



**Will Cunningham, CFP®, BFA™, CFF**  
Sr. Wealth Manager – Private Client Group

## WHO WE ARE

Founded in 2002, Corbett Road provides Behavioral Wealth and Investment Management solutions to a diverse range of clients from coast-to-coast.

Corbett Road offers services in collaboration with Spire Investment Partners. Spire Wealth Management, LLC operates as the RIA and Spire Securities, LLC operates as the Broker/Dealer for Corbett Road. Both are necessary in navigating the regulatory, licensing, and compliance aspects of the industry.

## BEHAVIORAL WEALTH MANAGEMENT

Corbett Road believes it is not solely the numbers (financials) that inhibit one's success, but rather their human nature. By taking the person, their behaviors, and their values into account, **smartlife™** creates a flexible experience and provides different levels of advice.



**smartlife™** Access is our introductory level into Corbett Road Wealth Services. Our Wealth Managers offer situational client-driven advice and assessment, annual reviews of accounts, and can be used as a sounding board for all financial matters.

**smartlife™** Access offers the following:

- Regular Reviews
- Nitrogen (Risk Analysis)
- Habitudes
- Asset Map
- Monte Carlo & Cash Flow Analysis



**smartlife™** Foundation offers all of the services available within Access, but provides a holistic financial plan that extensively examines the total financial picture as well. This service is designed to highlight existing financial strengths and weaknesses, as well as a path toward stated future goals.

**smartlife™** Foundation offers the following:

- Budget & Cash Flow
- Retirement Income
- Investment
- Risk Management & Insurance
- Liabilities
- Estate
- Tax



The **smartlife™** Wealth experience offers all of the features of Access and Foundation, while also providing for additional reviews, advice, active coaching, education, and an accountability partner throughout the year to help ensure you execute your vision. **smartlife™** Wealth helps you create your vision, overcome roadblocks, and execute on your life goals in three phases:



### WEALTH DISCOVERY

- Wealth Discovery
- Beta Wealth Plan
- Life Index



### SELF DISCOVERY

- Strengths & Values
- Vision & Goals
- Activity & Task Alignment
- Update Wealth Plan



### LIVE YOUR SMARTLIFE™

- 4 E's of **smartlife™**
- Coaching & Accountability
- Revisit Self Discovery Exercises
- Update Wealth Plan

\* For financial professional use only. Not to be shared with investing public.

Spire Wealth Management, LLC is a Federally Registered Investment Advisory Firm. Securities offered through an affiliated company, Spire Securities, LLC., a Registered Broker/Dealer and member FINRA/SIPC

## BEHAVIORAL INVESTMENT MANAGEMENT

### Passive Solutions:

Asset allocation is an investment approach that aims to balance risk by dividing assets among major categories such as cash, bonds, and stocks. The risk-return trade-off lies at the core of this approach.



### Active Solutions:

Our actively managed strategies seek long-term growth of capital. These are designed to remain fully invested throughout the economic cycle and weather market volatility, with the goal of generating alpha through stock selection.



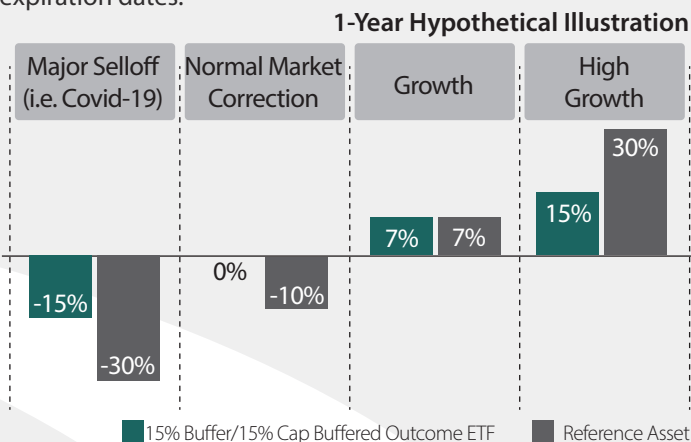
### Tactical Solutions:

Our smart **tactical™** Strategies enable your overall portfolio to be more adaptive to changing market environments. These strategies have the ability to invest in any exchange traded asset class and are not restricted by market cap, sector, or geographic location. They may also hold a substantial fixed income or cash position based upon our **macrocast™** or **microcast™** indicators.

macrocast™	microcast™
V Valuation	T Technical Analysis
I Inflation	U Underlying Market Breadth
T Technical Analysis	M Momentum
A Aggregate Economy	S Sentiment
L Liquidity	
S Sentiment	

### Hybrid Solutions: Buffered Outcome Strategies

These provide a solution to investors that find experiencing losses to be more difficult than missing out on potential gains. They are designed to enable investors to participate in the growth potential of equity markets up to a stated cap, with a specific downside buffer. Buffered ETFs are constructed with an actively managed basket of FLEX Options that allow for customized strike prices, underlying reference assets, and expiration dates.

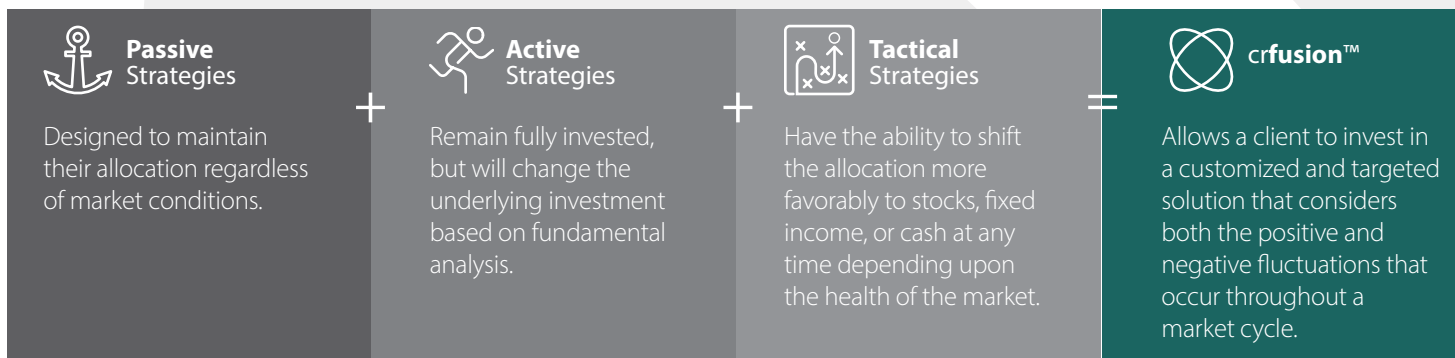


### Hybrid Solutions: Helix Series

The **Helix Series** seeks to capture the risk reduction benefits of tactical management in a tax-efficient manner. The solution delivers the active adventures of tactical exposure, paired with the diversification benefits of asset allocation, all within the tax-efficient structures of an ETF.



### Bringing Corbett Road Strategies Together:



## MANAGEMENT FEES

Minimum for a relationship with Corbett Road is \$250,000, though strategy minimums vary between \$50,000 and \$100,000 depending upon the strategy selected.

	\$0 - 500k	\$500k - \$1mm	\$1.0mm - \$1.5mm	\$1.5mm - \$2.0mm	\$2mm +
CR Mgmt Fees	0.90%	0.80%	0.70%	0.60%	0.50%

Management fees shown represent the annual advisory fee for each strategy. The fee is charged monthly in arrears and based on the average daily balance of the prior month. As the market value of the portfolio reaches a higher breakpoint, as shown in the table above, the assets are charged the corresponding fee.

Diversification and asset allocation strategies do not ensure profit or protect against loss. Investments in securities and other instruments involve risk and will not always be profitable. Portfolio allocations are subject to change.