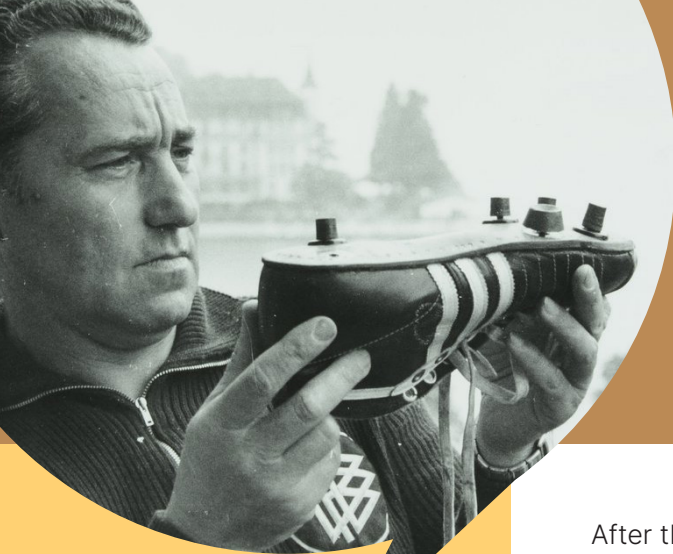




FIRST TRUST

When your next move matters,
trust your FinancialTeam to think
several moves ahead.





Hiers to the Adidas* legacy didn't take the family's wealth to a bank or brokerage. They relied upon the FirstTrust **FinancialTeam**.

"You need good thinkers around you. Without them, you will go broke."

Adi Dassler
Founder of Adidas

After the death of legendary shoemaker Adi Dassler, his family sold their ownership in Adidas, creating a significant liquidity event and shifting their focus to managing generational wealth. In 2014, the Dassler family selected the "Good Thinkers" at FirstTrust, LLC to establish a private Family Office, with the independence, expertise and technology to source best-of-breed investments from across the globe and manage them from a private platform.

We deliver this same level of professional objectivity, independence and expertise to families that don't come from world-famous wealth.



Objectivity

Our fiduciary guidance is never influenced by commissions or incentives.



Independence

Our loyalties are never divided between you and a Wall Street parent company.



Expertise

Our depth of expertise is provided by a collaborative FinancialTeam of specialists.

* The Adidas Group / Adidas, Inc is a publicly traded company with which FirstTrust is not affiliated.



Meet your FinancialTeam



15 years

Brian Sirota CFP®, ChFC®, MBA
Certified Financial Planner
Chartered Financial Consultant
Master of Business Administration

Comprehensive Financial Planning



32 years

Chris Cannon, CFA
Chartered Financial Analyst
Chief Investment Officer

Enhanced Portfolio Management



32 years

Elayne Pisarik, CFP®, ChFC®, M.Tax
Certified Financial Planner
Chartered Financial Consultant
Master of Taxation

Strategic Tax Planning



38 years

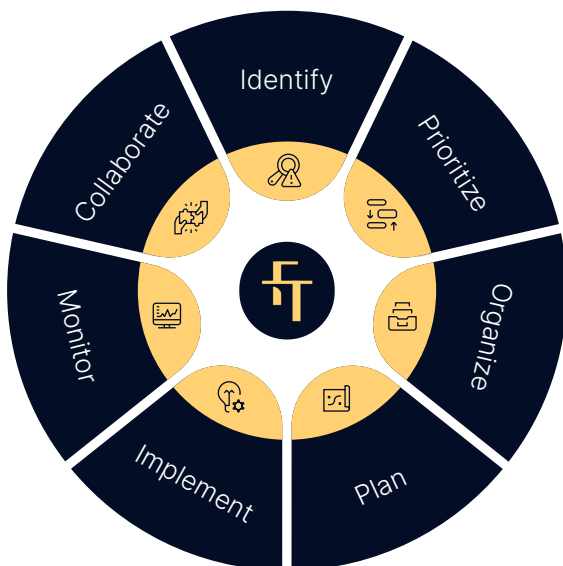
Mike Koenig, CFP®, J.M.
Certified Financial Planner
JurisMaster of Law

Trust & Estate Services

FirsTrust, LLC. SEC-registered investment adviser CRD #111800. We serve the best interest of our clients by holding no allegiance to any bank or brokerage and holding no licenses to receive sales commissions or marketing incentives. Registration with the SEC does not endorse the firm or imply competence. See SEC Form CRS for details.

