled meetings. Don't forget that we are always available when questions come up!

Do you specialize in certain types of clients?

Our favorite clients to work with are those ready to listen, learn, and implement strategies which can make a positive impact to their financial picture.

What is your favorite dog breed?

Mike's favorite dog breed is an American bulldog. He hopes to have one someday. Connor's favorite dog breed is the goldendoodle. He grew up with one as a kid. Let us know if you got this far on the FAQ sheet and what your favorite dog breed is!

Do you work with other professionals?

We have a network of contacts we are happy to refer you to including CPA's, Estate Planning Attorneys, Real Estate Agents and other professionals.

Is my information secure?

Your information is secure. Whether it is electronic signatures to open an account, your information in eMoney, or any correspondence via email, we use high-level encryption and take our clients' privacy very seriously.

Do you prefer Zoom or in-person meetings?

While Zoom is very convenient for us and for our clients, we do enjoy in-person meetings too. At the end of the day, we are flexible and happy to meet in either fashion.

Please reach out to us with any questions!



- Track all financial information in one convenient location
- Link accounts to the site, including bank accounts, 401(k)'s, outside investment accounts and liabilities
- Store important documents such as tax returns and estate plans in the secure vault
- Account values update daily, providing current cash flow, asset allocation and goal reports

URL: <https://wealth.emaplan.com/ema/SignIn?ema/signator/michiganfc>

Username: _____

Password: _____

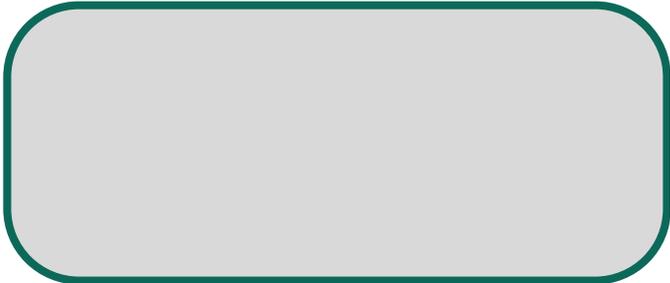


- Electronically sign documents for new Osaic Wealth accounts
- Update e-delivery preferences and monitor correspondence from Osaic Wealth
- Access statements and tax documents with direct Wealthscape access
- App available for both apple and android users

URL: <https://app.osaic.com/equipt>

Username: _____

Password: _____



-

URL: _____

Username: _____

Password: _____



Your statement provides details on your account activity and positions for the current period. The statement is designed to help you make informed decisions about your account while helping you manage your investments effectively and plan for your financial future. Information provided in your statement includes:

- Positions in your account, grouped by investment type
- Current-period transaction activity
- Detailed information about your investments
- Cash management activity, including checking and debit card transactions, when applicable



How to Read Your Statement

Comprehensive Investment Reporting

Your Statement

Front Page

QUALITY BROKERS, INC.
123 MAIN STREET
ANYWHERE, MA 10101

Quality Brokers, Inc.

STATEMENT FOR THE PERIOD MONTH 1, YYYY, TO MONTH 31, YYYY
John and Jane Doe, Joint WROS
Account Number: ABC-456827

YOUR INVESTMENT CONSULTANT IS:
Bill Smith
RR 123
bsmith@qb.com

FOR QUESTIONS ABOUT YOUR ACCOUNT:
Local: (617) 555-5555
In-State: (617) 555-5555
National: (999) 999-9999
www.qb.com

TOTAL VALUE OF YOUR ACCOUNT \$325,000.00
TOTAL VALUE OF INSURANCE AND ANNUITIES \$315,000.00
TOTAL VALUE OF YOUR PORTFOLIO \$640,000.00

FOR YOUR INFORMATION
We offer electronic monthly statements and trade confirmations through myStoroscope.
It is easy to enroll by visiting www.mystoroscope.com.

CHANGE IN VALUE OF YOUR PORTFOLIO
\$ Thousands

Accounts carried with National Financial Services, LLC (NFS), Member NYSE, SIPC.

1 General Account Information

Easily find your account number for placing orders or making inquiries. The contact information for your investment professional, including address and phone number(s), is displayed.

2 For Your Information

This section includes important information related to your account that may require further action.

3 Total Value of Your Portfolio

This section provides the value of the account at a glance, plus any insurance or annuity assets, if applicable.

4 Change in Value of Your Portfolio

This chart visually displays the change in value of your portfolio assets from the prior 12 months (or when the account was opened, if later) to the current period. The line graph tracks changes in portfolio value for the life of the account.

