



New Horizons
BOUTIQUE FINANCIAL SERVICES LLC

CREATING **FINANCIAL EMPOWERMENT**



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Overview of NHBFS Wealth Management

New Horizons Boutique Financial Services (NHBFS) is a forward-thinking financial advisory firm dedicated to empowering clients through comprehensive, tailored wealth management solutions. Our approach is centered around a Strategy-First model that prioritizes personalized, objective guidance for each client's unique financial journey. Whether you're an individual planning for retirement, a family securing your financial legacy, or a business owner navigating complex transitions, we strive to make wealth management a transparent, collaborative, and empowering experience.

We guide clients through life's key financial milestones, including:

- Retirement planning and income strategies
- Saving for a home or major purchase
- Paying off a mortgage
- College savings and funding education for children
- Managing job changes and corporate transitions

By addressing these critical moments with a strategy-first approach, we help clients stay on track toward their long-term financial goals.

Mission and Core Values

Our mission is to create financial dignity and independence for our clients. At NHBFS, we believe that every hard-earned dollar deserves a purpose, measurable progress, and a strategy aligned with the client's goals.

Our core values guide everything we do:

- Authenticity – We prioritize honest, objective advice that keeps clients' best interests at the forefront.
- Education – We believe that empowered clients make the best financial decisions. Our commitment to ongoing education means our clients understand the "why" behind every financial recommendation.
- Personalization – No two clients are alike, and we take pride in delivering customized plans that reflect each client's unique aspirations and needs, including major life milestones.
- Integrity – We hold ourselves to the highest standards of transparency and ethics, building long-term relationships rooted in trust and respect.

How We Serve

Our team-based service model means you're not just working with one advisor—you have access to a collaborative team of specialists who bring expertise in different areas of wealth management. This approach ensures that every financial decision is supported by collective experience and strategic insights, giving you a well-rounded plan designed to adapt as your life and goals evolve.