Essential Elements of Successful Estate Plans

The estate planning process begins with identifying your assets, liabilities and risks, prioritizing the hopes and dreams you have for those who survive you, organizing a clear strategy for who, how and when to achieve those goals, and executing customized legal documents to provide the operational framework.



Now, it's time to make the plan happen.

Implementation and monitoring requires a collaborative effort of professionals with specialized education and expertise in both personal and business finance, fiduciary investment management, strategic tax planning, family governance, cutting-edge technologies, and a fluency with state and federal estate regulations.



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(386) 788-3737

Orlando
(407) 859-4334

Tampa
(813) 874-7200

Boca Raton
(561) 477-3232

Sarasota
(941) 718-4747

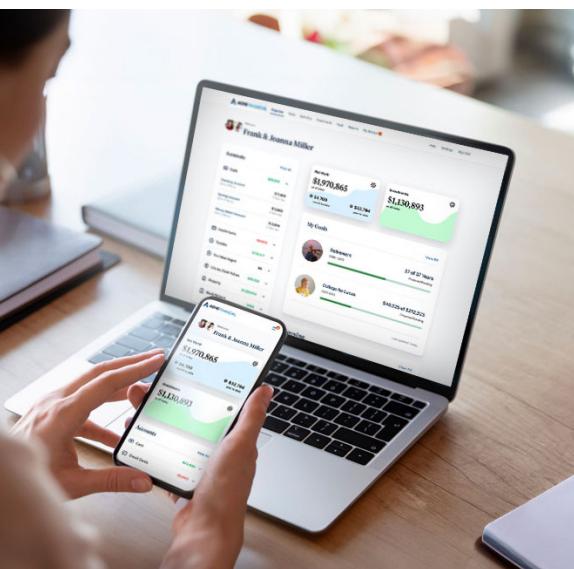
Comprehensive Financial Planning



**Brian Sirota CFP®,
ChFC®, MBA**

Brian's education and expertise are enhanced by his fluency with cutting edge financial technology, illustrating complex financial subjects to clients of all experience levels, empowering them to make confident and well-informed financial decisions.

Brian begins each client relationship by helping you organize and visualize your entire financial life in a secure, cloud-based Personal Financial Website bringing your short, mid and long term goals into one comprehensive, living strategy with constantly updated values so you can track progress and stay on course.



A Living, Digital Financial Plan

Once your assets and financial accounts are linked and your personal information is organized, Brian creates dynamic "What-If" scenarios, allowing you to explore the potential outcomes of various financial decisions before they happen. Whether you're evaluating the optimal retirement age, when to elect Social Security, purchasing a second home, changing careers, evaluating a Roth conversion, or adjusting your retirement income objectives, these simulations provide clarity on the long-term financial impact of each option.



Planning provides a risk-informed path to retiring in a lifestyle you have chosen. Having no plan leads to retiring in whatever lifestyle you can afford.

Whether you're an affluent retiree or aspiring to become one, Florida seniors are routinely swamped with conflicted financial advice, commission-driven sales pitches and unnecessary, overpriced financial products. At FirsTrust, Brian serves as your personal advocate to guide you through the process of effective planning and tax-efficient income sourcing with careful attention given to inflation, taxes, medical costs, and lifestyle needs.



Collaborative Investment Planning is the process of aligning your investment portfolio with the growth and income objectives identified by your financial plan.

With the tools available on your Personal Financial Website, Brian conducts regular "stress tests" to illustrate the resilience of your portfolio across various market conditions and "what-if" scenarios to visualize the impact of any upcoming changes in your spending, travel plans, purchases and sales.



Risk Management is a critical planning issue, not a pivot for insurance or annuity sales.

Your Personal Financial Website can generate interactive "what-if" scenarios to help identify, assess, and mitigate diverse financial and personal risks, including premature death, job or home loss, higher-than-expected tax rates, low interest rates or returns, economic disruptions, family business continuity challenges, elder care, prolonged illness, inflation spikes, family inheritance disputes, trust-fund baby concerns, illiquidity, asset concentration, divorce-related losses, legal battles, or data breaches. These common yet unexpected family issues underscore the need for an independent, professional risk assessment to safeguard your financial future before problems arise.