Account Overview

STATEMENT FOR THE PERIOD MONTH 1, YYYY, TO MONTH 31, YYYY
John and Jane Doe, Joint WROS
Account Number: ABC-456827

Quality Brokers, Inc.

ACCOUNT OVERVIEW

	Current Period	Year-to-Date
CHANGE IN ACCOUNT VALUE	\$310,000.00	\$300,000.00
BEGINNING VALUE	\$10,000.00	\$15,000.00
Additions and Withdrawals	\$1,000.00	\$2,000.00
Income	(\$500.00)	(\$1,000.00)
Taxes, Fees, and Expenses	\$4,200.00	\$9,200.00
CHANGE IN VALUE	\$325,000.00	\$325,000.00

Refer to Miscellaneous Footnotes for more information on Change in Value.

MARGIN PROFILE

	as of Month 31, YYYY
Margin Positions Market Value	\$200,000.00
Margin Balance (Net currency credit/debit)	(\$12,000.00)
Short Positions Market Value	\$100,000.00
Short Balance (Net currency credit/debit)	(\$8,000.00)
Margin Equity	\$290,000.00
Margin Equity Percent	83.3%
Equity Buying Power	\$50,000.00
Margin Interest Charged This Period	\$45.00

Business and Margin availability are reflected as of the closing date of this statement. Please consult with your broker/dealer prior to trading as these amounts may have changed. Refer to Miscellaneous Footnotes at the end of this statement for more information. Margin balance information reported in this section is based on trade date. Position and balance information reported elsewhere in this statement is based on settlement date.

ACCOUNT ALLOCATION

	Percent	Prior Period	Current Period
Cash and Cash Equivalents	20.0%	\$44,000.00	\$63,000.00
Fixed Income	40.0%	\$100,000.00	\$138,000.00
Equities	30.0%	\$150,000.00	\$84,500.00
Options	6.0%	\$0.00	\$23,500.00
Other	4.0%	\$18,000.00	\$17,000.00
TOTAL	100.0%	\$310,000.00	\$325,000.00
Total Insurance and Annuities		\$305,000.00	\$315,000.00

Cash and Cash Equivalents will include margin debit and credit balances.

Other holdings are infrequently traded securities or other securities which are not easily categorized.

Account Allocation shows the percentage that each asset class represents of your total account value. Account Allocation for equities, fixed income, and other categories may include mutual funds and may be net of loan purchases. NFS has made assumptions concerning how certain mutual funds are allocated. Closed and mutual funds and exchange traded products (ETFs) listed in an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.

INCOME

	Current Period	Year-to-Date
Taxable Dividends	\$500.00	\$1,000.00
Taxable Interest	\$500.00	\$1,000.00
TOTAL TAXABLE	\$1,000.00	\$2,000.00
TOTAL INCOME	\$1,000.00	\$2,000.00

Taxable income is determined based on information available in NFS at the time the statement was prepared, and is subject to change. Final information on taxation of income and dividends is available on Form 1099-Div, which is mailed in February of the subsequent year.

TAXES, FEES, AND EXPENSES

	Current Period	Year-to-Date
Margin Interest	(\$100.00)	(\$600.00)
Account Fees	(\$100.00)	(\$600.00)
TOTAL TAXES, FEES, AND EXPENSES	(\$200.00)	(\$1,200.00)

Accounts carried with National Financial Services, LLC (NFS), Member NYSE, SIPC.

5 Account Overview

This provides an overview of account information. The components include:

- Change in Account Value
- Misc. & Corporate Actions
- Margin Profile
- Income
- Taxes, Fees, and Expenses
- Account Allocation

6 Change in Account Value

This section displays a summary of account activity for both the current period and year to date. Categories include additions and withdrawals; income; taxes, fees, and expenses; other activity; and change in value.

7 Margin Profile

This displays margin account information, including margin position's market value, margin balance, short position's market value, short balance, margin equity, margin equity percentage, equity buying power, and margin interest charged this period.

Holdings and Activity

STATEMENT FOR THE PERIOD MONTH 1, YYYY, TO MONTH 31, YYYY
John and Jane Doe, Joint WROS
Account Number: ABC-456827

Quality Brokers, Inc.

11 Holdings

FIXED INCOME — 29.17% of Total Account Value

ALERT: You have a fixed income position due to mature within the next 90 days.

