



About Us

The financial professionals at Partners Wealth Management (PWM) are dedicated to provide financial services to affluent clientele. The firm was established in 1991 by John Freiburger, and has evolved into a team of experienced professionals with a national clientele.

At Partners Wealth Management, our primary goal is to educate and empower clients to make fully informed, effective decisions. To do so, we begin by striving to discover and solidify the core values, attitudes, and beliefs that pertain to the accumulation, management, and transfer of a client's wealth. Next, we seek to address the problems that may exist in the client's current plan, so that they can be better positioned to seize potential opportunities. Through this goal-setting process, clients gain clarity and complete confidence in their plan as their financial affairs and personal values become aligned.

Unlike many advisors that clients may have dealt with in the past, we take a holistic, multi-disciplinary approach to planning. It is our strong belief that no matter how well-designed a piece of the client's plan might be, it cannot truly be effective if it is not integrated with the overall wealth strategy. However, we do recognize that clients have relationships with trusted financial, legal, and tax advisors, and may want to continue those relationships. We have the ability to add value to these existing relationships by orchestrating a comprehensive strategy to maximize results and simplify life for the client.

It is our promise to consistently provide independent, unbiased professional advice to clients—along with access to cutting-edge strategies. In fact, as Investment Advisor Representatives, it is our fiduciary responsibility, and one that we take very seriously. That is why in all client interactions, we strive to foster intimate, personal relationships to facilitate the communication needed to exceed expectations.

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John E. Freiburger



John E. Freiburger, CLU, ChFC, CFP®, AEP, MSFS, AIF is the founder and managing partner of Partners Wealth Management, based in Naperville, IL. Partners Wealth Management is an independent wealth management practice that offers comprehensive, integrated planning and investment services.

As an experienced Certified Financial Planner™ professional, John focuses on helping high net worth individuals, closely held businesses, corporations and organizations sustain and help grow long-term wealth. His extensive background and experience in the financial, retirement, and estate planning fields have earned him membership in the Top of the Table qualifiers for Million Dollar Round Table, an international organization of financial service professionals.

For over 20 years, John's proactive service and commitment to excellence have served as the foundation for Partners Wealth Management's clientele.

In an effort to share his knowledge with the business and banking community, and to further support his clientele's financial services and private banking needs, John serves as a founding member of the board of First Community Bank of Naperville which also has member bank in 6 surrounding suburbs.

John is a Registered Representative with Kestra Investment Services, LLC and an Investment Advisor Representative with Kestra Advisory Services, LLC holding his Series 7: FINRA General Securities Representative and Series 63: FINRA Uniform Securities Agent & State Law Examination licenses. As an Insurance Producer, John is also licensed to advise on various insurance products in numerous states across the country.