Cash Management is a valuable yet widely-overlooked strategy of tax-efficiently optimizing your income distributions.

Income projections are regularly performed to confirm sustainable cash flows, and income distributions are strategically taken from whatever tax-efficient mix of dividends, interest, capital gains, deferred IRA withdrawals, or tax-free options that offer the most optimal cash flow.

When time is short and emotions are high, let your loved ones be by your side - not searching the house for legal documents.

With a single click, every detail of your estate plan can be instantly in the hands of your trusted successors with 24/7 access to your Private Document Vault - a secure, cloud-based storage system with unlimited capacity for everything your loved ones may need at a moment's notice: medical directives, wills and trusts, social security information, personal Memorandums, tax returns, passports, Power of Attorney, property deeds, insurance policies, business agreements, financial statements, investment reports, banking records, mortgage papers - all in one place without having to hunt them down.

Enhanced Portfolio Management



Chris Cannon, CFA

Sophisticated investors and Trustees of complex estates appreciate the intellect, insights, analytics and depth of experience from Chief Investment Officer, Chris Cannon.

With more than 30 years of experience in markets and portfolio management, Chris routinely navigates complicated topics such as managing concentrated stock positions, incorporating low-basis assets, tax-efficient investing, retirement income planning, and major liquidity events like the sale of a business.

As a CFA charterholder, Chris brings an additional level of personalized decision-making expertise to the construction, transition, and management of client portfolios. He is fluent in both quantitative and qualitative methods, as well as economic, financial, security, and portfolio analysis.

The FirsTrust FinancialTeam turns to Chris for his skill set and experience in evaluating global assets using both traditional and advanced approaches to security and portfolio analysis—including top-down, bottom-up, quantitative, and qualitative methods. His analysis goes beyond surface-level evaluations and assumptions about risks and opportunities.

Rather than relying entirely on prefabricated funds

or third-party recommendations, Chris globally sources and researches portfolio investment components. He employs tools to measure and mitigate various risks, helping ensure alignment with each client's investment goals while taking into account realworld constraints and each client's evolving risk tolerance.

Chris's extensive experience and analytical proficiency allow him to evaluate markets through multiple lenses. He constructs strategies and portfolios that appropriately prioritize long-term value over short-term gains for future-focused goals, while also addressing shortfall risks tied to near-term objectives—skills that many discerning investors now expect from a seasoned portfolio manager.

Rooted in Evidence Based Investing

We rely on durable research and real-world data-not forecasts or fads. Simple, diversified, and disciplined beats complex and reactive.



Time in the Market

Compounding needs time, not perfect timing. We focus on staying invested through full cycles and sizing risk so you can ride out rough patches without abandoning the plan.



Evidence, Not Opinion

We only use strategies informed by your financial plan. If a strategy can't be explained clearly, evaluated objectively, and executed in a cost-effective way, it doesn't make the cut.



Real Diversification

We spread risk across a broad mix of global investments so no single idea controls your outcome. Diversification can't eliminate volatility, but it can lower the odds that inevitable setbacks derail your progress.



Behavioral Guardrails

Markets test discipline. We stick to the plan, rebalancing and regular check-ins to counter panic selling, fear of missing out, and other costly behaviors.



A steady, disciplined approach to investment management can help you remain confidently focused on achieving your financial goals without becoming distracted by market volatility or the noise of Wall Street.

Emotional rollercoaster



Strategic Tax Planning



Elayne Pisarik, CFP®, ChFC®, M.Tax

Elayne is a highly credentialed tax specialist with over three decades of experience collaboratively brainstorming strategic opportunities to minimize tax liabilities, avoid mistakes, and make confident financial decisions aligned with your legacy objectives.

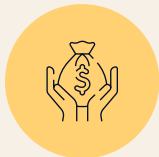
Did you know:



Inherited property is not always tax free?



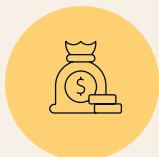
Jointly titling certain assets is a taxable event?



The marginal tax rate on trust income is 37% after just \$15,650?



Improperly transferring assets to a trust may cause a tax?



Integrating retirement funds in an estate plan can trigger taxes and penalties?



The cash value in your life insurance policy isn't always tax-free?