For an explanation of fixed income pricing, please see the last page. Redemption schedules, bond ratings, and other information are provided where available. If information does not appear regarding a particular investment, it is not available. The ratings on this statement are provided by Standard & Poor's and/or Moody's to rate the quality based on the respective rating agency's assessment. Trading information from Standard & Poor's ("S&P") may not be representative. S&P credit ratings are statements of opinion and are not statements of fact or recommendations to purchase, hold, or sell securities, nor do they address the suitability of securities for investment purposes, and should not be relied on as investment advice. S&P does not guarantee the accuracy, completeness, timeliness or availability of any information, including ratings, and is not responsible for errors or omissions (including any omissions) or for any consequences of such omissions, including but not limited to any warranties of merchantability or fitness for a particular purpose or use. S&P shall not be liable for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including lost income or profits and opportunity costs) in connection with any use of ratings.

ALERT: Represents interest accumulated since the last coupon date on certain fixed income securities which may not yet have been paid by the issuer or received by NFS. There is no guarantee that the accrued interest will be paid by the issuer.

12 Activity

CORE FUND ACTIVITY

Statement Date	Account Type	Transaction	Description	Quantity	Amount
mm/yyyy	CASH	YOU BROUGHT	PRIME FUND DAILY MONEY CLASS	8,742.820	(\$8,742.82)
mm/yyyy	CASH	REINVESTMENT	PRIME FUND DAILY MONEY CLASS	75,760	(\$82,503)
mm/yyyy	CASH	YOU SOLD	PRIME FUND DAILY MONEY CLASS	4,981.27	\$4,981.27
Total Core Fund Activity					(\$81,264)

Accounts carried with National Financial Services, LLC (NFS), Member NYSE, SIPC.

8 Income

This displays a summary of income earned in the current period and year to date.

9 Taxes, Fees, and Expenses

This displays a summary of taxes, fees, and expenses paid in the current period and year to date.

10 Account Allocation

The pie chart shows an at-a-glance view of the account asset allocation, while the table provides more details for both the current and prior periods.

Messages (not shown)

Read important messages from your investment firm, which may include information about regulatory issues, changes to your account, and new investment products.

11 Holdings

This section provides a detailed view of your positions as of the end of the statement period. This includes cash, equities, options, fixed income, mutual funds, exchange traded products, and other holdings.

12 Alert

This displays notifications of specific events occurring in your account that may require further action.

13 Activity

This section is a recap of transactions that occurred in your account for the statement period. It includes details on trading, additions and withdrawals, income and expenses, and other activity.

Your statement is customized to include information about your account. It may not contain all the sections described here, or it may contain sections in addition to those described here. Contact your Fidelity investment professional if you have any questions.

osaic

eQuipt guide

Your custom account
portal - NFS

View your investment accounts online at equipt.osaic.com/ or download the **Osaic eQuipt** mobile app on your iOS or Android device. Use this guide to learn how to sign up and navigate eQuipt.

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eQuipt Features

- View all your brokerage investment accounts through a single login:
 - Automatically view all accounts established under your Social Security number
 - Link and view additional accounts within your household
 - View important account information, including balances, holdings, activity, order statuses (as of close of business the previous day), and more
- Customize eDelivery preferences for account communications.
- Access account communications including statements, tax documents, and trade confirmations
- Pay for financial planning services via a bank account or credit/debit card.

Sign Up

To sign up for **eQuipt**, follow the registration process below and [click here](#) to watch a short how-to video.

1. Go to equipt.osaic.com and click **Sign Up** on the login screen (shown below). In certain situations, your financial professional may send you a link that takes you directly to Step 2, (below).

2. If you began your enrollment process by clicking an email link sent by your financial professional, you will be asked to provide your date of birth, last 4 digits of your Social Security number, and your zip code for verification. If you initiated the enrollment process yourself using the **Sign-Up** link mentioned in Step 1, you will be asked to provide your date of birth, last 4 digits of your Social Security number, your zip code, and any one of your Osaic account numbers for verification. Click **Next** to continue.
3. Complete the identity verification process:
 - The first prompt will display the phone number(s) on file for you.
 - Select the number to which you want the security code sent (if only one number is on file it will be preselected). Then select **Send Passcode via Text** or **Call Me With My Passcode**.



eQuipt Logout

Your Security is Our Top Priority

We will need to send you a Onetime Passcode in order to verify your identity. Please select a phone number and delivery method.

