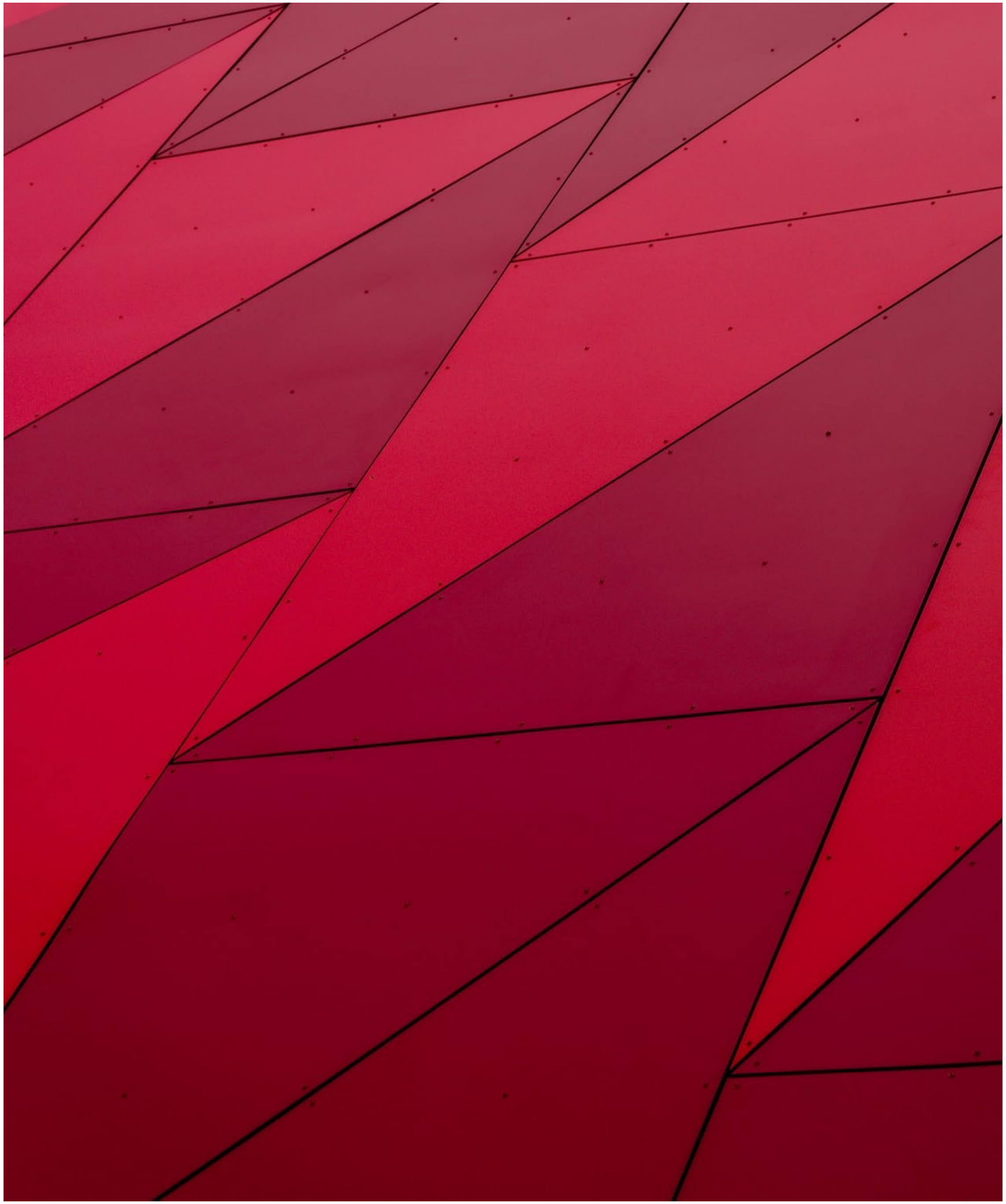

LEO | Wealth

Your Wealth.
Our Responsibility.

Who We Are

An independent global wealth manager providing comprehensive advice & personal guidance for a clear financial future.