Strategy first Model

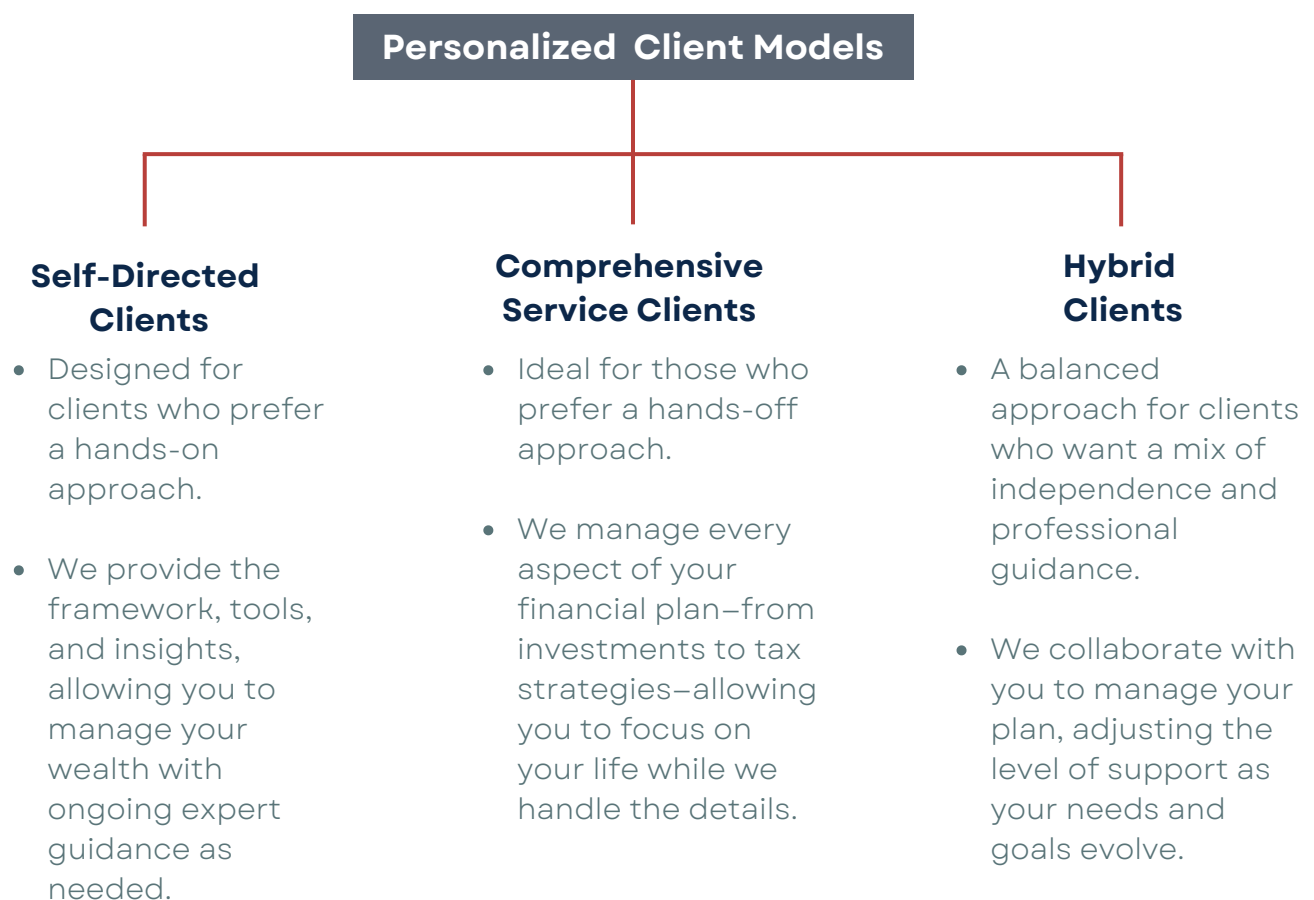
At New Horizons Boutique Financial Services, we believe that every financial decision should be rooted in strategy—not products or quick fixes. Our Strategy-First model means we focus on building a comprehensive financial plan tailored to each client's unique goals, needs, and values. This approach enables us to prioritize what truly matters to each client—whether that's growing wealth, securing a comfortable retirement, or preserving assets for future generations.

Our Strategy-First Model Includes:

- **Goal-Based Planning:** We align your financial plan with specific life goals and key milestones—such as homeownership, college savings, and retirement.
- **Legacy and Estate Planning:** We help you establish a clear plan for passing on wealth to your children and loved ones.
- **Accountability and Progress:** We guide you toward steady, measurable progress over time, ensuring you stay on track to meet your goals.
- **Adaptation:** We proactively adjust your plan as life evolves—because financial success is not a one-time event, it's a continuous journey.

Personalized Client Models

We understand that every client has different financial needs and levels of involvement. That's why we offer three distinct engagement models:



How Engagement Changes with Each Model:

- Self-Directed: You lead, we advise.
- Comprehensive: We lead, you approve.
- Hybrid: A flexible combination of guidance and autonomy.

This flexible, month-to-month model allows clients to choose how involved they want to be without long-term commitments or mandatory account transfers.

Collaborative Approach to Client Success

At NHBFS, you're not just working with one advisor—you have access to a collaborative team of experts. Our collective approach ensures that you benefit from specialized knowledge in investments, tax strategies, estate planning, and financial management—all working together to create a comprehensive and cohesive financial plan.

Why This Matters:

- **Broader Expertise:** You benefit from the collective knowledge of a team rather than relying on one person's experience.
- **Strategic Alignment:** Our team coordinates every part of your financial plan, ensuring consistency across investments, taxes, and estate planning.
- **Proactive Adjustments:** Life changes—we make sure your financial plan evolves with it.