Mobile

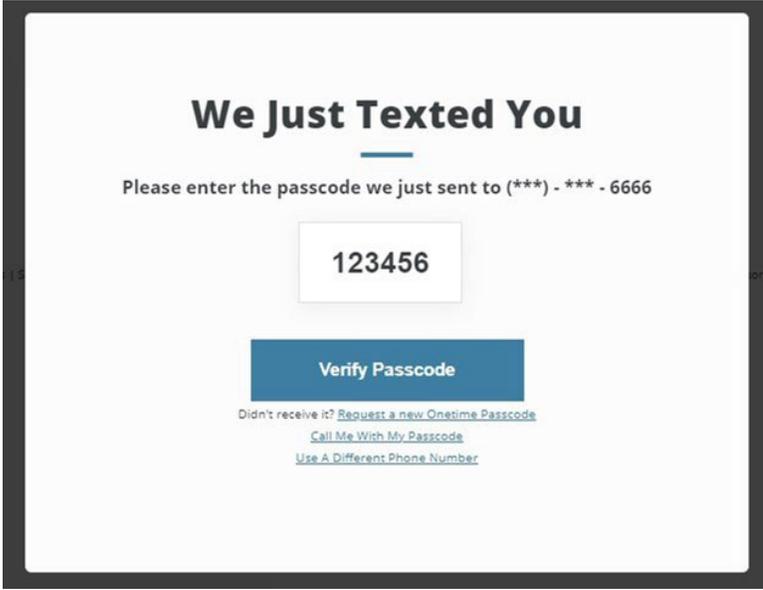
Mobile

[Send Passcode Via Text](#)

[Call Me With My Passcode](#)

Don't see your correct number? Call customer service at 855-412-3666 to update your phone number(s) on file.

- Next, you'll receive a security code via text message or phone call (generally within a few seconds).



We Just Texted You

Please enter the passcode we just sent to (***). - *** - 6666

[Verify Passcode](#)

Didn't receive it? [Request a new Onetime Passcode](#)
[Call Me With My Passcode](#)
[Use A Different Phone Number](#)

- Once you receive the passcode on your device, input the passcode and click **Verify Passcode** to continue. For security purposes, you may also be asked to complete this process as part of future logins.

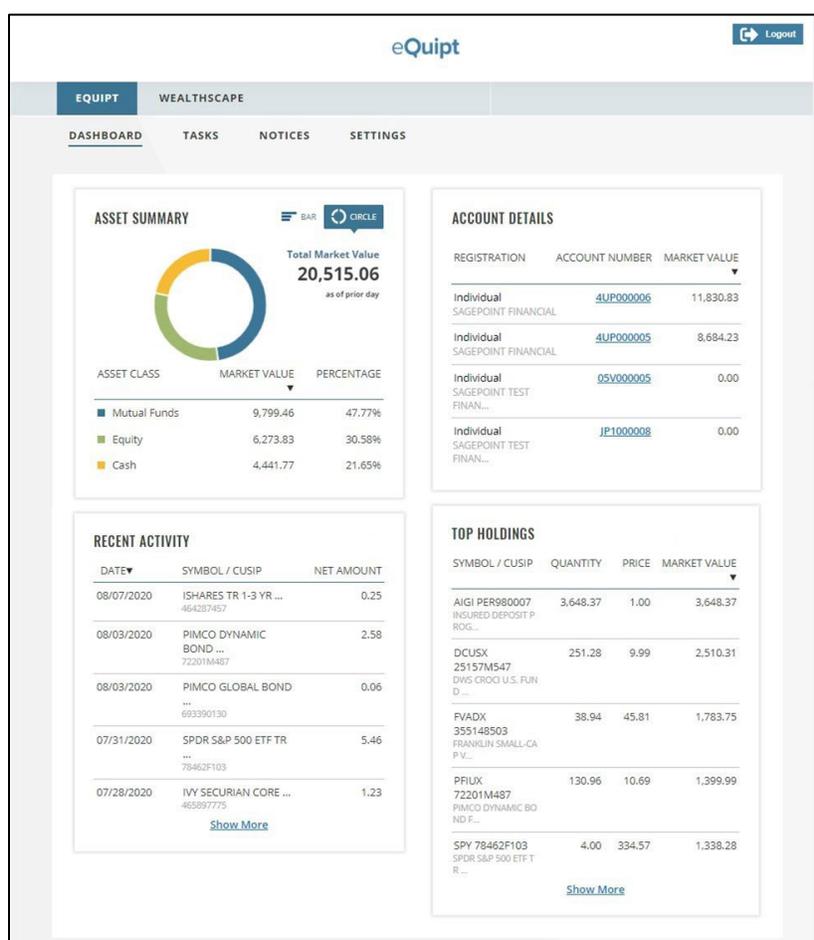
- Review your phone number(s) and email address(es) for accuracy. You can edit or delete any incorrect entries or add new entries as needed. Click **Everything Looks Right** when complete.

