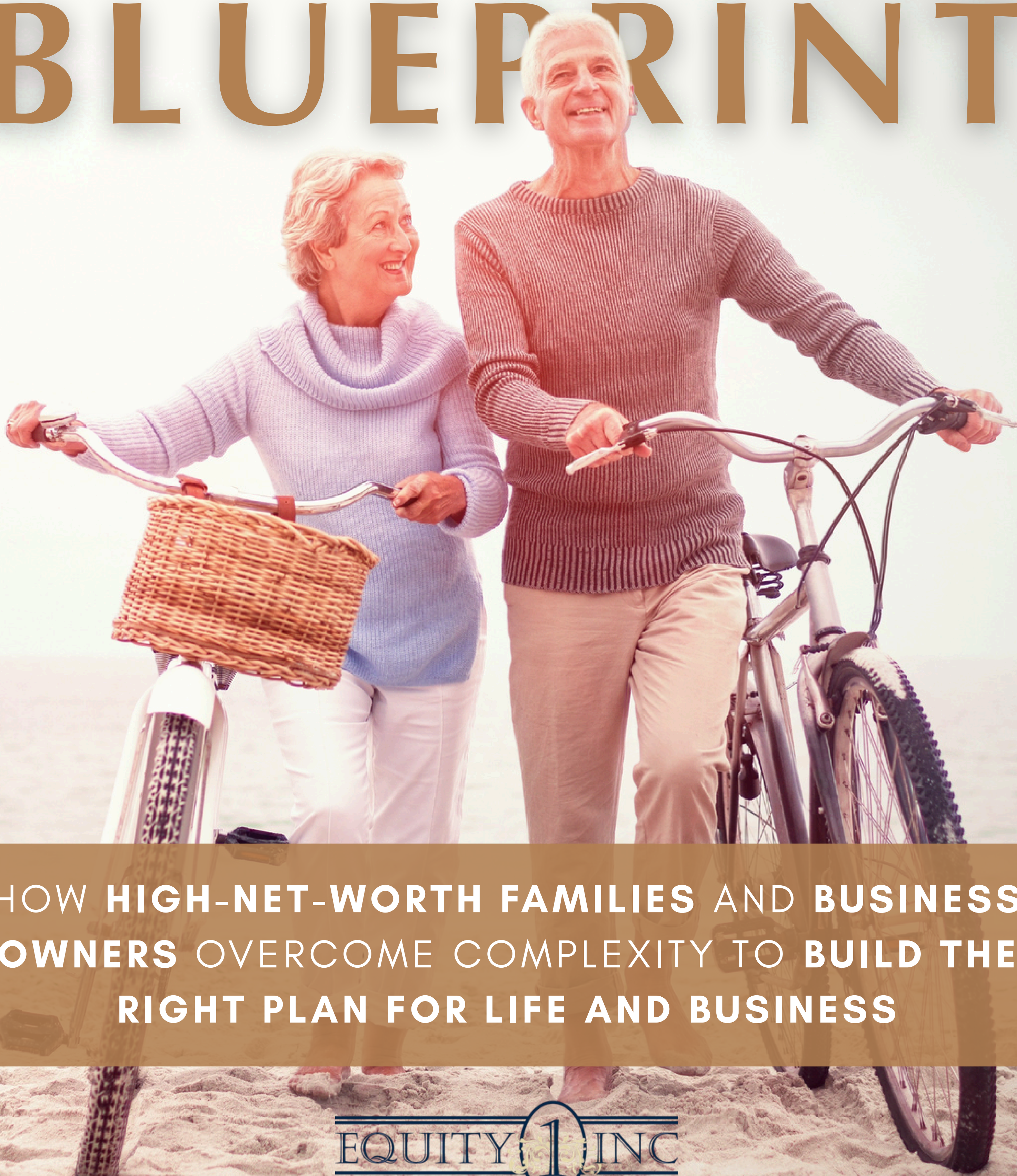
THE

FINANCIAL FREEDOM BLUEPRINT



HOW **HIGH-NET-WORTH FAMILIES** AND **BUSINESS OWNERS** OVERCOME COMPLEXITY TO **BUILD THE RIGHT PLAN FOR LIFE AND BUSINESS**

EQUITY 1 INC
Financial Solutions

WWW.EQUITY1INC.COM

BUILD THE RIGHT PLAN FOR YOUR
LIFE & BUSINESS

A Family-Office Approach to Protecting Financial Freedom and Stewarding Wealth with Purpose

PICK A TIME.
TALK WITH THE TEAM.
ENJOY FINANCIAL FREEDOM.

EQUITY 1 INC
Financial Solutions

Letter from the FOUNDER

Over the past decade, the financial landscape has changed dramatically. Today, successful individuals and families are navigating a growing number of variables: evolving tax laws, volatile markets, concentrated assets, business ownership, liquidity events, and generational wealth planning.

