MERCER PARTNERS
WEALTH MANAGEMENT

CELEBRATING
40+
YEARS IN BUSINESS

Trusted Partners for Your Financial Journey

1904 Olympic Boulevard, Suite 200,
Walnut Creek, CA 94596

6 North 9th St, Ste 302,
Columbia Falls, MT 59912

Dear Sir or Madam,

Thank you for considering our firm!

Financial planning is not static, it is fluid and dynamic—just like your life. As your life evolves over time, your financial needs and priorities will evolve, too. At Mercer Partners, we offer a full suite of wealth management services to provide you with personalized financial planning.

Whether you are preparing for retirement, navigating a major life change, or simply planning for your future, you deserve a partner that you can trust. Our proprietary financial planning process not only allows us to react to the critical events in your life but assures we can prepare for them appropriately.

During our initial meeting, we will discuss your lifestyle and financial goals, and begin to assess your current financial situation. We will share information about our background, our team, our practice, and our proprietary financial planning process. No final decisions will be made at our first meeting. The purpose is for each of us to determine if our services are aligned with your financial needs. We believe this is the foundation of a long-lasting professional relationship.

The enclosed kit will provide you with a brief introduction to our firm and our value-added services. As you review the material, please feel free to contact us with any questions.

We look forward to meeting with you.

Sincerely,

The Mercer Team

YOUR VISION. OUR GUIDANCE.

We are a full-service wealth management firm delivering tailored guidance and an exceptional standard of care to a select group of individuals, families, and businesses around the country. We are truly passionate about helping our clients simplify their wealth management needs and aim to ensure their path to financial independence remains clear and achievable.

Many of our clients come to us because they are seeking more control over their day-to-day finances, navigating a major life change, or planning for the future. Together, we will design a comprehensive plan that integrates your unique needs and goals utilizing our proprietary 360 Process. The process allows us to look at each piece of your financial life and incorporate the right strategies to fit your distinct needs.

OUR COMMITMENT TO OUR MISSION IS DEFINED IN THREE CORE PRINCIPLES

WHY OUR CLIENTS CHOOSE US.

I. COLLABORATIVE APPROACH

- ACTIVE LISTENING TO CLEARLY UNDERSTAND EACH CLIENT'S UNIQUE GOALS, PRIORITIES, AND CORE VALUES
- WE CREATE A COMPREHENSIVE PLAN AND BUILD PERSONALIZED STRATEGIES TAILORED TO EACH CLIENT'S OBJECTIVE
- CLEAR AND STRAIGHTFORWARD RECOMMENDATIONS TO HELP SIMPLIFY COMPLEX DECISIONS AND IMPROVE OUTCOMES

CONFIDENCE THAT COMES FROM CLARITY AND PURPOSE FOR TODAY AND THE FUTURE

II. TAILORED GUIDANCE

- WE WORK HARD TO OFFER MEANINGFUL PERSPECTIVE AND TRULY INNOVATE SOLUTIONS AT EVERY STAGE OF LIFE
- OUR OVERALL APPROACH IS COSTEFFECTIVE, TAX-EFFICIENT, AND IN EACH CLIENT'S OWN BEST INTEREST
- ACCESS TO TOP-TIER QUALITY RESOURCES AND PARTNERS TO ADVISE IN EACH AREA OF A HOLISTIC FINANCIAL PLAN

COMFORT IN KNOWING YOU HAVE A PARTNER TO HELP GUIDE YOU THROUGH LIFE'S JOURNEY

III. LASTING RELATIONSHIPS

- A FIRM-WIDE COMMITMENT TO PROVIDE THE HIGHEST LEVELS OF ACCESS AND RESPONSIVENESS
- AN ONGOING COMMUNICATION AND EDUCATION TO EMPOWER OUR CLIENTS TO FINANCIAL INDEPENDENCE AND STABILITY
- BRINGING A FRESH PERSPECTIVE, TRANSPARENCY, AND GENUINE AUTHENTICITY TO EACH AND EVERY INTERACTION HELPS BUILD TRUST OVER TIME

ASSURANCE THAT COMES FROM A LONG-TERM RELATIONSHIP BASED ON TRUST AND RESPECT

THE POWER OF PARTNERSHIP

WE IMPLEMENT A TEAM-BASED APPROACH TO EVERY ASPECT OF OUR PROCESS. OUR EXTENSIVE INDUSTRY EXPERIENCE AND COMBINED PERSPECTIVE BRINGS CLARITY AND CONFIDENCE TO OUR CLIENTS' LIVES.

Don Faul, CFP®
Managing Partner &
Wealth Advisor

Don has over two decades of experience in the financial services industry marked by a passion for personal finance combined with an entrepreneurial background. He has specialized in assisting business owners and guiding families with their retirement, tax, and financial planning strategies.