- Lastly, create a username and password, mark the checkbox to agree to the terms described, and click **Next**. Your enrollment process is complete. Remember to add equipt.osaic.com/ to your browser's Favorites list!

View Accounts on the Dashboard

After logging into **eQuipt**, the first screen you'll see is the Dashboard. (NOTE: the top left of the screen shows you are in the eQuipt tab and Dashboard sub-tab.) From here you can view your portfolio as of the previous business day's market close, including:

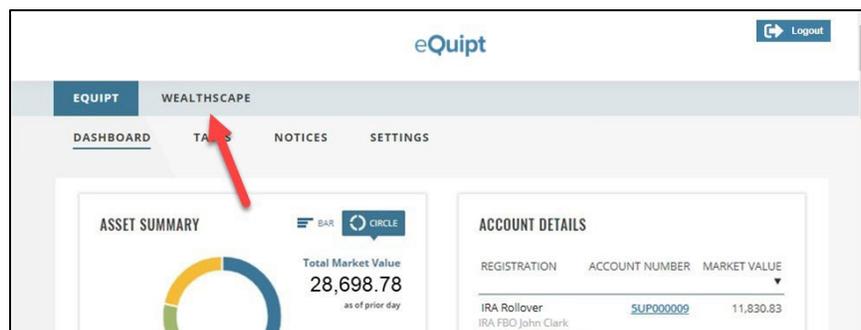
- Account values
- Top 5 holdings (Select "Show More" to view your top 10 holdings)
 - Five most recent account activities (Select "Show More" to view your 10 most recent activities)
- Overall asset allocation



View Accounts in WealthscapeSM

For detailed information about each of your investment accounts, follow these steps:

1. Access the **Wealthscape** tab. Wealthscape will launch in a separate browser tab.



2. Select the account you'd like to view by clicking its **Details** link in the Accounts sidebar on the left.
3. Use the tabs and sub-tabs along the top of the screen to navigate between the various pages of information (e.g., Positions, Balances, Activity & Orders, Documents, etc.).
4. You can show/hide the Accounts sidebar by clicking the **Accounts** icon in the top left.

Security ID	Security Description	Closing Quantity	Recent Q...	Recent Price	Recent Market Value	Account Type
QAGCO	ADVISOR GROU...	2,122.480	2,122.4...	\$1.000000P	\$2,122.48	Cash
ADM	ARCHER-DANIEL...	100.000	100.000	\$72.04500	\$7,204.50	Cash
SENCX	TOUCHSTONE L...	19.370	19.370	\$54.75000P	\$1,060.50	Cash
					\$10,387.48	

Customize eDelivery Preferences

As an account holder, you will receive communications about your account(s) including statements, trade confirmations, disclosures, tax documents, and more. You can choose whether to receive these communications in paper or electronically.

NOTE: when you initially sign up for **eQuipt**, you are enrolled in electronic delivery for all communications *except* statements and tax documents. You can change these settings at any time via the process described below.

