SINCE 1994

MOSAIC
FINANCIAL ASSOCIATES

WELCOME BOOKLET

Welcome to the Orthopaedist Advisory Group. We are Anthony Williams and Marcus Ortega, co-founders of our firm. Our journey began with a vision - a vision to create a financial advisory practice that goes beyond numbers and charts. With a combined experience of over 40 years, we specialize in understanding the intricacies of human behavior in financial decision-making and serve as the Orthopaedist's Financial Advisor.

The investment decisions you make can significantly impact the ultimate returns you receive. The challenge is that many of our financial decisions are impacted by unconscious urges and mental shortcuts that can cause us to make costly decisions. We help our clients improve their decision-making process by discussing the pros and cons of every decision - ensuring that choices are mindful, free of bias, and in line with their stated goals.

Imagine confidently navigating your financial path, free from emotional turbulence, aligned with your objectives. We're keenly aware of the mind's intricate tricks in investing and are dedicated to ensuring your choices are consistently thoughtful and grounded.

As fee-based advisors, we offer comprehensive financial planning, design, and implementation. Our customized plans serve as your roadmap, seamlessly integrating with investment and risk management strategies. Enjoy more time pursuing what you love, knowing your financial future is on a solid foundation.

Above all, we are fiduciaries. Welcome to a new era of financial advisory, where our behavioral finance experience transforms your wealth management approach. Welcome to Orthopaedist Advisory Group, your partner in understanding the psychology of financial choices.

ANTHONY C. WILLIAMS, CWS, ChFC, MRFC, CLU Founding Partner and President
Investment Advisor Representative

MARCUS E. ORTEGA ChFC, RFC Founding Partner and CEO
Investment Advisor Representative

Our Holistic Approach to Financial Freedom and Confidence

WEALTH STRATEGY

Asset Preservation Strategies
Investment Analysis and Implementation
Estate and Trust Funding

RISK MANAGEMENT

Disability Insurance Analysis
Life Insurance Strategies
Long-term Care Planning

YOUR PLAN

Triage Goals
Develop and Monitor Plan
Cash Flow Analysis

TAX-EFFICIENT STRATEGY

Retirement Plan Reviews
Develop Tax Diversification Strategy
Work with CPA to Ensure Plan Coordination

ARE YOU ON TRACK?

You know first hand the value of your free time. You work incredibly hard and like to play even harder, seeking out the very best of what life has to offer. You strive to maximize every moment, pursuing your financial goals and providing the ability to spend more time doing what you love with the people you care most about. That's why we have developed a comprehensive and coordinated planning service that takes care of all your personal and business needs in a timely, efficient and concise manner.

Our planning platform understands your unique situation, allowing you to fully engage in the things you enjoy with an assured confidence because you KNOW you are on track. Our highly specialized service is finely attuned to the hectic schedules and no-nonsense approach we've come to expect from our clients. As such, we streamline everything for you so you can focus on specific areas of interest.

Mosaic Financial Associates was created to take the helm of your financial decision-making and help guide you towards the future with confidence.

OUR PLANNING PROCESS

1) CONNECTION & BEHAVIORAL EDUCATION

Welcome Booklet Overview
Understand Communication and Investing Preferences
Share our Planning/Investment Philosophy
Discuss Client Situation and Visions for the Future

2) CLIENT ONBOARD & TECHNOLOGY INTEGRATION

Review Your Risk Preferences and Financial Situation
Establish and Link Accounts on the Digital Wealth Portal
Tour of Website Resources and Social Media Platforms

3) YOUR PLAN DEVELOPMENT

1. **Verify client objectives**

   Review risk management plans

2. **Review tax-efficient strategies**

   Assess retirement plan options

3. **Analyze investments and customize strategies**

   Finalize and outline action steps

4) MONITOR & MODIFY

Ongoing Discussions About Markets, Choices, & Decisions
Timely Communication Regarding Significant Developments
Annual Performance Review with Work, Life, and Wealth Check-in
Adjust Plan as Lifestyle Choices Evolve

TAILORED FOCUS ON COMMUNICATION

The Goal

We tailor our communication to how you want it. Much like an initial patient consult, the first items to assess are your communication preferences to best service you.

The Challenge

As you know, communication with patients can be challenging.