LEO | Wealth

Commitment To Clients

LEO|Wealth

We are unwavering in two core principles that define us as a firm.

We Are Independent

Independence means a single set of priorities, shared risk and shared return. We are an independent company owned by its employees and we endeavor to work alongside clients in everything we do.

We Are A Fiduciary

The fiduciary standard is the highest standard of care in equity or law. The term fiduciary (from Latin fiduciarius, meaning "holding in trust") means a legal or ethical relationship of trust between two or more parties. All advisors are required to adhere to a fiduciary ethic espousing the five core principles of the Fiduciary Standard:

- Always act in the best interest of the client.
- Act with prudence, skill, care, diligence, and good judgment.
- Provide conspicuous, full and fair disclosure of all important facts.
- Avoid "conflicts" of interest; embrace "alignment" of interests.
- Fully disclose and fairly manage unavoidable conflicts in the client's best interest.

Independence Is Key

We are a fiduciary, focused on the best interests of our clients without preference toward any investment or products.

A True Fiduciary

An independent company owned by employees, not a bank or product provider.

Transparent Fees

We are not tied to any platform, service or product provider, which allows us to make decisions based on each client's best interests.

Informed Recommendations

We pay for independent research from industry experts and do our own due diligence for all advice we give.

Principles

Expert, holistic and **independent** advice

Personalized solutions and service for all clients

Strategic financial advice on **all areas of wealth**

Transparent, fully disclosed costs

Leveraging of the best minds in **research**

Technology for integrated reporting

Serving a **diverse** range of clients from ultra high net worth to young families starting to plan

Leadership Team

As stewards of your wealth, it is our responsibility to design and cultivate a wealth management plan tailored exclusively for you. Our team consists of highly experienced wealth management, investment and administration professionals who will strive to see that your goals are met.

We are 100% independent, owned and operated by a diverse group of equity owners who came together over shared values of providing trusted advice, international expertise, and personal commitment to do better for clients. We believe our independence is one of our strongest assets, and our people are what make us special.

Matt Allain
Chief Executive Officer

Jessica Cutrera, TEP
President

Eric Katz, CFP®, TEP
Chief Wealth Officer

Harmen Overdijk, CFA
Chief Investment Officer

Jon Rustin
Chief Financial Officer

Stephen Tally
Chief Operating Officer

Who We Serve

Our clients are diverse and global.
So is the way we work with them.

LEO | Wealth

Global Citizens

We serve a wide list of clients on multiple continents and seek to provide highly skilled, comprehensive financial planning that yields long-term financial success.

Our clients are global, but our expertise is local, enabling us to assist with local and international wealth management issues.

Who We Serve

LEO | Wealth

Global Citizens

Working and living abroad brings exceptional opportunities but also unique challenges. Living, earning, and investing across borders creates complex tax, legal, and regulatory concerns that require extensive expertise. Our team is here to help and works regularly with American, British, EU, Australian and other global citizens to ensure that wealth strategies are in line with the latest global tax rules and regulations.

Individuals & Families

Taking a holistic & personalised approach, we assist clients with financial planning, tax strategies, investments, administration and other aspects of their total wealth to achieve the right outcome.

Investing for Women

Traditional financial planning fails many women. Caring for aging parents, raising children, coping with death, disability or divorce - all require a custom approach. Our professional female team understands and is committed to helping women succeed in their financial plans.

Business Owners & Entrepreneurs

Running a business is not simply a financial decision, it is an emotional undertaking. Our role with business owners and entrepreneurs is simple - assist with every aspect of wealth management, so that you can focus on running your business and not worrying about your financial health.

Family Offices

There's no such thing as an average family office. We work with family offices to complement their needs - contributing public market expertise to a largely illiquid investment portfolio or assisting in generational wealth transfer while the family focuses on investments.

What We Do

Our offering includes holistic wealth management, global tax and cross-border estate planning, insurance, alternative investments and global portfolio strategies.

LEO | Wealth

A Holistic Approach

LEO | Wealth

Wealth Management

As stewards of your wealth, it is our responsibility to design and cultivate a wealth management plan tailored exclusively for you to ensure that your goals are met.