Paper Delivery

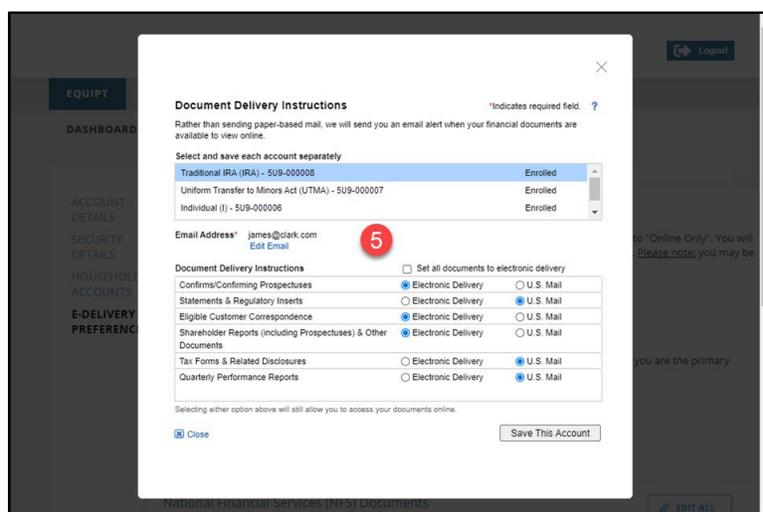
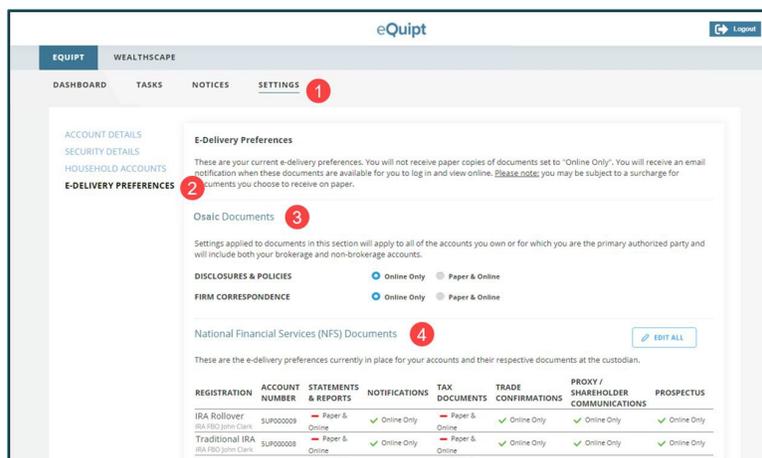
If you select paper delivery, communications will be mailed to your address of record and a PDF version will also be available in **eQuipt**. Depending on account type, fees may apply for paper delivery of trade confirmations (please speak to your financial professional for more information).

Electronic Delivery (eDelivery)

If you select eDelivery, you will receive an email notification when a communication is available to view in **eQuipt** as a PDF.

To edit your eDelivery settings, complete the steps below (see screenshots on next page):

1. In the **eQuipt** tab, select **Settings**.
2. Select **eDelivery Preferences** on the left.
3. The “Osaic Documents” section enables you to set your eDelivery preferences for Disclosures & Policies and Firm Correspondence (hover over each category for a description).
4. The “NFS Documents” section shows the eDelivery settings for each of your NFS accounts. (NOTE: this section is only shown if you have active NFS accounts.) To change these settings, select **Edit All** in the top right.
5. A popup window will display where you can set your eDelivery preferences on an account-by-account basis. Select the account in the top half of the window, make your eDelivery selections in the bottom half of the window, then click “Save This Account” to apply your changes.



Access Communications

Most account communications will be available in **eQuipt** and, depending on the type of communication, will either display in the **Notices** page or in the **Wealthscape Documents** page.

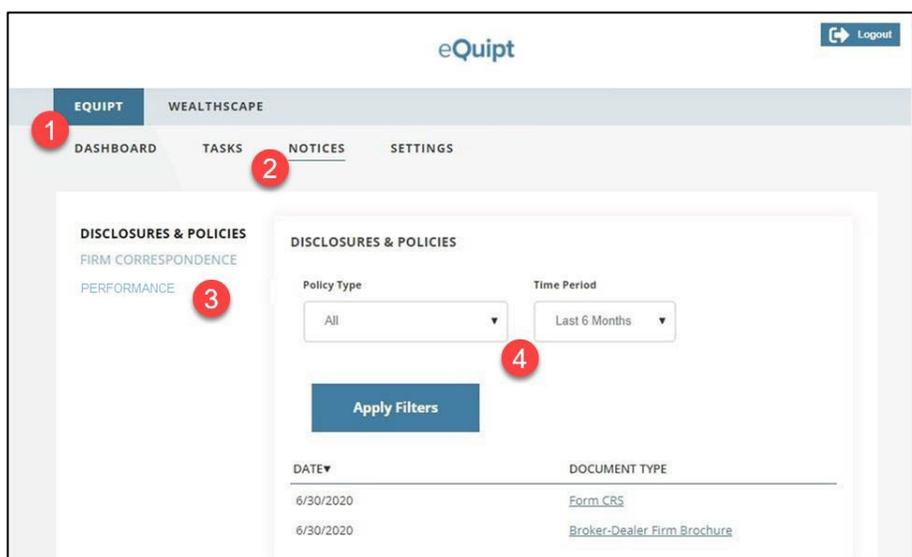
Notices

The Notices page provides access to the following types of communications:

- Account Disclosures
- Firm Correspondence:
 - Welcome Letter (sent when you open your first new account)
 - Address Change letters (sent when your address has been updated and when you open additional accounts)
 - Change Letters (sent when your financial or other information has been updated).
- Performance Reports (for fee-based advisory accounts)

To access Notice Communications:

1. Select the **eQuipt** tab.
2. Select the **Notices** sub-tab.
3. Select Disclosures & Policies, Firm Correspondence, or Performance from the options on the left
4. Within the selected tab, select the communication to view. You can filter the document list by account, date range, communication type, etc. then click **Apply Filters**.