How Our Collaborative Model Works:

- **Dedicated Point of Contact:** One advisor serves as your primary contact, guiding you through the process.
- **Integrated Team Support:** Our investment, tax, and estate specialists collaborate to align strategies.
- **Holistic Oversight:** Regular team meetings ensure your plan stays aligned with your goals.

Tailored Guidance—Not Just Advice

You're not getting cookie-cutter recommendations. Our team customizes every element of your financial strategy based on your life stage, financial goals, and personal preferences. Whether you're growing your wealth, preparing for retirement, or navigating a life transition, our team is prepared to adapt and provide ongoing support.



Our Services

At New Horizons Boutique Financial Services, our services are designed to address every aspect of your financial journey, from growing and protecting wealth to planning for life's milestones and transitions. Through a strategic, a whole encompassing approach, we offer personalized solutions that align with your unique goals, ensuring that each step brings you closer to financial security and peace of mind. Whether you're building assets, preparing for retirement, or planning a business exit, our team is here to support you every step of the way.



Investment and Accumulation Management

At NHBFS, we focus on growing each client's portfolio by aligning investments with their financial goals. Using a balanced approach that includes tactical, fundamental, passive, and momentum strategies, we aim to build wealth while managing risk, ensuring purposeful and tax-efficient asset accumulation.



Risk Management and Insurance Alignment

Protecting clients' assets is central to our philosophy. We assess financial risks and ensure proper coverage across life, health, disability, and long-term care insurance, helping safeguard clients from unexpected events and providing peace of mind.



Income Tax Planning

Effective tax planning maximizes wealth and improves cash flow. We collaborate with clients and their tax advisors to implement strategies that reduce tax burdens and optimize income, proactively navigating complex tax regulations.



Estate Planning

Facilitating a smooth wealth transition is crucial. We help clients develop estate plans that reflect their wishes and minimize taxes, coordinating with legal professionals to secure clients' legacies and protect their families.



Retirement Income Strategies

Retirement is more than just stopping work—it's about creating a stable, sustainable income. We design tax-efficient retirement plans that adapt to your evolving needs and financial milestones.

Key Elements:

- Income Modeling: Project future income needs and adjust for market changes and inflation.
- Withdrawal Strategies: Maximize income while minimizing tax liability.
- Social Security and Pension: Optimize benefit timing for increased lifetime payouts.
- Legacy and Estate Planning: Ensure seamless wealth transfer to future generations.
- Ongoing Adjustments: Revisit and refine your plan as life changes.



Business Exit Planning

For business owners, a well-planned exit preserves wealth and continuity. We guide clients through exit planning, whether selling to partners, family, or employees, helping them maximize value and exit on their terms.