Tax & Estate Planning

Our in-house tax team brings extensive industry experience, relying on a thorough and pragmatic approach to solving our client's most complex tax issues.

Investment Management

Our transparent and systematic approach to investing allows us to build custom portfolios tailored to each client's needs to deliver consistent results.

Cross-Border Advisory

Living, working, and investing across borders creates complex tax, legal, and regulatory concerns that require extensive expertise. Our cross-border services were developed to help individuals and companies solve these challenges.

Insurance

Offering a series of financial tools and strategies to protect you and your family in times of change. Our expertise provides a complete one-stop insurance planning solution and to facilitate thoughtful planning for your family and your legacy.

Wealth Management

Wealth Management

As stewards of your wealth, it is our responsibility to design and cultivate a wealth management plan tailored exclusively for you to ensure that your goals are met.

Financial Planning & Tax Services

Broad in scope, but commensurate with a client's needs, resources and complexity. Includes investment planning, income tax preparation & planning, risk management, estate planning and cash flow analysis.

Family Office & CFO Services

Established or pre-family office planning for those who need a dedicated effort. For ultra-affluent clients who don't need or want their own dedicated family office, LEO Multifamily Office structure is a compelling solution.

Comprehensive Service

Designed for high level of financial counseling services for clients with more sophisticated planning needs.

Concierge Services

Consolidated reporting, bill paying services, administrative support.

Tax & Estate Planning

Tax & Estate Planning

Our in-house tax team brings extensive industry experience, relying on a thorough and pragmatic approach to solving our client’s most complex tax issues.

Tax Return Preparation & Compliance

Prepare individual income tax, private foundation, fiduciary, FLP, LLC, CRT and gift tax returns. File directly with tax authorities at Federal, state and local levels. Deal directly with tax authorities on behalf of clients.

Fiduciary Accounting

Manage accounting for trusts, estates and guardianships. Negotiate judicial or informal settlements. Incorporate accounting with tax compliance requirements of estates and trust.

Cross-Border Tax Planning

Tax planning for filing responsibilities within and between countries requires a coordinated approach. Our tax team prepares hundreds of U.S. tax returns and works closely with other providers to meet filing obligations outside the U.S.

Identifying Tax Planning Opportunities

Proactive in identifying tax planning opportunities in clients' current and future financial situations. Charitable gifting strategies, family gifting and coordinating tax planning in conjunction with investment portfolio management.

Investment Management

Investment Management

Our aim is to preserve and grow client wealth via suitable long-term investments. Philosophically, we believe that all clients should be able to build a portfolio strategy based on their own objectives, interests and core values.

Investment Philosophy

The future is unknowable. Chasing short term return promises leads to long-term disappointment. We believe in strategic investing based on Nobel prize winning research, tilting portfolios towards empirically proven sources of higher expected returns.

Independent and fiduciary in nature, our investment team relies on independent research and is manager agnostic.

Using a transparent and systematic investment process, we design portfolios and offer informed advice tailored to each client, striving for consistent results that investors can understand, and stick with, in all market environments.

A Repeatable & Focused Process

Asset allocation to prioritize markets we want to own over the medium term. Security selection of characteristics proven over time to outperform. Considered rebalancing to ensure momentum and diversification are balanced.

Neither Asset Allocation nor Diversification guarantee a profit or protect against a loss in a declining market. They are methods used to help manage investment risk. Rebalancing/Reallocating can entail transaction costs and tax consequences that should be considered when determining a rebalancing/reallocation strategy.

Investment Management Platform

LEO|Wealth

Investment Management Platform

Our multi-faceted approach can be utilized in full across all offerings, for a single investment strategy or for customized advice as needed. A 7 person US and HK-based investment team tailors solutions to the needs of a client rather than offering an in-house fund that claims to solve all investment challenges.

Global Allocation ETF Models

30+ low-cost models across a variety of exposures, currencies and risk levels.

Implement our main investment ideas and can be utilized as a single strategy core allocation tool by clients.

Thematic Exposure Models

20+ stock and ETF portfolios targeting key investment themes at 0 or low cost.