With success often comes complexity.

And with complexity comes risk—especially when the various pieces of your financial life are not intentionally designed to work together. Many high-net-worth individuals have assembled a team of advisors and built what appears to be a solid financial structure. But in reality, those pieces are often operating independently rather than as part of a unified strategy.

That's why we believe **true financial freedom comes from having a coordinated strategy that aligns your wealth with your values, your family, and your future**.

At Equity 1, our philosophy is simple: clarity creates confidence. When your investments, tax strategy, risk management, business planning, and legacy goals are aligned, you gain more than financial efficiency—you gain peace of mind, intentionality, and the ability to move forward with purpose.

This is the foundation of a family-office approach to planning. Not more complexity, but **greater clarity and coordination**.

Because the truth is, most successful families assume they have a financial plan, but many are missing critical pieces.

Steve Burton

THE HIGH COST OF

COMPLEXITY & LACK OF COORDINATION

Financial Success Often Creates Financial Complexity

High-Net-Worth families and business owners face unique challenges

- Multiple Income Streams
- Business Ownership
- Concentrated Investments
- Complex Tax Exposure
- Estate Planning Concerns
- Big Liquidity Events
- Legacy Planning

THE **HIDDEN COST** OF FRAGMENTED ADVICE

Most wealth strategies are incomplete.

It's common for clients to work with a financial advisor, a CPA, an insurance agent, an Estate attorney, business consultants, etc.

But **no one is *coordinating* the strategy**.

- Investment and exit decisions that **increase taxes**
- Insurance that **doesn't align** with financial strategy
- Business **exit plans disconnected** from retirement planning
- Estate plans that **ignore liquidity needs**

7 MOST EXPENSIVE MISTAKES Successful People Make

Success rarely happens by accident.

Most high-net-worth individuals and business owners have spent years making thoughtful decisions, taking calculated risks, and building something meaningful.

But even successful people make financial mistakes, not because they lack intelligence or discipline, but because **complexity grows faster than most financial strategies evolve.** Over time, these mistakes can quietly erode wealth through unnecessary taxes, avoidable risk, or missed opportunities.

Here are seven of the most common and costly financial mistakes we see among otherwise highly successful individuals.

1. **Treating Tax Planning as an Annual Event**
   Future taxes are built today, not calculated next April.
2. **Allowing Advisors to Work in Silos**
   Uncoordinated advice quietly erodes results.
3. **Overlooking the True Risk of Concentrated Wealth**
   Concentration builds wealth (and quietly concentrates risk).
4. **Waiting Too Long to Plan for Major Transitions**
   Late planning limits your best options.
5. **Assuming Investment Performance Solves Everything**
   Returns don’t fix poor strategy.
6. **Failing to Update Protection Strategies as Wealth Grows**
   Growing wealth demands proactive protection.
7. **Not Defining the Purpose of Wealth**
   Undefined wealth leads to unfocused decisions.

Your Family Office

Greater Clarity + Coordination

A Coordinated Strategy for Life & Business

Instead of fragmented advice, Equity 1 helps successful families and business owners build a coordinated wealth strategy designed around what matters most.

FINANCIAL PLANNING & COORDINATION

Clarify goals and align financial decisions with values

INVESTMENTS & WEALTH STRATEGY

Design portfolios that consider risk, taxes, and long-term objectives

RISK MANAGEMENT & PROTECTION

Protect income, family, and assets from unnecessary risks

TAX, LIQUIDITY, & TRANSITION PLANNING

EXIT

Proactively prepare for retirement, business exits, and major financial events

FAMILY OFFICE-STYLE OVERSIGHT

Ensure every part of the strategy works together as life evolves

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What Clients Like You Are Saying...

"Steve listened to our goals, both short- and long-term, and presented options to meet our goals."

"We are both now retired and enjoy the same standard of living as we did when we were working... The beautiful thing is that we have several retirement income streams we haven't even touched yet."

"We are so pleased with how Steve helped us reach our financial goals"

"I wish more people would take a hard look at Equity 1. It's amazing how achieveable your financial goals are."

GUIDED BY OUR
VALUES

A *STEWARDSHIP* MINDSET FOR
FAITH, FAMILY, AND **FINANCIAL FREEDOM**

Plan *for the Future.*
Protect *Financial Freedom.*
Steward *Wealth with Purpose.*

The Wealth Coordination Scorecard:

A 5-Minute Diagnostic for High-Net-Worth Families and Business Owners

IS YOUR FINANCIAL STRATEGY **TRULY CLEAR & COORDINATED?**

Successful families rarely struggle because of a lack of *opportunity*.