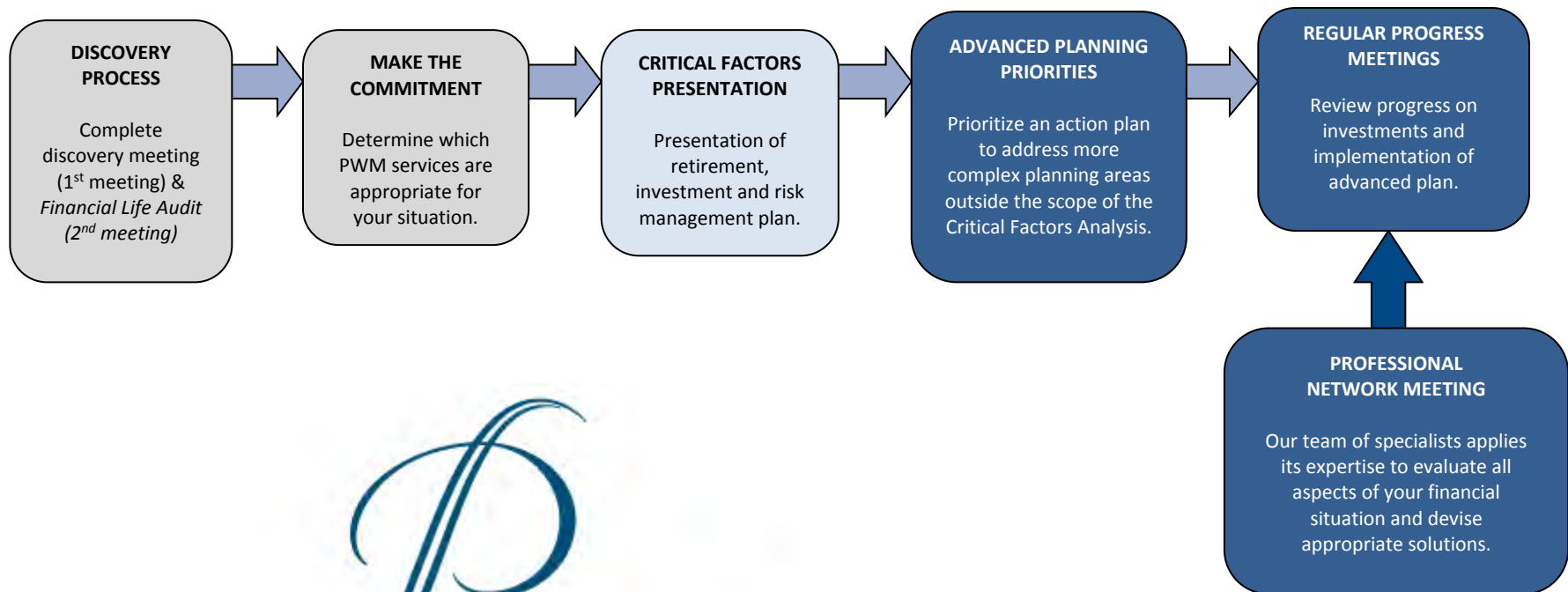
John's educational background includes a B.S. in Management/Marketing Information Systems, with honors, from St. Joseph's College and a MBA from DePaul University. John has also earned his Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) designations from The American College. He continued on at The American College to attain his Masters of Science in Financial Services (MSFS). This advanced degree is the highest level of professional education available in the insurance and financial services industry. John also holds the Accredited Investment Fiduciary (AIF) designation. The AIF Designation signifies that the holder has a thorough knowledge of the fiduciary standard of care.

He served as a member of St. Joseph's College Board of Trustees for 17 years, and lent his specialization in planned giving to the college. John also serves on a number of other not-for-profit and corporate boards.

Email: john@partnerswealth.com

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PWM Client Experience



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Getting Started: Requested Information

In order for us to assist you in your planning and to utilize everyone's time efficiently, we ask that you pull together the following documents:

- Bank statements
- IRA, Keogh, and 401(k) statements
- Other investment instruments
- Summary of benefits provided through employers
- Stock Option information (NQ/ISO/ESPP) plan documents, exercising agreements, statements and summary of activity
- Legal documents (trusts, buy/sell agreements, wills, etc.)
- Insurance contracts (life, disability, long-term care, home/auto)
- Tax returns from the last two years
- Any other information that you feel is relevant to your finances

Also, in order to better understand your financial independence needs, it would be helpful if you could give some thought to your regular lifestyle costs as well as any big-ticket purchases (i.e. college tuition, second home, etc.) you anticipate in the next few years.

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Investor Questionnaire



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Investor Information

1 **Enter Investor information.** *(Note: online input space allows for up to 10 Investors to be entered)*

Investor 1

Name:	
Address:	
City:	State:
Postal Code:	Country:
Home Phone:	
Work Phone:	
E-mail:	
Social Security Number:	
Driver's License Number <u>and</u> Expiration:	

Investor 2

Name:	
Address:	
City:	State:
Postal Code:	Country:
Home Phone:	
Work Phone:	
E-mail:	
Social Security Number:	
Driver's License Number <u>and</u> Expiration:	

Investor 3

Name:	
Address:	
City:	State:
Postal Code:	Country:
Home Phone:	
Work Phone:	
E-mail:	
Social Security Number:	
Driver's License Number <u>and</u> Expiration:	

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Investor 4

Name:	
Address:	
City:	State:
Postal Code:	Country:
Home Phone:	
Work Phone:	
E-mail:	
Social Security Number:	
Driver's License Number <u>and</u> Expiration:	

2 Enter all accounts about which this IPS (Investment Policy Statement) will be concerned.

(Note: online input space allows for up to 30 Accounts to be entered)

ACCOUNT TITLE	ACCOUNT NUMBER	CUSTODIAN	APPROXIMATE MARKET VALUE OF THE ACCOUNT
TOTAL			

3 Enter Tax Advisor and Attorney information.

Tax Advisor Information

Name:	
Firm Name:	
Address:	
City:	State:
Postal Code:	Country:
Phone:	
E-mail:	

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Attorney Information

Name:	
Firm Name:	
Address:	
City:	State:
Postal Code:	Country:
Phone:	
E-mail:	

4 Please identify anyone else who should receive a copy of this IPS.

1.
2.
3.
4.
5.