Collaborate with your tax preparer

Elayne routinely collaborates with your FinancialTeam advisors as well as other CPAs, tax attorneys and tax preparers to share information, review tax deductions and credits, assemble reporting forms, track your cost basis, optimize estimated payments and/or withholding, and assess new tax rules or potential tax shifting opportunities.

Collaborate with your Financial Planner

Effective tax planning can help optimize retirement income by strategically blending your cash flows from ordinary income, capital gains income and non-taxable sources. In some cases, a portion of your company retirement plan may also qualify for lower capital gains tax treatment. And in many cases, there are strategies that can be deployed to minimize the tax bite from your Social Security check.

Collaborate with your Investment Advisor

While your FinancialTeam investment advisor manages a “tax efficient” investment portfolio, constant attention must be given to proactive tracking and management

of your tax positions. Investment gains can be taxed at a higher rate than necessary without precisely tracking cost basis, carry-forward capital losses, or applying them in accordance with the IRS Wash Sale rule. Year-round efforts to capture and/or defer investment losses to offset capital gains is but one way Elayne can deliver value to our investment clientele.

Collaborate with Your Estate Planner

Implementing complex estate planning strategies often involves complicated fiduciary accounting which focuses on tracking and reporting the trust or estate’s income and principal to beneficiaries. This helps ensure transparency, proper distribution, and adherence to reporting duties. Elayne’s education and experience with both income tax and fiduciary accounting for trusts and estates is crucial as these areas are complex, highly regulated, often intertwined, and requires compliance with tax laws.

Trust & Estate Services



Michael Koenig, CFP®, J.M.

For nearly four decades, clients have engaged Mr. Koenig as a trusted steward of their most enduring asset: their legacy.

Mike believes transitional wealth is not measured solely by financial capital, but by the values, traditions, and aspirations that your family wishes to preserve for future generations.

As the governance member of your FinancialTeam, Mike's sole focus is to ensure your legacy vision is administered in a way that honors the principles and traditions that built it.

With a unique fluency in psychology, finance and law, Mike oversees compliance with the distinct and often eclectic covenants of each estate plan in a manner that seeks perpetual family harmony while exhibiting a profound respect for the founder's intentions.



When planning for posterity, we ought remember that virtue is not hereditary.

- Thomas Paine
(1737- 1809)

Few wish to “control from the grave”. However, the foresight to plan with intention is one of the greatest gifts a family can create, and the strategic devices you implement today can create, protect and administer the financial viability of health care, education, and comfort of your distant future relatives. For this to occur, simultaneous attention to detail is necessary:

- ✓ Oversee strategic transactions between entities.
- ✓ Optimize multi-generational wealth transfer opportunities.
- ✓ Synchronize updated data across financial, investment, tax and legal team.
- ✓ Install fiduciary governance frameworks for continuity and family harmony.
- ✓ Protect and perpetuate family values as documented by the Founders.
- ✓ Reduce complexities, costs, public intrusions and administrative burdens.
- ✓ Instill a duty of stewardship in beneficiaries.

Thoughtful planning creates clarity, safeguards against vulnerabilities, and ensures that your wealth is passed forward with fidelity to the vision of those who built it.



Estate Issues

- ✓ Air tight asset protection
- ✓ Conflicting advice from advisors
- ✓ Doubts over fulfillment of your wishes
- ✓ Exposure to large federal estate tax
- ✓ Perpetual college expense funding
- ✓ Complicated trust documents



Potential Solutions

- ✓ Strategically formed entities (ie. LLC)
- ✓ Asset protection trusts
- ✓ Expert, unconflicted estate guidance
- ✓ Strategic estate valuation discounting
- ✓ Multigenerational Dynasty Trust
- ✓ Generation-skipping tax planning