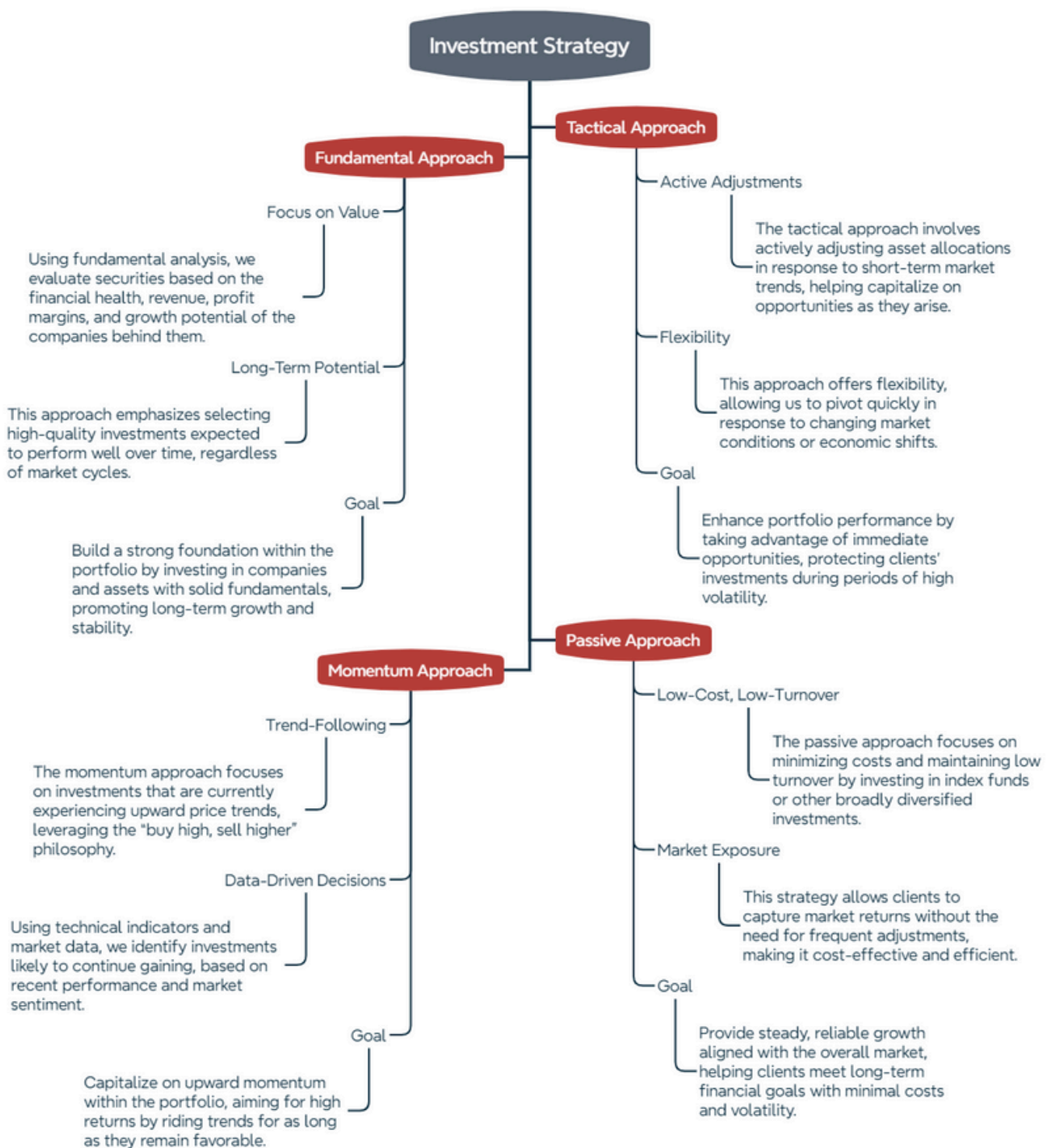
Career and Job Transitions

Major career changes require strategic financial adjustments. We help clients manage transitions with confidence and financial clarity.

Key Elements:

- 401(k) Rollovers and Stock Options: Consolidate and maximize retirement accounts.
- Deferred Compensation: Create a tax-efficient plan for accessing funds.
- Business Exit Planning: Develop a strategy to secure long-term financial stability.
- New Career Planning: Align your financial plan with new income and benefits.

Tactical, Fundamental, Passive, and Momentum Approaches



At New Horizon Boutique Financial Services, we take a refined, strategy-first approach to investing. Our investment philosophy is designed to balance growth and protection, ensuring that your portfolio reflects your financial goals while adjusting to market conditions and life changes.

Estate Planning

- ▶ Tactical Strategy
 - Actively managed to capture short-term market trends.
 - Adjusted regularly to respond to market shifts and protect gains.
- ▶ Fundamental Strategy
 - Built on deep market research and company performance analysis.
 - Focused on identifying long-term value and stable growth opportunities.
- ▶ Momentum Strategy
 - Focused on identifying and capitalizing on upward market trends.
 - Designed to maximize gains during market momentum.
- ▶ Passive Strategy
 - Low-cost, index-based investments designed to mirror market performance.
 - Provides steady, long-term growth with minimal turnover.