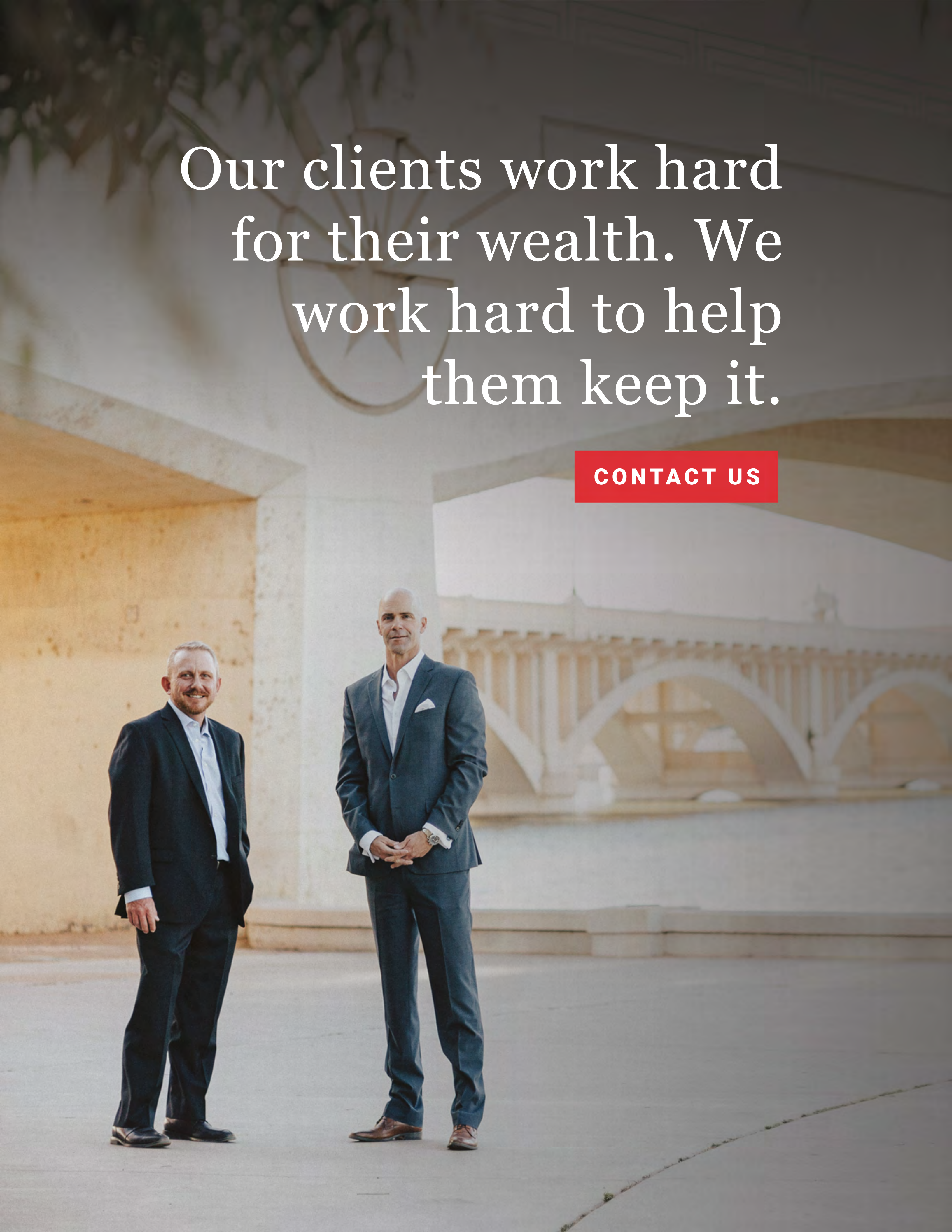
It isn't always what YOU say...it's what THEY hear.

Our Solution

As such, we have a tool which will be included in our version of patient chart: Confidential Information Form

CLIENT ENGAGEMENT BELIEFS

- **Our purpose is to provide objective advice**.
  We will do so by providing the unvarnished truth and by assisting in controlling only those factors within your control.
- **A Mosaic financial plan provides confidence**, aligns your objectives, and helps minimize the risk of outliving your money.
- **Your active participation is essential** in our on-going financial planning process.


Our clients work hard for their wealth. We work hard to help them keep it.
CONTACT US

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