Note: online input space allows for up to 15 recipients to be entered

5 The authorized decision maker(s) for the assets under this IPS and their capacity are:

Note: online input space is unlimited

If there is more than one authorized decision maker, in what combination are the decision makers authorized to make decisions?

- Any single authorized decision maker is authorized to act alone, without limitation
- Any decision in which a majority of the decision makers approve
- All authorized decision makers must agree unanimously in order to direct future policy
- Other. Please describe:

Note: online input space is unlimited

6 If another Investment Advisor is managing a portion of this portfolio, enter the Advisor's contact information.

Advisor Name:	
Firm Name:	
Address:	
City:	State:
Postal Code:	Country:
Phone:	
E-mail:	

Background Information

7 Provide information about any relevant circumstances or issues not covered above.

Investor Circumstances

Note: online input space is unlimited

8 What factors, if any, might impact how this money should be managed?

Note: online input space is unlimited

Economic Assumptions

9 Prospects for the future.

In general, how would the Investor describe their own outlook for the time periods listed?

- | 1 Year: | 5 Years: | 10 Years: |
|--|--|--|
| <input type="checkbox"/> Very Positive | <input type="checkbox"/> Very Positive | <input type="checkbox"/> Very Positive |
| <input type="checkbox"/> Modestly Positive | <input type="checkbox"/> Modestly Positive | <input type="checkbox"/> Modestly Positive |
| <input type="checkbox"/> Neutral | <input type="checkbox"/> Neutral | <input type="checkbox"/> Neutral |
| <input type="checkbox"/> Modestly Negative | <input type="checkbox"/> Modestly Negative | <input type="checkbox"/> Modestly Negative |
| <input type="checkbox"/> Very Negative | <input type="checkbox"/> Very Negative | <input type="checkbox"/> Very Negative |
| <input type="checkbox"/> Unsure | <input type="checkbox"/> Unsure | <input type="checkbox"/> Unsure |

What is the Investor's outlook on inflation for the time periods?

- | 1 Year: | 5 Years: | 10 Years: |
|--|--|--|
| <input type="checkbox"/> It will increase | <input type="checkbox"/> It will increase | <input type="checkbox"/> It will increase |
| <input type="checkbox"/> It will be steady | <input type="checkbox"/> It will be steady | <input type="checkbox"/> It will be steady |
| <input type="checkbox"/> It will decrease | <input type="checkbox"/> It will decrease | <input type="checkbox"/> It will decrease |

Investment Objectives

10 Please describe the investment goals/objectives for this portfolio.

Note: online input space is unlimited

11 Which of the following is the Investor's primary objective for this investment portfolio?

- To assure the safety of the principal.
- To generate income.
- To achieve a particular investment goal.
- Growth.
- To accumulate assets for retirement.
- Other. Please explain:

Note: online input space is unlimited

12 Notwithstanding the above question, most of us have several objectives relating to our investments. Please rank the following objectives in order of importance to the Investor, with 1 being the most important.

- _____ Safety/Capital Preservation (without regard to inflation).
- _____ Capital Preservation (adjusted for inflation).
- _____ Growth.
- _____ Liquidity.
- _____ Current Income.
- _____ Other. Please explain:

Note: online input space is unlimited

13 Achieving the Investor's goals:

- There is a target investment return for this client. (If this box is left blank, please skip the remainder of this question.)

What rate of return, after fees and expenses,
does the Investor need to achieve to meet their goals? _____%

What is the net rate of return above inflation? _____%

Time Horizon

14 What is the Investor's Time Horizon for this portfolio?

Investment Time Horizon refers to the number of years the Investor expects the portfolio to be invested before substantial withdrawals will be made from the portfolio.

Withdrawals:

a. When will distributions be required from this portfolio?

- Withdrawals are not expected to be needed from this portfolio any time soon.
- Withdrawals will begin immediately, and will occur every:
(if you check this, please also complete part b below)
 month quarter six months year
- Withdrawals will be needed, beginning in approximately:
 3 years 5 years 10 years more than 10 years
- Withdrawals are expected to be needed in another time period, described as follows:

Note: online input space is unlimited

b. For immediate withdrawals, the annualized amount of those withdrawals will be:

\$ _____ or _____ %

If the immediate withdrawal amount is to be based on a percentage of the portfolio, how often will the withdrawal amount be recalculated?