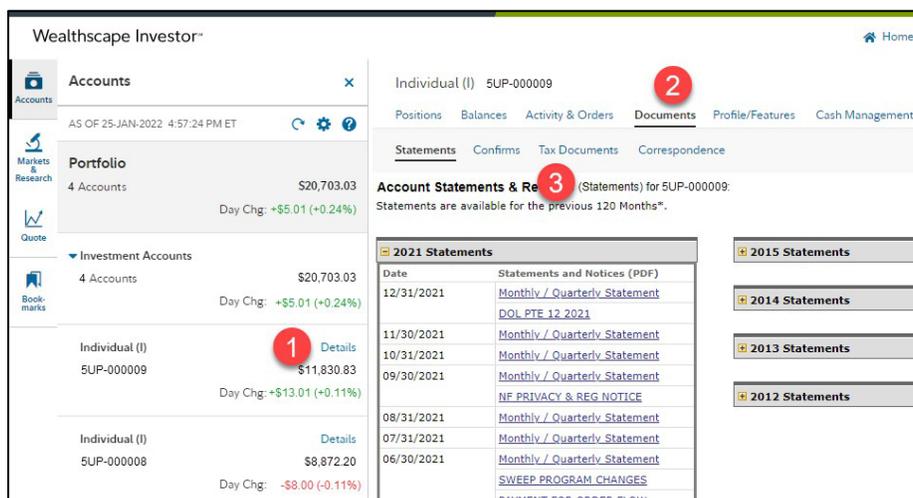
Wealthscape Documents

Account-level communications, such as statements, trade confirmations, and tax documents can be reviewed by accessing Wealthscape:

Click **Details** in the sidebar next to the account you want to view.

Click the **Documents** tab.

Select the type of document to view (Statements, Confirms, Tax Documents, or Correspondence).

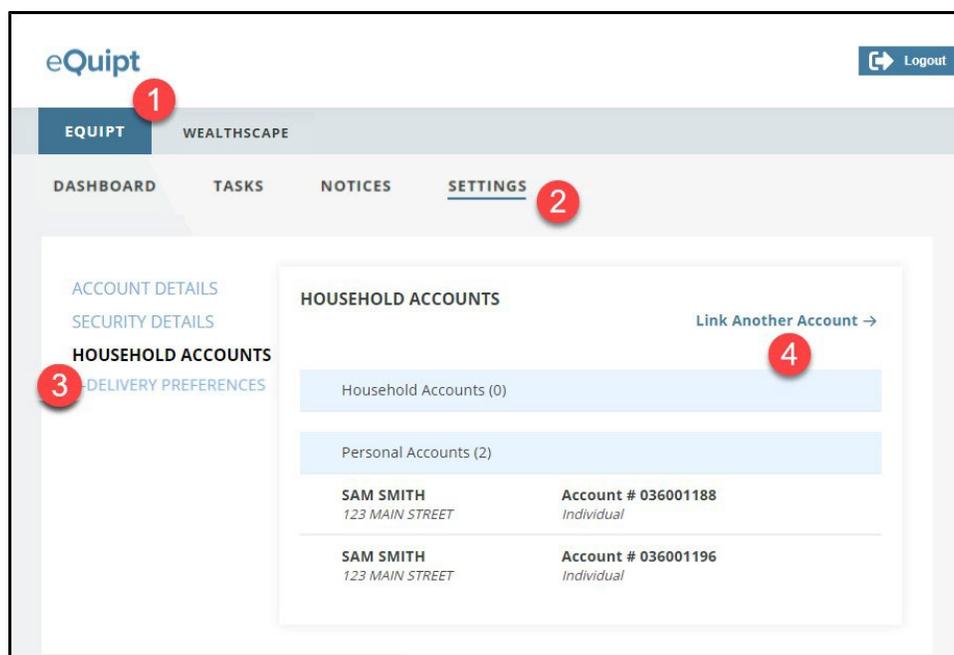


Link Household Accounts

eQuipt provides you access to all brokerage accounts active under your Social Security number, using a single login. Brokerage accounts for other people in your household (spouse, children, etc.) can be linked to your login as well. NOTE: linked accounts will only display on the Dashboard, not in Wealthscape.