Diversification and Risk Management

We construct a balanced portfolio tailored to your financial goals, risk tolerance, and time horizon. Our approach includes:

- Equities: For long-term capital growth.
- Fixed Income: Bonds and dividend-paying assets for stability and income.
- Real Assets: Real estate and infrastructure for inflation protection.
- Alternative Investments: Hedge funds, private equity, and other strategic opportunities for enhanced returns.

Tailored Portfolio Design

Every portfolio is uniquely designed to reflect your individual goals and life circumstances. Whether you're focused on building wealth, preparing for retirement, or preserving your legacy, our strategy evolves with you.

Our Proven Onboarding Process

Our onboarding process is designed to gain a deep understanding of your financial landscape, goals, and key milestones. Over a structured 4-6 meeting series, we explore each area of your financial life to create a tailored, strategy-first plan. This thorough approach allows us to align every financial decision with your long-term goals while adapting to life's changes.

Key Focus Areas:

- **Cash Flow Planning**
 - We analyze your income, fixed expenses (e.g., mortgage, utilities), and variable expenses (e.g., travel, dining). The goal is to create a balanced cash flow plan that supports consistent saving and investing.
- **Debt Management**
 - We review existing debts and create a repayment strategy using methods like the Avalanche (highest interest first) or Snowball (smallest debt first) to reduce liabilities and improve cash flow.
- **Tax Planning**
 - We collaborate with your tax professional to minimize tax liability through strategies like maximizing 401(k), IRA, and HSA contributions, and managing capital gains and Roth conversions.
- **Investment Strategy**
 - We build a diversified portfolio based on your goals and risk tolerance using a mix of tactical, fundamental, and momentum-based strategies. We'll also establish a "Five Buckets" framework for short- and long-term needs.
- **Retirement Planning**
 - We model future income needs, optimize Social Security and pension benefits, and create a tax-efficient withdrawal strategy to sustain your lifestyle throughout retirement.
- **Estate and Legacy Planning**
 - We work with legal professionals to structure your assets, establish wills and trusts, and update beneficiaries to ensure a smooth wealth transfer and reduced tax liability.
- **Insurance and Risk Management**
 - We review life, health, disability, and long-term care coverage to identify gaps and recommend protections to safeguard your wealth and family.

Tailored to You

Each step is designed to reflect your unique financial situation and life goals. The 4-6 meeting series allows us to dive deep into these areas without overwhelming you, providing clarity and confidence as you build your financial future. We'll monitor your progress and adjust the plan as needed to keep you on track.

Value of a Trusted Professional Network

At New Horizons Boutique Financial Services, we believe that comprehensive financial success requires more than just good planning—it demands a team of trusted professionals working together to deliver seamless, high-quality service.

Key Focus Areas:

- Tax Advisors: Experts who create strategies to minimize tax burdens and maximize after-tax income.
- Estate Attorneys: Trusted legal professionals to draft wills, trusts, and healthcare directives, ensuring smooth wealth transfer.
- Mortgage Brokers: Specialists who help secure competitive rates and align real estate decisions with your financial plan.
- Insurance Providers: Advisors who identify coverage gaps and recommend policies for life, health, disability, and long-term care.
- Investment Managers: Strategic guidance for building and maintaining a balanced portfolio aligned with your risk tolerance and long-term goals.
- Business Consultants: Expertise in succession planning, business structure, and cash flow optimization.

Why It Matters

Our provider network enhances both the breadth and depth of the services we offer, giving you peace of mind and access to industry-leading professionals. This collaborative approach allows us to create a cohesive financial strategy that reflects your personal goals and adapts to life's changes.

