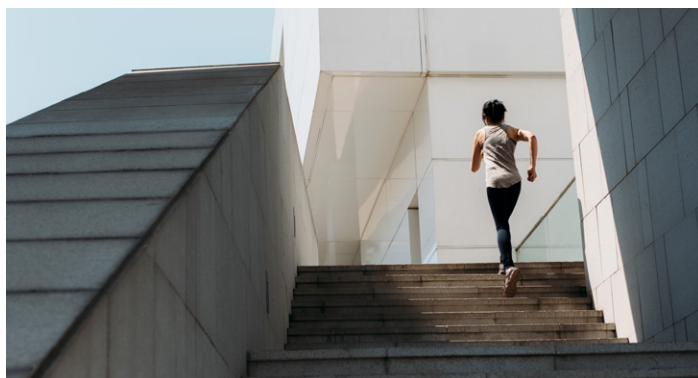

MARINER

CASE STUDY

Why Should You Use a Third-Party Asset Manager?

Growing a practice by prioritizing service and relationships



"Mariner gives us expertise that extends our team—they help us work smarter, not harder."

- Steve McGinn
McGinn Financial Services

A partnership that enables growth

With over 36 years of experience as a financial advisor, Steve McGinn recognizes the value of investing time in client relationships and emphasizing high-quality service. Those priorities have shaped the way he built McGinn Financial Services, which he founded in 2001 with a focus on retirement planning.

For the past 30 years, Steve has worked with Rob Thomas of Mariner as a third-party asset manager. Over time, that relationship has evolved into a trusted partnership that has grown alongside Steve's business.

For much of his career, Steve operated as the firm's sole wealth advisor. As his client base and AUM steadily expanded, the firm grew to serve more than 250 clients. In recent years, two of Steve's sons have joined him in the family business, helping support the firm's continued growth.

Building trust through service and execution

As an independent firm, McGinn Financial Services has relied on outside resources to save time and provide the capabilities of a much larger organization. Early on, Steve worked with Mariner and two other third-party asset managers.

"I didn't want to have all of our eggs in one basket. In retrospect, it was a silly concern," Steve said. "When I look at other advisors who have large teams managing investments, it's really the same thing. We see Mariner as an extension of our team and treat them as if they're right down the hall."



In 2021, Steve chose to partner exclusively with Mariner for third-party asset management. The decision was driven by Mariner's responsiveness and the level of customer service, which consistently exceeded what he experienced elsewhere.

Client-first service philosophy

Providing high-quality service is central to Steve's approach, both in how he serves clients and in the partners he chooses. He highly values direct access to people rather than call centers, along with fast response times and personalized attention. Those expectations extend to the experience he delivers to clients.

Each quarter, Steve and his team call all 250 clients to check in and provide updates on their accounts. He also conducts an annual in-person review with every client to discuss portfolios and evolving needs in greater detail.

To support this level of engagement, Steve relies on Mariner to prepare market performance insights, talking points and individualized portfolio summaries ahead of client calls and meetings.

These frequent, personal conversations are a key differentiator for McGinn Financial Services. Partnering with Mariner allows Steve's team to outsource technical investment responsibilities, including onboarding new clients, managing portfolios, executing trades, handling custodial paperwork and preparing customized proposals.

"I'm all about service, efficiency and repeatable processes," Steve said. "I want to work with people who make my life easier."

The value of flexibility

Steve also points to Mariner's flexible investment approach as a significant advantage. Through the partnership, his clients gain access to institutional-quality money management while still receiving the personalized service of a small firm.

"Other third-party managers we worked with relied mostly on models," Steve said. "Mariner's flexibility is key. They create individualized investment strategies based on each client's needs. It's not a cookie-cutter approach. It's truly customized."

Steve walked through one example which involved a new client with significant legacy positions. Mariner worked closely with the client and his accountant to manage those holdings in a way that helped minimize capital gains taxes. The team outlined multiple trade scenarios at different levels, allowing the client and accountant to evaluate options before Mariner executed the plan.

"There aren't enough hours in the day for us to research that," Steve said. "Mariner can do it quickly and efficiently."

By partnering with Mariner for third-party asset management, Steve and the McGinn Financial Services team have become more proactive and efficient, freeing up time to focus on the work they enjoy most.

"Having Mariner as our partner helps our small team save time, serve more clients and grow our business."

HOW TO GET STARTED

While Mariner has a national presence, our State College, Pennsylvania, office is dedicated to making life easier and more productive for advisors and independent broker-dealers.

We welcome the chance to speak with you.

1375 Martin Street, Suite 200
State College, PA 16803
814-867-2050 or 888-797-6161

For more information visit: partnerwithmariner.com



Steve McGinn is a current client of Mariner and the owner of McGinn Financial Services, which utilizes Mariner as a third-party asset manager for client accounts. Mr. McGinn was not compensated for providing this testimonial. Mr. McGinn has a financial incentive to recommend Mariner, which creates a conflict of interest. The advisor's statements reflect his personal experience and may not be representative of the experience of other advisors. The results described relate to practice management and service experiences and do not reflect investment performance. There is no guarantee that other advisors will experience similar outcomes.

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