

Mariner Wealth Advisors:

What is Our Added Value?

At Mariner Wealth Advisors, we use a multi-faceted approach in an attempt to add value to our client accounts. This approach is best summarized in five words: Comprehensive, Flexible, Objective, Asset Allocation, and Taxes. A summary of each of these components is provided below.

Comprehensive

- We analyze the current portfolio to assess quality of existing issues, risk profile and any tax consequences associated with recommended sales.
- We provide a detailed proposal structured in accordance with the client's stated investment and risk/return objectives.
- We manage the account on an ongoing basis through rebalancing, repositioning and strategic and tactical adjustments.
- We provide daily performance reporting via our secure portal along with relevant communications regarding market, economic and geopolitical events.
- We provide access to our senior wealth advisors who can add technical and sales support for the solicitor during client meetings.

Flexible

- We prepare individualized asset allocation based upon the investor's profile.
- We can transfer, accommodate and hold most securities (for capital gains, sentimental reasons, low tax cost, etc.).

- We are able to use stocks, bonds, mutual funds, ETFs and separate account money managers.
- We can structure timing of investments via dollar cost averaging or periodic contributions.

Objective

- We select investments based on merit and appropriateness in client portfolios.
- We have access to several different institutional custodial platforms (Fidelity, Charles Schwab, TD Ameritrade & TIAA CREF).
- Our fee-based structure puts us on the same side of the table as the client.



Asset Allocation

- The asset allocation and sector diversification decisions we make provide the foundation of each client portfolio.
- By seeking to mitigate downside risk, we believe less time should be spent recouping losses on the upside.
- Strategic adjustments, tactical shifts, rebalancing and repositioning occur to help ensure adherence to portfolio target.
- All non-qualified accounts are manually reviewed just prior to year-end to offset gains with losses, where possible.
- Capital gains distributions for all managed mutual funds are tracked by our investment committee at year-end and funds with high distributions compared with their peers are either locked or sold prior to the ex-date for the gain to help ensure we are not buying into the fund immediately preceding the distribution.

Taxes

- Tax efficiency drives our philosophy in security selection during portfolio construction and the investment of ongoing deposits.
- We attempt to offset gains with losses during rebalancing, repositioning and the processing of distributions from client accounts.

For more information visit: partnerwithmariner.com

Investing involves risk, including the potential loss of principal, and there can be no guarantee that any investing strategy will be successful.

Asset allocation, diversification and rebalancing are investment strategies designed to help manage risk, but they cannot ensure a profit or protect against loss in a declining market. Rebalancing may result in tax consequences and transaction costs.

Dollar cost averaging or periodic investment plans do not ensure a profit nor guarantee against loss. Investors should consider their financial ability to continue their purchases through periods of low-price levels.

Mariner Wealth Advisors ("MWA"), is an SEC registered investment adviser with its principal place of business in the State of Kansas. Registration of an investment adviser does not imply a certain level of skill or training. MWA is in compliance with the current notice filing requirements imposed upon registered investment advisers by those states in which MWA maintains clients. MWA may only transact business in those states in which it is notice filed or qualifies for an exemption or exclusion from notice filing requirements. Any subsequent, direct communication by MWA with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For additional information about MWA, including fees and services, please contact MWA or refer to the Investment Adviser Public Disclosure website (www.adviserinfo.sec.gov). Please read the disclosure statement carefully before you invest or send money.