Seek to obtain specific exposure to a near-term horizon opportunity or specific client interest.

Ways We Work With Our Clients

- Custom Portfolio Builds
- A Single Strategy
- Outsourced CIO Services
- Product Due Diligence
- Allocation Advice
- Family Office Support

Sustainability and ESG

Focus on non-financial risks and potentially better long-term results

Integrated into every strategy or security selected or prioritized exclusively in a thematic strategy.

Alternatives

Access to global liquid and illiquid alternative investments.

Private Credit, Equity and Hedge Fund allocations on standalone basis or as part of holistic investment strategy.

Exchange Traded Funds (ETF's) are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the investment company, can be obtained from the Fund Company or your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.

Investing in alternative assets involves higher risks than traditional investments and is suitable only for sophisticated investors. Alternative investments are often sold by prospectus that discloses all risks, fees, and expenses. They are not tax efficient and an investor should consult with his/her tax advisor prior to investing. Alternative investments have higher fees than traditional investments and they may also be highly leveraged and engage in speculative investment techniques, which can magnify the potential for investment loss or gain and should not be deemed a complete investment program. The value of the investment may fall as well as rise and investors may get back less than they invested.

Insurance

LEO | Wealth

Insurance

Financial tools and strategies to protect you and your family as times change. We aim to provide a complete one-stop insurance planning solution that allows you to feel secure about your money, future and legacy.

Protection

Comprehensive Insurance Planning Solutions

Life Insurance Advisory Services

Disability Insurance Advisory Services

Long Term Care Advisory

We start with education about insurance to empower informed decisions.

We then act as a guide through the process of policy selection, underwriting and policy placement.

After coverage is in force, we continue to service and monitor policies and planning strategies to ensure policy parameters continue to meet all established planning objectives.

Cross-Border Advisory

Cross-Border Advisory

Living, working and investing across borders creates complex tax, legal, and regulatory concerns that require extensive expertise. Our team works to solve these challenges as cross-border dynamics evolve.

Our Cross-Border services were developed to help individuals and companies solve the complexity of international living and working.

Our team works regularly with American, British, Australian and other global citizens to ensure that their wealth strategies are in line with the latest global tax rules and regulations.

- International Assignments
- Cross-Border Tax Planning
- International Estate Planning
- Country-specific Benefit Planning
- Country & Tax Aware Investments

How We Charge

LEO | Wealth

The way we do business and the way we charge aligns our interests with yours.

Wealth & Estate Planning	Fixed fees based on scope of work
Asset Management	Percentage of assets under management*
Insurance	Independent insurance brokerage

- Our fees are simple, straight-forward and aligned with our clients' interests.
- We are completely independent; our proprietary products serve as access vehicles for clients and fees are adjusted to avoid double charging.
- All fees are disclosed and discussed with clients before any work or investment is made.
- We do not custody assets and instead open accounts at a variety of custodians driven by client needs. Accounts are in clients' names and only clients can transfer funds.

** Fees based on portfolio size and complexity*

Our Global Presence

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- whose net personal assets exceed in value S$2 million (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount. For the purpose of this category, in determining the value of net personal assets, the value of the individual's primary residence: (i) is to be calculated by deducting any outstanding amounts in respect of any credit facility that is secured by the residence from the estimated fair market value of the residence; and (ii) is taken to be the lower of the following: (x) the value calculated under paragraph (i); or (y) S$1 million;
- whose financial assets (net of any related liabilities) exceed in value S$1 million (or its equivalent in a foreign currency) or such other amount as MAS may prescribe in place of the first amount, where "financial asset" means –(i) a deposit as defined in Section 4B of the Banking Act (Cap. 19) of Singapore; (ii) an investment product as defined in section 2(1) of the Financial Advisers Act (Cap. 110) of Singapore; any other asset as may be prescribed by regulations made under Section 341 of the Securities and Futures Act (Cap. 289) of Singapore; or
- whose income in the preceding 12 months is not less than S$300,000 (or its equivalent in a foreign currency) or such other amount as the MAS may prescribe in place of the first amount.

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