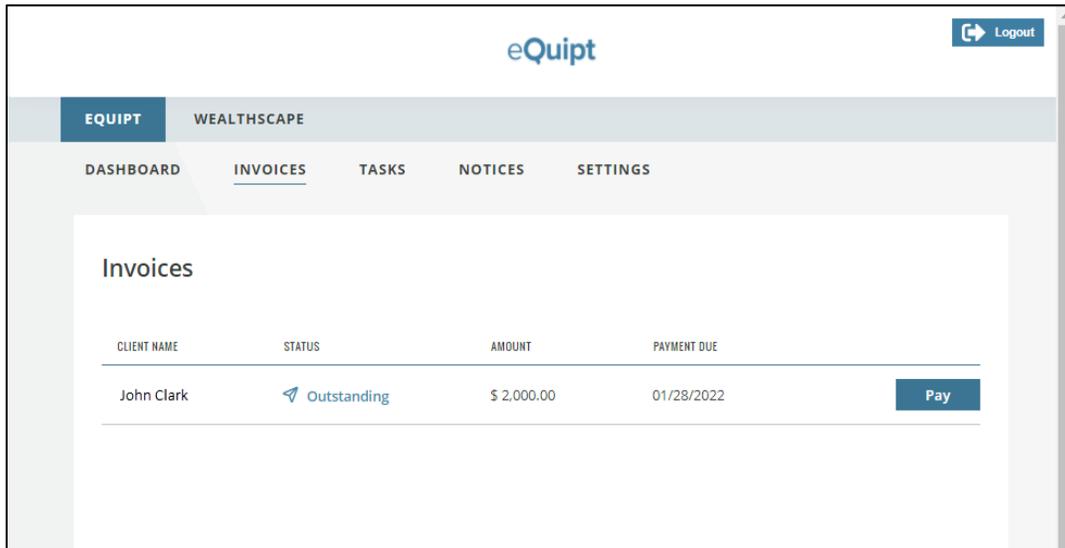
1. Click the **eQuipt** tab.
2. Select **Settings**.
3. Select **Household Accounts**.
4. Click **Link Another Account**. Next, you will be asked to provide the information about the account being linked including its *Account Number*, *Last 4 digits of Social Security number*, *Date of Birth*, and *Zip Code*. Once you have inputted this information, click the **Link** button.

If you ever need to unlink the account, click its **trashcan icon**



View/Pay Financial Planning Invoices

If you receive financial planning or consulting services billed to you electronically, you will have an **Invoices** tab available within the eQuipt tab. (NOTE: this tab will not display if it is not applicable.) Use the **Invoices** tab and follow the onscreen prompts to easily pay via a bank account or credit/debit card.



The screenshot displays the eQuipt user interface. At the top, the eQuipt logo is centered, and a Logout button is in the top right corner. Below the logo, there are two main tabs: EQUIPT (selected) and WEALTHSCAPE. Under the EQUIPT tab, there are four sub-tabs: DASHBOARD, INVOICES (selected), TASKS, and NOTICES. The main content area is titled "Invoices" and contains a table with the following data:

CLIENT NAME	STATUS	AMOUNT	PAYMENT DUE	
John Clark	 Outstanding	\$ 2,000.00	01/28/2022	Pay

Login Assistance

If you forget your username or password, utilize the **Forgot Username** and **Forgot Password** links available on the login screen.

- **Forgot Username:** Input your email address and click **Next** to have the username emailed to you.
- **Forgot Password:** Provide your username and complete the security process, after which you will be able to set up a new password.
- Update your username, password, email address, and mobile number at any time in the **eQuipt** tab > **Settings** page by accessing the **Account Details** and **Security Details** screens:

If you have any questions, please contact your financial professional.

Securities and investment advisory services are offered through the firms: Osaic Wealth, Inc., Osaic Institutions, Inc., Osaic FA, Inc., and Osaic FS, Inc. broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities are offered through Osaic Services, Inc. and Ladenburg Thalmann & Co., broker-dealers and members of FINRA and SIPC. Advisory services are offered through Ladenburg Thalmann Asset Management, Inc., and Osaic Advisory Services, LLC., registered investment advisers. Advisory programs offered by Osaic Wealth, Inc. are sponsored by VISION2020 Wealth Management Corp., an affiliated registered investment adviser.