04

Capital

CAPITAL

Helping you build true wealth, however you define it.

Our wealth management company and our affiliated asset management firm strive to offer best-in-class wealth management guidance, retirement plan solutions, and access to off-market, institutional-grade investment opportunities.

PRIVATE WEALTH

Making wealth truly personal.

Every client has different financial goals, needs, and preferences. By working closely with our clients, we help them meet their goals with a tailored, holistic approach.

OUR WEALTH MANAGEMENT & FINANCIAL PLANNING:

- Investment management and asset allocation
- Private market access
- Retirement planning
- Estate planning
- Education planning
- Legacy and gifting

CASE STUDY: PRIVATE WEALTH

Investing in relationships.

Sometimes there's more to building a financial plan than simply setting goals and establishing the right vehicles to meet those goals. Take the situation a member of our Private Wealth team faced last year, when he was approached by a physician in North Carolina who'd been both a long-time insurance customer and an investor in our real estate and private equity offerings. This doctor and his wife were looking to build out a financial plan to carry them through the last few years of their careers and into a successful retirement.

Once we had the chance to look at the couple's financial statements, we noticed that more than half of their holdings were in extremely high-commission financial products—and that they were paying substantial fees they didn't even know about to their existing advisor.

Our mission was clear: work with the couple to build a new financial plan and investment portfolio that maximized their investments while minimizing burdensome fees, and set them on a new footing toward the retirement they'd been planning for. We also took it upon ourselves to educate the couple about how to identify hidden fees and rate different investments—so much so that they are now deeply engaged in the financial planning process.

There may not be financial literacy classes in medical school, but our Private Wealth team is there to help doctors and others work toward their goals and achieve true wealth, however they define it.

RETIREMENT PLAN SOLUTIONS

Retirement is a team effort.

2018 saw the creation of our new Retirement Plan Solutions offering, designed to help medical practices build the right retirement plans for their team, while helping them invest wisely and mitigate risk.

OUR RETIREMENT PLAN SOLUTIONS INCLUDE:

FIDUCIARY PROCESS MANAGEMENT

INVESTMENT MANAGEMENT

EMPLOYEE ENGAGEMENT

SERVICE PROVIDER MANAGEMENT

TARGET DATE FUND CONSULTING

PLAN DESIGN OPTIMIZATION

CASE STUDY: RETIREMENT PLAN SOLUTIONS

Helping our members prepare for the future.

Running a practice is complicated, but setting up a retirement plan for your employees doesn't have to be. That's where our Retirement Plan Solutions team comes in.

Last year, a primary care practice in North Carolina that we've insured for almost 20 years came to us looking for help. Their existing plan was underserviced by its existing record-keeper, offered a complicated mix of investment options, and had a suboptimal design that made it hard for some employees to save as much as they wanted to.

We helped in a few different ways. First, we took the practice through a process to find a new, more accessible service provider that was able to reduce total administrative costs by roughly 25%. Then we put a more coherent fund lineup in place based on what we consider institutional-quality best practices, mapped the old lineup to the recommended new lineup, and established a process for semi-annual evaluation of the investments. Finally, we adjusted the plan design to make it more capable of supporting full participation by all employees.

We're not just an investment advisor to our retirement plan clients—we're a full-service consulting partner.

REAL ESTATE FUND

The Real Estate Fund

Our Real Estate Fund makes diversified real estate investments in the Southeast and Mid-Atlantic, and has so far invested approximately $70 million across 11 transactions.

