Wellspring Consulting

The Source of Wealth Strategies

Family Wealth Management

For Today and Tomorrow

Wellspring Consulting is an independent firm founded in 2001, with the goal of providing accessible professional financial planning services to families from one generation to the next. Since becoming a Member Firm of M Financial Group in 2015 we further expanded our resources to help to meet the needs of ultra high net worth international clients.

We understand today's affluent and ultra high net worth families are looking for a dedicated financial services team, a personal wealth strategist—or what we also refer to as a family chief financial officer (family CFO), to help during times of change—whether it is deliberating new investment options, preparing for retirement, succession planning, or simply reviewing existing finances.

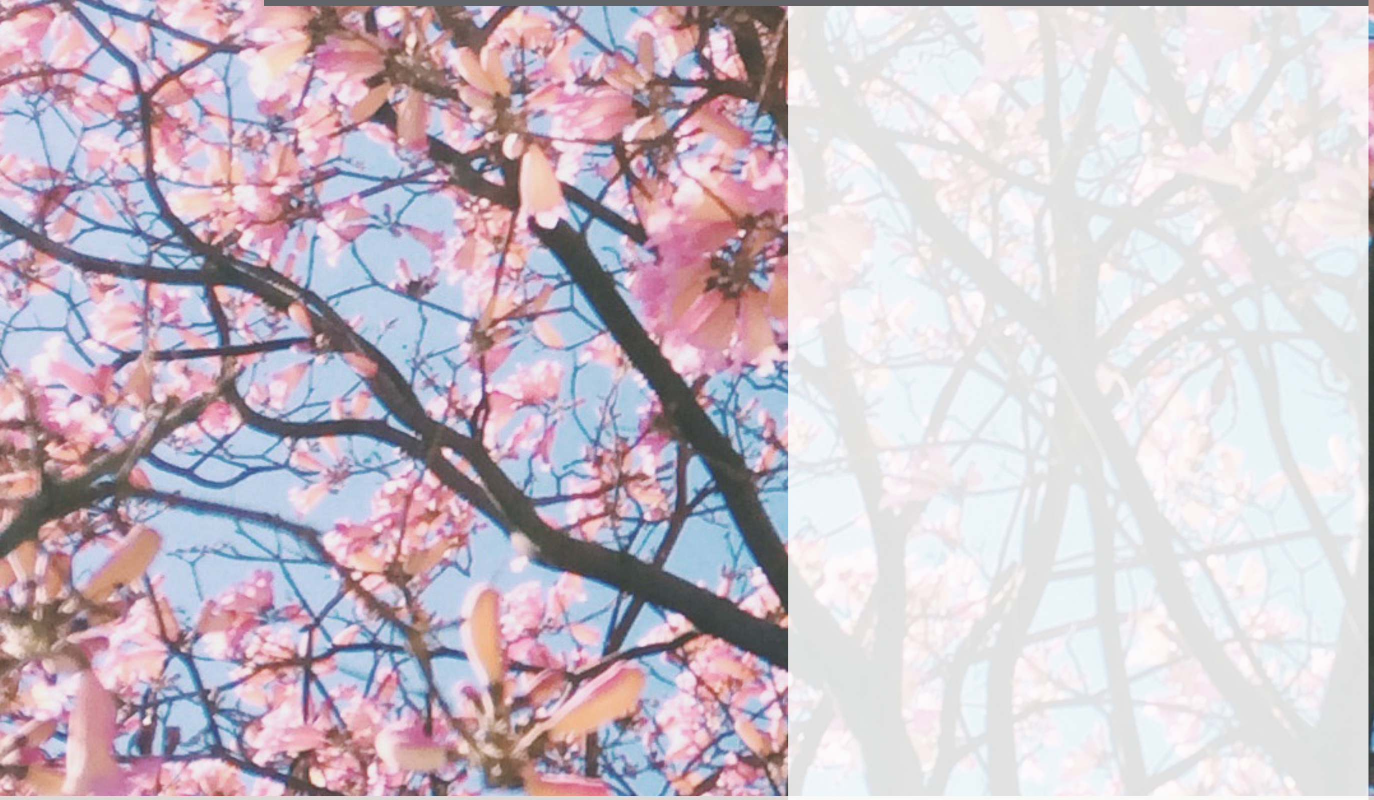
Working with families and individuals as well as businesses of all sizes and backgrounds, we identify common areas of concern such as taxes, retirement planning, and estate planning. We recognize that wealth may often present complicated decision making. Our experience in the complexity of family and business affairs, which can often be tied together has allowed us to apply financial planning strategies and solutions that make decisions easier.