More often, financial complexity creates **hidden blind spots** that quietly reduce wealth, increase taxes, or create unnecessary risk.

This scorecard evaluates the **five core areas of wealth coordination** used in the Equity 1 family-office planning approach.

HOW TO DETERMINE YOUR **WEALTH COORDINATION SCORE**

STEP 1: Read each statement and choose which answer best describes your situation: **Yes** (2 Points), **Somewhat** (1 Point), or **No/I Don’t Know** (0 Points)

STEP 2: Add the total points from each section together to determine your *Wealth Coordination Score*

STEP 3: See what the *Wealth Coordination Profile* suggests about your current score and how to improve it

Financial Planning and Coordination

Do You Have a Clear Plan Guiding Your Financial Decisions?	**YES** (2 Points)	**SOMEWHAT** (1 Point)	**NO/DON'T KNOW** (0 Points)
I have a clearly defined financial strategy aligned with my life goals, family priorities, and long-term vision.			
I know how much income my wealth can reliably generate for my lifestyle and retirement.			
My major financial decisions are guided by a written strategy rather than reacting to market events.			
I feel confident that my financial plan accounts for major life transitions and future goals.			

INVESTMENT & WEALTH STRATEGY

Is your wealth working as efficiently as possible?	**YES** (2 Points)	**SOMEWHAT** (1 Point)	**NO/DON'T KNOW** (0 Points)
My investment strategy is intentionally designed around my goals, time horizon, and risk tolerance.			
My portfolio is structured to minimize unnecessary taxes and maximize after-tax returns.			
I regularly evaluate whether my investments remain aligned with my financial strategy.			
I have confidence that my portfolio is positioned to handle market volatility and economic changes.			

RISK MANAGEMENT & PROTECTION

Are you protected from the risks that could disrupt financial freedom?	**YES** (2 Points)	**SOMEWHAT** (1 Point)	**NO/DON'T KNOW** (0 Points)
I have evaluated potential risks that could threaten my family, income, or wealth.			
My insurance and asset protection strategies reflect my current wealth and responsibilities.			
My financial plan includes protection against major unexpected events such as disability or liability risk.			
I have reviewed wether market disruptions or economic downturns could significantly impact my financial security.			

TAX, LIQUIDITY, & TRANSITION PLANNING

Are you minimizing taxes and preparing for major financial events?	**YES** (2 Points)	**SOMEWHAT** (1 Point)	**NO/DON'T KNOW** (0 Points)
I have a proactive tax strategy designed to reduce long-term tax exposure.			
My investment decisions and tax strategy are coordinated.			
My financial plan includes strategies for major liquidity events such as retirement, business sale, sale of real estate, or inheritance.			
I understand how taxes could impact my long-term wealth and future income.			

FAMILY OFFICE-STYLE COORDINATION

Are all parts of your financial life working together?	**YES** (2 Points)	**SOMEWHAT** (1 Point)	**NO/DON'T KNOW** (0 Points)
My financial advisor, CPA, and legal professionals are all aligned around a coordinated strategy.			
My business decisions (if applicable) are integrated into my overall financial plan.			
My financial strategy is reviewed to ensure it evolves with changes in my life, income, and goals.			
I feel confident that all aspects of my financial life are working together toward the same long-term objectives.			

CALCULATE YOUR WEALTH COORDINATION SCORE

Add your scores from all five categories together

Financial Planning and Coordination... ____________
Investment & Wealth Strategy............. ____________
Risk Management & Protection........... ____________
Tax, Liquidity, & Transition Planning....... ____________
Family Office-Style Coordination......... ____________
TOTAL SCORE ____________
(Out of 40)

YOUR WEALTH COORDINATION PROFILE

32-40 - Highly Coordinated
You likely have a well-structured strategy in place. However, even sophisticated plans benefit from periodic reviews to ensure taxes, investments, and long-term goals remain aligned.

20-31 - Partially Coordinated
This is where many successful families fall.
You likely have strong pieces of a financial plan, but they may not be fully integrated. This can create hidden inefficiencies in taxes, investment strategy, or risk management.

Below 20 - Fragmented Strategy
Financial success often develops faster than financial coordination.
Without a coordinated strategy, many successful individuals unknowingly expose themselves to unnecessary taxes, risk, and missed opportunities. <u>Most successful families have advisors, but very few have someone ensuring all of those pieces work together as one coordinated strategy.</u>

Our Mission

At Equity 1, we help successful families and business owners move from fragmented advice to a **coordinated wealth strategy** through our **family-office planning approach**.

Three Steps to Building the Right Plan

Step 1: Clarify What Matters Most
Define goals, values, priorities

Step 2: Build the Right Plan
Create a coordinated strategy

Step 3: Live and Give with Confidence
Move forward with clarity, peace of mind, and intentional stewardship

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