Boutique Level Service

- Seamless Experience: We coordinate with all specialists, ensuring consistent guidance across your entire financial picture.
- Personalized Strategy: Your plan is tailored to your specific life stage, goals, and challenges.
- Confidence in Every Step: Our experts collaborate to anticipate challenges and adjust strategies as needed.

Tailored Investment Strategy Using the 5 Buckets

At New Horizons Boutique Financial Services, we don't believe in one-size-fits-all portfolios. Traditional models based on static risk allocation—like 70% equities and 30% bonds at a certain age—often fail to adapt to real-life changes and market fluctuations. That's why we use a dynamic, tailored approach called the 5 Buckets Strategy to align your investments with your financial goals and proximity to use.

How the 5 Buckets Strategy Works:

We customize your portfolio using five distinct buckets based on when you'll need to access the funds, market conditions, and your personal financial goals. This approach allows us to optimize returns while managing risk over time.

- ▶ **0–3 Years:**
 - Focus on liquidity and capital preservation.
 - Cash reserves and short-term bonds to cover immediate expenses and provide stability.
- ▶ **3–7 Years:**
 - Balanced strategy combining income and stability.
 - Bonds, dividend-paying stocks, and cyclicals to generate moderate growth while preserving capital.
- ▶ **7–15 Years:**
 - Growth-focused strategy to increase long-term returns.
 - Diversified equities and high-yield bonds aligned with market fundamentals.
- ▶ **15+ Years:**
 - Long-term growth strategy with higher risk tolerance.
 - Aggressive equities and momentum-based strategies to maximize capital appreciation.
- ▶ **Legacy:**
 - Estate-focused strategy to preserve and transfer wealth.
 - Real estate, long-term equities, and tax-advantaged investments to support future generations.

Why It Works:

- **Personalized Timing:** Investments are structured based on when you'll need them—not just age or risk level.
- **Active Management:** We adjust your strategy based on market shifts and your changing financial needs.
- **Diversification with Intent:** Each bucket is designed to work together to balance growth, income, and preservation.
- **Strategic Adaptability:** Combines tactical, fundamental, and momentum-based approaches to maximize performance.

Empowering Clients with Knowledge

At NHBFS, we believe that informed clients make the best financial decisions. Our commitment to education empowers clients by providing them with the knowledge and tools to understand and take charge of their financial journey. Through clear, straightforward explanations of financial concepts and strategies, we ensure that clients feel confident and capable, no matter how complex their financial goals may be.

Financial Wellness Seminars and Workshops

To further support our clients' financial literacy, we offer regular seminars and workshops on various wealth management topics. These sessions cover everything from investment basics to advanced retirement planning, allowing clients to deepen their understanding and stay up-to-date on important financial trends. Our seminars provide a space for clients to ask questions, engage with experts, and learn alongside others in a supportive environment.

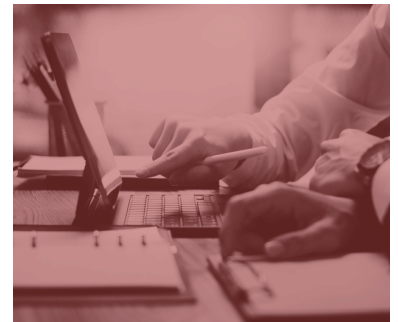
Proactive Communication and Client Check-ins

We value staying connected with our clients through proactive, consistent communication. Our advisors conduct regular check-ins to review progress, address any concerns, and update strategies as needed. Clients are encouraged to reach out at any time, and we make it easy to schedule additional consultations. This ongoing support helps clients feel secure and informed, knowing they have a dedicated team by their side every step of the way.

Through education, open communication, and ongoing support, we equip our clients with the knowledge and resources to make informed decisions, fostering confidence and empowerment in every aspect of their financial lives.

Flexible Subscription Models

At New Horizons Boutique Financial Services, we offer a flexible, month-to-month subscription model that provides top-tier financial planning without long-term commitments. Clients can benefit from our comprehensive services on a monthly basis, allowing them to experience our support and adjust as their needs change. This structure provides freedom and flexibility, making it easy for clients to stay engaged with their financial plan.