We help clients unravel what may be years of financial clutter and organize a plan, provide financial literacy, and guided execution to bring about renewed energy and clarity looking ahead to the future.

Our client experience is designed to be practical and thought provoking. We believe that over the course of several discussions we can build a mutual understanding and set a pace that is right for everyone.

We work with clients to sift through statements and collect relevant information including personal background, experiences, interests, existing plans and shortcomings, and current as well as long-term goals.

Having concise and complete information helps us determine a suitable plan that may involve multiple strategies to address different preferences.



Multiple Strategies

Private Wealth Management

- Tax-Efficient Asset Management
- Alternative and Private Allocation Strategies

Life Insurance

- Income and Asset Protection and Wealth Replacement Strategies
- U.S. and Offshore Access for International Clients

Retirement Planning

- Diversified Income Strategies
- IRA and Investment Withdrawal and Distribution Strategies

Estate Planning & Wealth Transfer

- Financial and Social Capital Transfer Strategies
- Multigenerational Consulting and Advocacy

Philanthropy

- Charitable Giving Strategies
- Foundation Planning

Client Process

Our clients work with a dedicated team member and coordinate meetings to discuss with your financial advisor the latest changes and new developments critical in helping you make the right decisions.

1

Discovery

This is a time to speak openly and honestly, bringing attention to foreseeable events in the short term as well as plans in the long term and actions taken so far. Knowing what to ask can be challenging, so having a financial advisor listen can help articulate your thoughts and organize in a written statement. The financial advisor can provide added depth to our various services and strategies and insight into how they may apply to your needs.

2

Analyze

After gathering information on existing finances and understanding expectations and goals, an analyst will organize, assess, and generate a summary of the findings. This is an opportunity to centralize details into one report, which may otherwise be scattered among various statements.

3

Present

A wealth strategist will then present and provide commentary, ask clarifying questions, and review financial literacy. In addition, they will present a comprehensive guideline and investment summary of our proposal.

4

Implement

Client services will help you complete formal documentation upon reaching a mutual understanding and service agreement on the proposed plan.

5

Evaluate

We will conduct periodic performance reviews and assess goal progression. Understandably, over the course of a year major life events may occur, not all milestones are planned for or welcome. During times of change we want to be one of the first to know, allowing us the opportunity to review your financial plan and adjust the course accordingly.