Long-Term Benefits

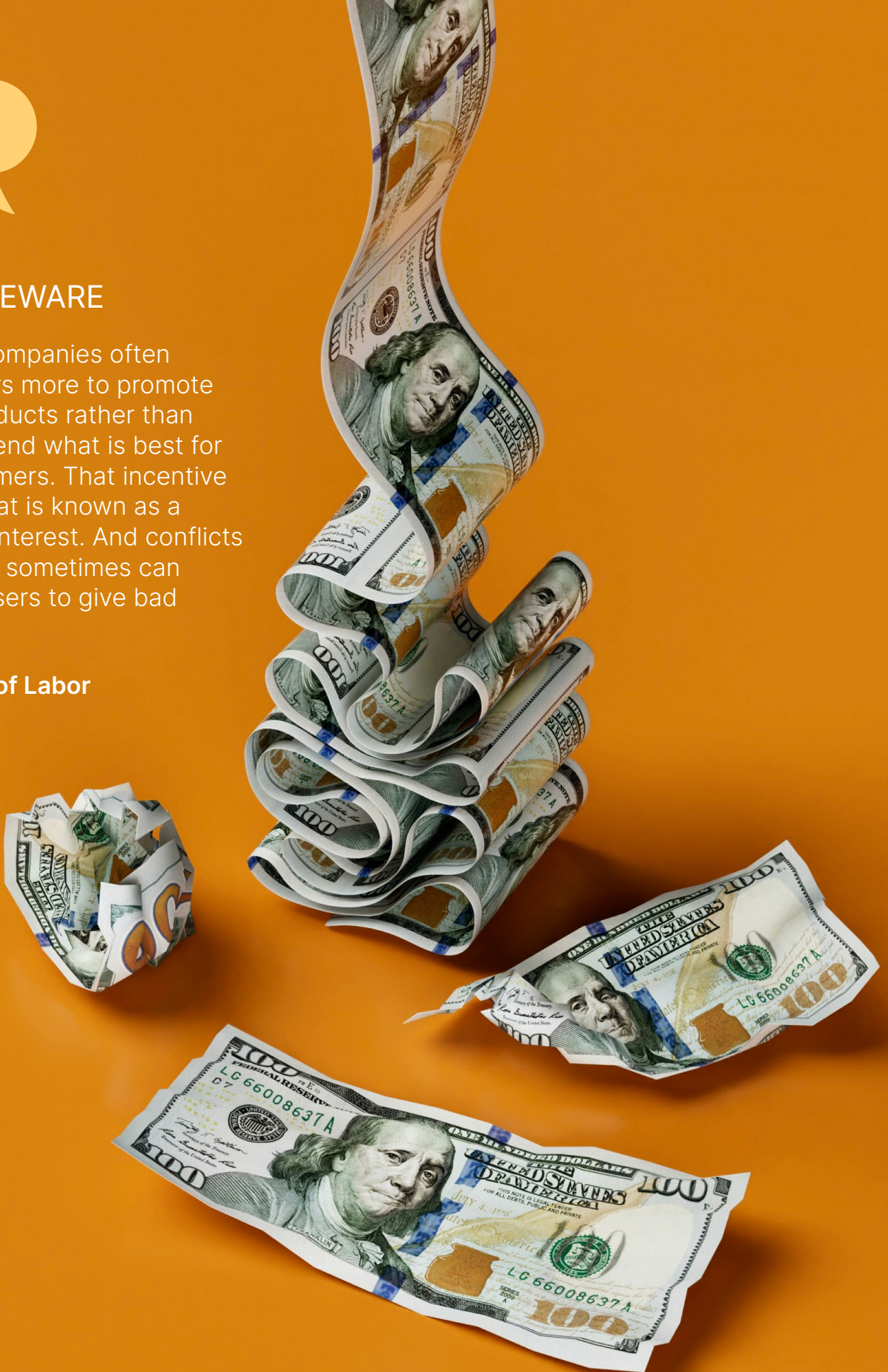
- ✓ You remain in control
- ✓ Shielded from creditors and ex-spouses
- ✓ Peace of mind
- ✓ Clear, consistent guidance
- ✓ Avoid a perpetual 40% estate tax
- ✓ Preserve multigenerational wealth



BUYER BEWARE

Financial companies often pay advisers more to promote certain products rather than to recommend what is best for their customers. That incentive creates what is known as a conflict of interest. And conflicts of interests sometimes can cause advisers to give bad advice.

- US Dept. of Labor





When you trust someone with your money, you're trusting them with your family's future.



Let common sense be your guide.



IF you want financial expertise, choose actual financial experts.



IF you want advice that is never influenced by marketing incentives, choose advisors who don't hold licenses to receive marketing incentives.



IF you don't want a company profit agenda driving your investment choices, choose a company that doesn't profit from your investment choices.