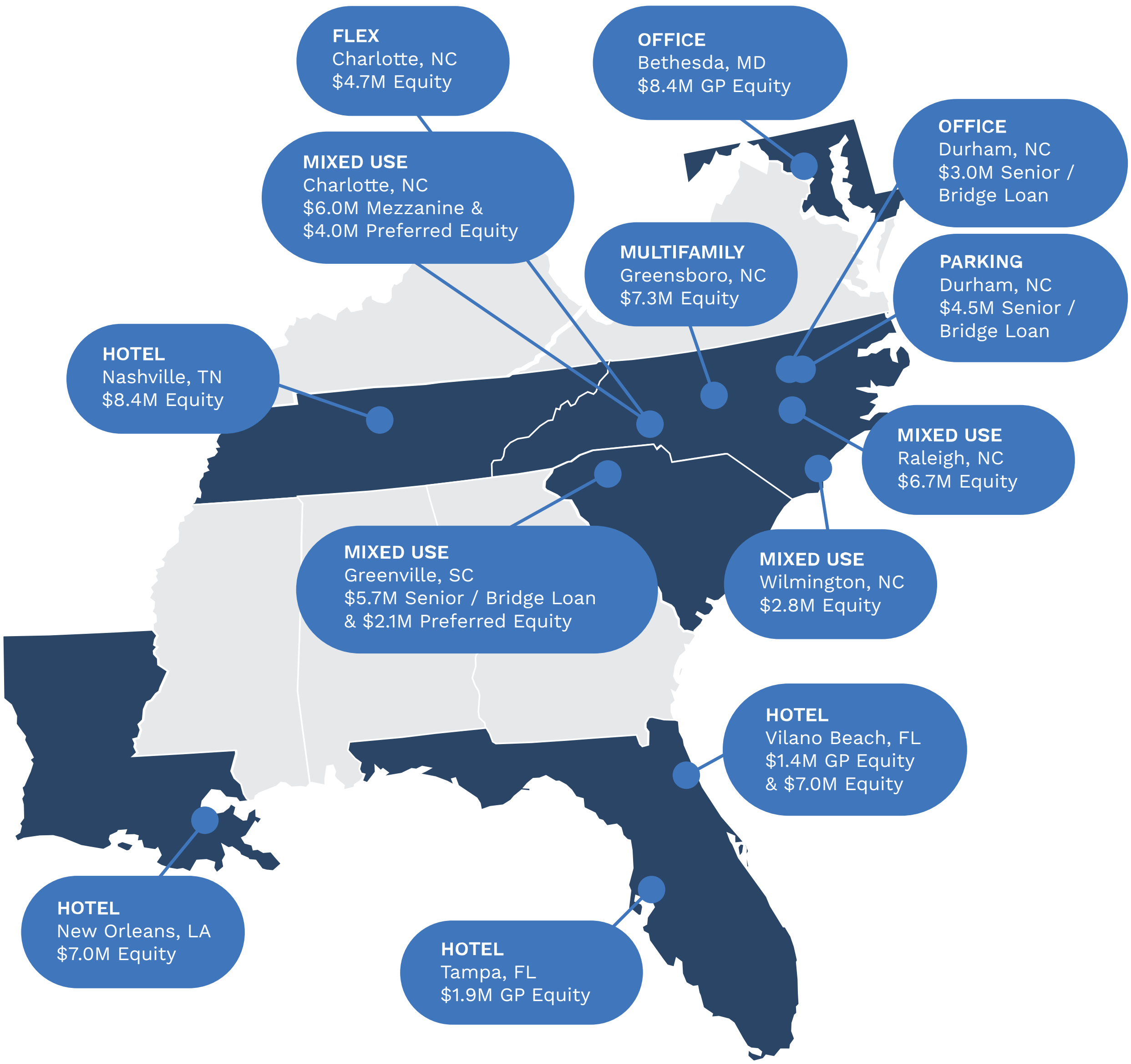
- Seeks to build a Southeast real estate portfolio that is more diversified than most investors can assemble independently
- Finds proprietary off-market deals through our own network
- Tailors investment structures to the needs of each deal, seeking to preserve upside while mitigating identified risks
- Aims to generate current income that can be distributed to investors quarterly

COMMITMENTS

$107,295,000

Commitments are made up of the first Real Estate Fund and the first closing of the second Real Estate Fund, which was completed in December.

INVESTMENTS



PRIVATE CREDIT AND EQUITY FUND

Private ownership that gives your portfolio long-term strategic diversification.

We launched our Opportunity Fund in 2018, giving qualified investors the ability to join us in investing in growth-oriented middle-market businesses. Private credit and equity strategies like this have historically outperformed comparative public market strategies, making them an attractive investment strategy to help diversify investors' portfolios.

INVESTMENTS:

- Pondera Solutions—A software-as-a-service company that combats waste, fraud, and abuse in government programs
- Counter Culture Coffee—A roaster of specialty coffee beans

THE OPPORTUNITY FUND:

- Makes debt and equity investments in privately held companies
- Generates current income from interest-yielding debt investments that can be distributed to investors quarterly
- Provides the potential for enhanced returns through equity investments
- Builds a diversified portfolio of growing, market-leading businesses
- Offers access to proprietary investment transactions

ASSETS UNDER ADVISEMENT

$336.6M as of 12/31/18

Assets under advisement include assets managed by SharpVue Capital and advisory-only assets. Assets under management were $160.6M as of 12/31/18.

INDIVIDUAL ACCOUNTS

REAL ESTATE

34% Increase year-over-year

PRIVATE WEALTH

61% Increase year-over-year

END NOTES

Disclaimer.

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