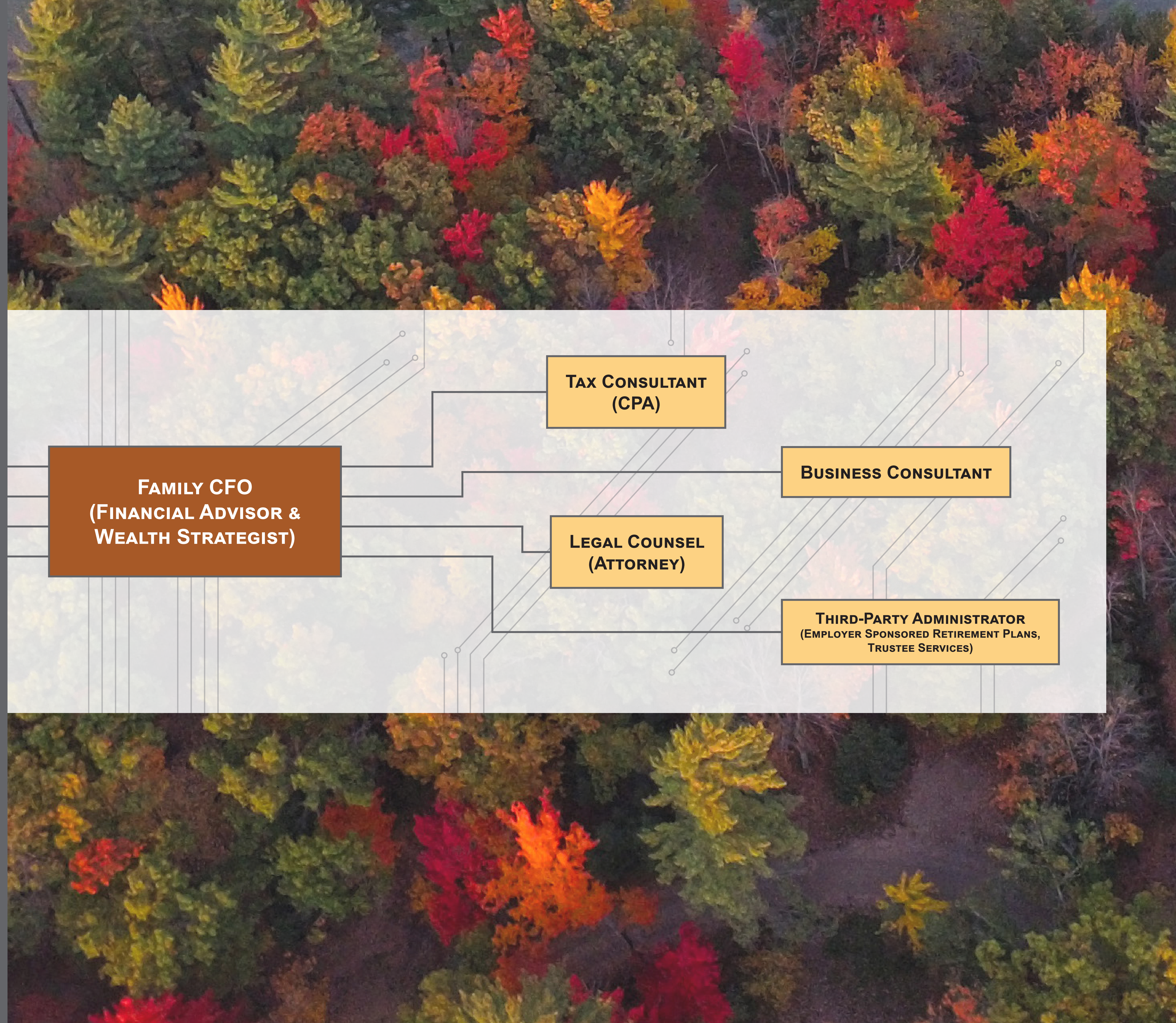
A Network of Professionals

What we have observed over the many years working with clients is a need for a financial advisor adept in the areas of tax and estate planning as well as investments. Our financial advisors will help review your personal finances and make an assessment, create a framework, and, through needs analysis identify appropriate services.

Following the design and implementation of a financial plan, continued administration will be required.

We will introduce you to a compatible professional and help integrate new services into your existing financial plan. Some professionals we connect you with may be in-house consultants while others are professionals with their own independent practice with whom we share a collaborative work history.

Our network of professionals help make multiple services accessible based on your various needs.



Wellspring Consulting combines Western research and innovation with Eastern values and traditions.

WEST EAST

The red box represents common conventions and cultural norms; it is the comfort zone that is a gathering of our upbringing, education, and experiences. This represents the uninterrupted space that is familiar to the senses.

The gold border represents the psychological boundaries where we may be so daring to seek unconventional wisdom.

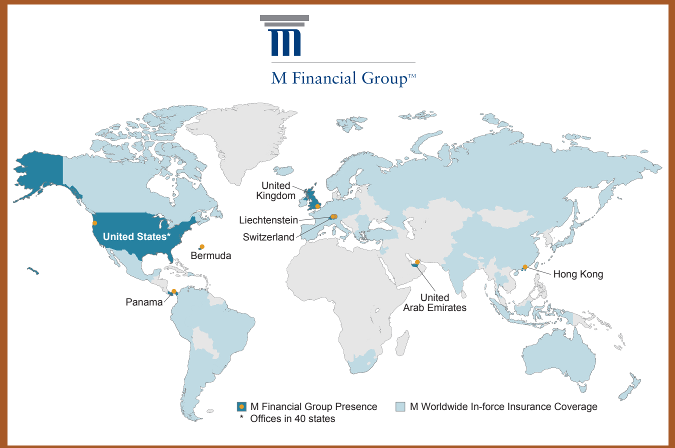
We have a diverse understanding in the financial services industry and apply fundamentals as well as present-day insight to be the source of multiple wealth strategies.

One strategy may be easily recognizable. Another strategy may stimulate and cultivate ideas, teasing the divide between common knowledge and new discovery. Then, there may be a strategy that extends beyond normal bounds, thinking outside of the box.

When we acknowledge change and act, the choices we make can have a ripple effect that touches all aspects of our lives.

The Power of M

With more than 130 Member Firms in 37 states and the United Kingdom, M Financial Group is one of the nation's leading financial services design and distribution companies. Since 1978, M Financial's network of independent insurance, investment, and executive benefit firms has served the needs of ultra-affluent individuals, corporate executives, successful entrepreneurs, and *Fortune 1000* companies. For more information about M Financial Group, please visit www.mfin.com.



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2635 N 1st St, Suite 201
San Jose, CA 95134

408.435.1668

www.wellspringfg.com

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