Tailored Pricing for Every Stage of Life

Our tiered pricing model is designed to meet the diverse financial needs of our clients. We offer customized packages to ensure clients receive the right level of service and expertise for their unique goals:

- ▶ **Business Owners:**
 - Tailored plans addressing the complexities of business ownership.
 - Expertise in exit planning and succession strategies.
- ▶ **Professionals:**
 - Focused support for established professionals seeking strategic wealth management and tax-efficient growth.
 - Job Transitions: Guidance through career changes, including managing benefits, rolling over retirement accounts, and navigating compensation changes.
- ▶ **Early Retirees:**
 - Guidance for those transitioning into retirement.
 - Strategic income distribution and long-term security planning.
- ▶ **Starters:**
 - Affordable options for those beginning their wealth-building journey.
 - Focus on foundational planning and financial insights.

Flexible and Transparent Cost Structure

Our intention with pricing is to make high-quality financial planning accessible without compromising on value. We offer a structured fee model designed to meet a variety of financial needs, whether for business owners, early retirees, or those beginning their wealth-building journey.

Our typical monthly fees range from \$300 to \$1,400 for established professionals, business owners, and retirees, with accessible options starting as low as \$150 quarterly to \$275 monthly for clients just starting out. Regardless of the pricing level, each client receives dedicated, white-glove service tailored to their unique financial situation and goals.

Our team is committed to delivering a highly personalized experience, ensuring that every client benefits from a plan that reflects their individual aspirations and financial circumstances.

Transparency and dedication to client satisfaction are central to our fee structure, allowing clients to clearly see the value in their investment at every stage.



TEAM
SUCCESS

Client Empowerment and Financial Dignity

Support for Major Life Transitions



At New Horizons Boutique Financial Services, we recognize that life's biggest transitions—retirement, career changes, family growth, and more—often bring complex financial challenges. Our advisors provide steady guidance through these pivotal moments, helping clients adapt their financial plans to meet changing needs and new goals. With our support, clients feel confident navigating each transition, knowing their financial stability is safeguarded.

Solutions Aligned with Client Risk Tolerance

Our approach to wealth management goes beyond investments, offering solutions that address every aspect of a client's financial life. We work closely with clients to develop strategies that reflect their personal risk tolerance, ensuring they feel comfortable and secure with each decision. By tailoring our recommendations to match individual comfort levels and aspirations, we empower clients to pursue their goals with dignity and peace of mind.



EMPLOYEE RETIREMENT PLAN DESIGN

New Horizons Boutique Financial Services assists employers in designing and implementing customized retirement plans that align with both company goals and employee needs. From 401(k) plans to profit-sharing and pension options, we help create retirement solutions that attract and retain talent while supporting employees' long-term financial security. Our goal is to make retirement planning accessible, sustainable, and beneficial for both the business and its workforce.

FINANCIAL EDUCATION FOR EMPLOYEES

We offer financial education programs tailored to employees, empowering them with the knowledge to make informed financial decisions. Through workshops, seminars, and one-on-one sessions, we cover essential topics such as budgeting, saving for retirement, and managing debt. These programs foster financial wellness in the workplace, contributing to a more financially confident and productive team.

UNIQUE OFFERINGS FOR BUSINESS OWNERS

For business owners, NHBFS provides specialized support in areas such as business succession planning, executive compensation strategies, and tax-efficient wealth transfer. We understand the unique financial complexities faced by business owners and offer targeted strategies to help them achieve personal and professional financial goals. Whether planning for an exit or enhancing business value, our services are designed to support a successful and seamless transition.

These employer-focused services allow New Horizons Boutique Financial Services to enhance the financial well-being of entire teams, promoting a culture of financial empowerment and stability within the workplace.



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