- End of the prior year
- Beginning of each current year
- Other, please describe:

Note: online input space is unlimited

Tax Considerations

15 Does the Investor pay federal or state income taxes?

- Yes
- No

If yes, at what top marginal federal tax bracket? _____%

16 If state taxes are applicable, the Investor’s top marginal state tax bracket will be:

_____%

17 What tax considerations should be kept in mind in managing the portfolio? (select all that apply)

- The portfolio is entirely tax deferred. Tax minimization is not a concern for this investment portfolio.
- Investor has tax loss carry-forwards which can be utilized to reduce future taxes.
- Investor wishes that this portfolio be managed to minimize taxes.
- Other:

Note: online input space is unlimited

18 Will this portfolio be managed to improve tax efficiency?

- Yes
- No

If yes, describe how the portfolio will be managed to improve its tax efficiency:

Note: online input space is unlimited

Investment Policy Items

19 **When cash (money market funds, bank CDs, etc.) is kept as part of a portfolio, some investors want or need a specific portion to remain as cash, so it can be easily used. As part of this investment portfolio the Investor wishes to maintain:**

- No minimum liquidity needs (cash is handled separately).
- A minimum of _____% of total investments in cash/cash equivalents.
- At least \$_____ in cash/cash equivalents.

For how long will these needs apply?

Note: online input space is unlimited

20 **Do you want to impose any portfolio restrictions or constraints?**

- Yes No

21 **Requested portfolio restrictions or constraints:**

Maximum average bond maturities at no more than _____ year(s)

Maximum individual bond maturity should be no more than _____ year(s)

Maximum portion of portfolio in a single fund at no more than _____%

Maximum portion of portfolio in a single security at no more than _____%

Describe any other investment considerations or specific restrictions requested by the Investor in the management of this portfolio:

Note: online input space is unlimited

22 Describe any socially responsible concerns or other issues that the Investor would like to see reflected in the portfolio in this portfolio.

Note: online input space is unlimited

23 Periodically, it is appropriate that the Investor and the Advisor review the relationship and the policies being implemented. How often will the Advisor and the Investor review and update this IPS?

- Annually
- Every two years
- Every three years
- Every four years
- Every five years

24 How frequently would the Investor like to meet to discuss the investments?

- Weekly
- Monthly
- Quarterly
- Semi-annually
- Annually
- Never

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Risk Tolerance

R1 Describe the Investor's knowledge of investments.

- None Limited Good Extensive

R2 What is the Investor's investment temperament?

- Investor is more interested in conserving capital than in seeking growth. Investor prefers to accept moderate income and little or no growth in exchange for stability and minimum risk.
- Investor understands that in order to achieve higher returns, it is necessary to take some risk. Investor is willing to accept moderate volatility in the value of their portfolio in exchange for greater income and/or growth potential.
- Investor understands that in order to achieve higher returns, it is necessary to take some risk. Investor is willing to be more aggressive and face greater risk in order to pursue the possibility of above average rates of return.

R3 An investment decision involves both returns and risk – the higher the potential for returns, the greater the risk of high volatility of results, including loss. What influences the Investor the most when making an important investment decision?

- Investor is mainly influenced by the potential gain.
- Investor is more influenced by the potential gain than by the potential loss.
- Investor is more influenced by the potential loss than by the potential gain.
- Investor is mainly influenced by the potential loss.

R4 Which of the following would best describe the Investor's reaction to short-term fluctuations in this investment portfolio?

- Investor would be extremely uneasy about any fluctuations in the value of the investment portfolio.
- Investor would be very concerned about short-term fluctuations in the value of the investment portfolio, but not to the extreme.
- Investor would have some concern about short-term fluctuations in the value of the investment portfolio.
- Investor would have very little concern about short-term fluctuations in the value of the investment portfolio.

R5 Please choose the statement that best reflects the Investor:

- Investor would rather be out of the stock market when it goes down than in the market when it goes up (i.e. Investor cannot live with the volatility of the stock market).
- Investor would rather be in the stock market when it goes down than out of the market when it goes up (i.e. Investor may not like the idea, but they can live with the volatility of the stock market in order to earn market returns).

R6 If the Investor could increase their chances of achieving all of their goals by taking more risk, would they...

- Be unlikely to take much more risk?
- Be willing to take a little more risk with some of their money?
- Be willing to take a little more risk with all their money?
- Be willing to take a lot more risk with all their money?

R7 How long would the Investor be prepared to recover from a downward fluctuation in the portfolio?