Fiduciary oath of FIRSTTRUST, LLC



As a NAPFA Member Firm, we publicly affirm to support the following standards, and all advisors, associates and employees hereby confirm our understanding and compliance.

Affirmation #1 All of our services, financial advice and investment recommendations are custom-tailored to meet each client's specific goals and objectives.

Affirmation #2 We believe in investing prudently to meet each client's objectives while seeking to reduce the client's overall risks and expenses.

Affirmation #3 We will strongly encourage clients to collaborate and communicate with us regularly to remain on track toward achieving their financial objectives.

Affirmation #4 We remain equipped to deliver both comprehensive and modular planning services to accommodate the wide range of both short- and long-term financial issues each client may have.

Affirmation #5 Our sole source of compensation is client-paid fees for financial advice and professional services.

Affirmation #6 When granted Discretionary trading authority, we will execute securities transactions in a client's portfolio pursuant to a written and signed Investment Policy Statement that specifies the investment parameters within which investment accounts will be managed.

Affirmation #7 We will not "scale" our practice to accommodate a larger volume of clients than we are staffed and equipped to provide quality service and personal attention.

Affirmation #8 We do not have any relationships with another conflicting organization.

Affirmation #9 We believe clients are best served by a FinancialTeam of experts, and we will collaborate with their external professionals as requested.

Affirmation #10 We will offer the names of other professionals with whom we have worked as reference for prospective clients.

Affirmation #11 Advisors at our firm have advanced educations, significant years of relevant experience, and professional certifications with a Code of Conduct and continuing professional education requirements.

Affirmation #12 Advisors at our firm have a professional history that is free of any regulatory, enforcement or disciplinary actions.

Michael T. Koenig

Michael T. Koenig
Founding Partner

FinancialTeam Service Agreement



Client: _____

Address _____

Client: _____

- ☒ Either party may terminate this Agreement without penalty within five (5) calendar days after execution. Termination thereafter shall occur at the end of a calendar quarter with advance written notice, upon which FirsTrust will discontinue all services and apply best efforts to transition your accounts as you instruct or to a discount brokerage.
- ☒ Fees are calculated at the end of each quarter based upon the fair market value of Assets Under Management (AUM), multiplied by the Total Service Fee Percentage, and billed directly from each account quarterly, in advance. Any additional custodial, fund or other third party fees shall be your sole responsibility and are not included herein.
- ☒ You acknowledge that past performance is no guarantee of future results, that financial losses may occur even when FirsTrust is acting in good faith or at your specific direction, and that all data used for the purpose of rendering advice or performing services is deemed to be provided exclusively by you for these specific purposes.
- ☒ You understand that FirsTrust makes investments on your behalf on a discretionary, best-efforts basis only, and does not accept trade orders or execute transactions by client directive.
- ☒ No form of legal, accounting, tax preparation, valuation or international advisory services are provided hereunder.
- ☒ This is the entire Agreement. No other representations, written or implied, shall become part of this Agreement, and it can only be amended, transferred or assigned with the written consent of all parties.
- ☒ This Agreement is governed by Florida law. Without forfeiture of any legal rights, both parties agree to settle any disputes arising hereunder in accordance with the procedures of the American Arbitration Association.
- ☒ The Total Service Fee Percentage of ____% shall be charged for all services provided hereunder, conditioned upon a minimum AUM fair market value of \$_____. Initial fees shall be based upon this AUM until assets equal to or greater than this amount have been positioned under FirsTrust's management.
- ☒ Notwithstanding the foregoing, regardless of your actual AUM, FirsTrust will continue to collect data, perform analysis and reporting, and provide the scope of services indicated in this Agreement. Unless and until terminated as herein provided, a minimum quarterly service fee of \$ _____ shall apply.
- ☒ **FirsTrust will not disclose your personal information or your identity as a client to any unauthorized party.**

Authorized family member during Client lifetime:

Authorized family member after Client lifetime:

Authorized legal Counsel during Client lifetime:

Authorized legal Counsel after Client lifetime:

Signatures

Client:

Client:

Date:

FirsTrust:

By my initials, I confirm receipt of the following:

- ☐ ADV Part II A: Brochure; the firm
- ☐ ADV Part II B: Brochure Supplement; advisors
- ☐ ADV Part III: Customer Relationship Summary
- ☐ FirsTrust's Privacy and Security Protocols



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