Except for the Great Depression, the longest time investors have had to wait after a market crash or a really bad market decline for their portfolio to return to its earlier value has been: 4 years for stock and 2 years for bond investments. Knowing this, and knowing that it is impossible to protect an Investor from an occasional loss, if the Investor chooses to invest at least some of their portfolio in stocks, please check one of the following to indicate how long the Investor would be prepared to wait out a downward fluctuation in their portfolio:

- Less than one year.*
- Between one and two years.*
- Between two and three years.*
- Over three years.

* If the Investor selected a period of three years or less, is the Investor prepared to substantially reduce the Investor's goals as a result of not being willing to accept risk?

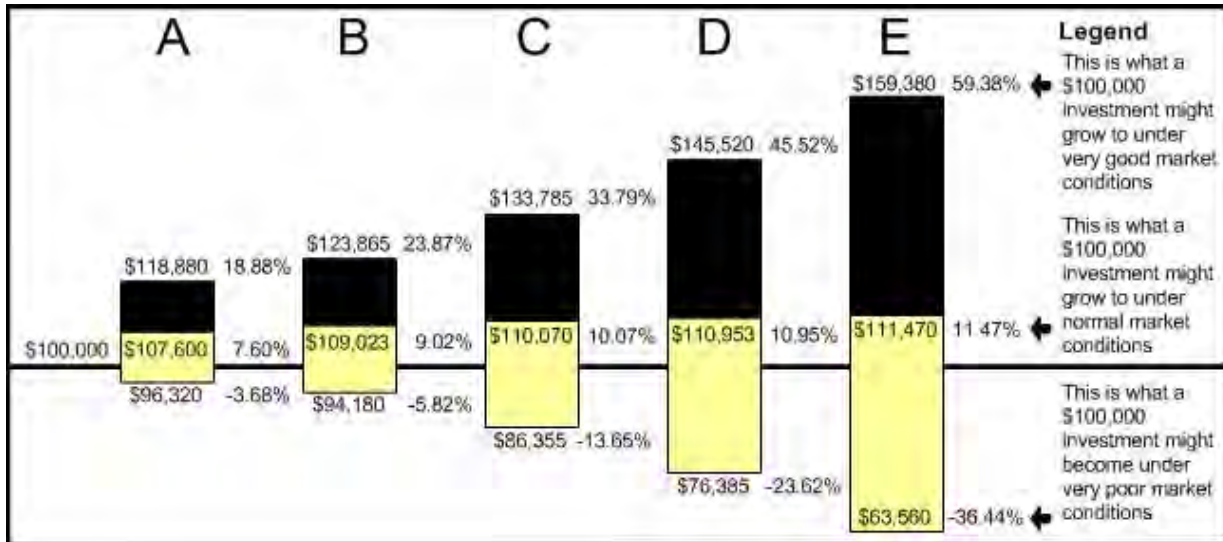
- Yes
- No

R8 Which investment would the Investor be most comfortable owning?

The chart below shows the historical range of values for five different investments of \$100,000 after one year.

Which investment would the Investor be most comfortable owning?

Note: Range of returns in this chart assumes 99% probability of likelihood. On rare occasions the “worst”



IPS Individual/Family Questionnaire © 2008 IPS AdvisorPro®

could be substantially worse (or better) than shown. Data illustrated is from 1/1/72 to 12/31/09. All portfolios are broadly diversified, and include cash, short- and intermediate-term bonds, large and small U.S. and non-U.S. stocks, emerging market stocks, REITs and commodities. The portion dedicated to bonds and cash per portfolio are: A=100%, B=75%, C=50%, D=25%, E=0%. While portfolios structured differently may have results which are greater or less than the results shown here, the principle of greater risk accompanies the pursuit of higher returns will always apply.

- Investment A Investment B Investment C Investment D Investment E

R9 Which statement best reflects the Investor’s attitude about investing in the equity markets?

The Investor:

- is unwilling to experience any reduction in the value of their investments.
- can tolerate infrequent, very limited declines (less than 10%) through difficult phases in a stock market cycle.
- can tolerate limited declines (10-20%) through difficult phases in a stock market cycle.
- can tolerate periods of moderately negative returns (declines of 20-35%) to achieve potentially higher investment returns and recognizes and accepts that negative returns could persist for a year and possibly longer.
- can tolerate periods of significant negative returns (greater than 35%) for the chance to maximize their long-term returns and recognizes and accepts that negative returns could persist for a year and possibly longer.

Client Signature: _____

Co-Client Signature: _____

Date: _____

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