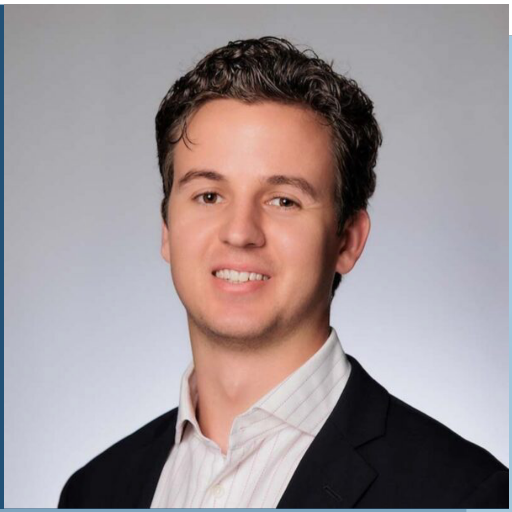
Don has served in various executive, business development, and consulting roles before and after launching his own financial services practice. He has worked with and for financial organizations such as AXA Rosenberg Investment Management, Citicorp Investment Services, American Savings Bank, and LPL Financial.

MEET OUR TEAM

Nick is a CFP® Professional with over 19 years of experience in the financial services industry working with successful individuals, entrepreneurs, and institutions. Nick's primary focus is to help his clients make smart financial decisions to work toward their most cherished life goals. Prior to joining Mercer Partners in 2019, Nick worked in various financial advisory and management roles at Wells Fargo, Bank of the West, and Morgan Stanley.

Nick holds a bachelor's degree in Communications from California Polytechnic State University at San Luis Obispo, and a master's degree from Saint Mary's College in Financial Analysis & Investment Management.

Nick Enzweiler, CFP®
Senior Partner &
Wealth Advisor

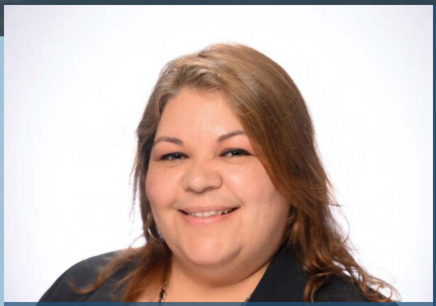


Chad Faul, WMCP®
Partner & Wealth Advisor

Chad is a dedicated Wealth Advisor, who is passionate about crafting personalized financial strategies to help clients pursue their goals—whether it's preparing for retirement, saving for their children's education, or navigating life's unexpected challenges. Chad is committed to delivering the guidance and support necessary to prepare for lasting financial independence.

Chad earned his degree in Business Administration with a focus on Finance from the Neeley School of Business at Texas Christian University in Fort Worth, Texas. He holds the Series 7 license with LPL Financial and the Series 66 license with Mariner Independent Advisor Network, demonstrating his commitment to both professionalism and client-centered financial planning.

Becky is an exceptional client service associate with a strong passion for helping clients simplify their lives. Becky entered the financial services industry four years ago when she joined with Mercer Partners. The Mercer Partners team relies on her pleasant demeanor, self-discipline, and attention to detail to add tremendous value to our clients and our strategic partners.



Rebecca Souza
Client Service Associate
**not registered with LPL Financial*

Amber McCain
Client Service Associate
**not registered with LPL Financial*

Amber is an outstanding client service associate who excels at interacting with clients to ensure she exceeds their expectations through active listening and timely follow-through. Amber joined with Mercer Partners in 2021, after working 20 years in various operations and management positions within the Beauty Industry. Amber has quickly thrived in the financial services business through her strong work ethic and passion for client service. She has proven to be invaluable addition to the Mercer Partners team.

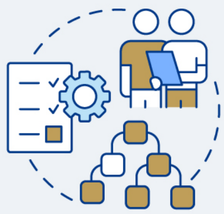
OTHER PROFESSIONAL RESOURCES AVAILABLE TO YOU

BECUASE STRATEGIES AND SITUATIONS ARE OFTEN COMPLEX, WE RELY ON OUR TRUSTED NETWORK TO PROVIDE TECHNICAL ADVICE IN A VARITY OF SUBJECT AREAS. OUR TEAM WORKS DIRECTLY WITH OTHER FINANCE PROFESSIONALS, SUCH AS TAX CONSULTANTS, INSURANCE EXPERTS, AND ESTATE ATTORNEY'S TO IMPLEMENT YOUR FINANCIAL PLANS.

OUR CORE SERVICES

WE OFFER A FULL RANGE OF SERVICES DESIGNED TO HELP YOU APPROACH LIFE'S MILESTONES WITH CLARITY AND CONFIDENCE.

At Mercer Partners, we believe that true financial success goes beyond making smart investment choices—it's about integrating every aspect of your financial life into a cohesive strategy. Our comprehensive approach seeks to ensure that all areas of your finances are aligned, working together to move you toward your long-term goals. We offer a complete suite of services to address every facet of your financial world. As your life changes, we'll aim to ensure every stage of your journey is covered, with a strategy that adapts to your goals and circumstances. **Our 7 Core Services are as follow:**



Investment Management

Develop an investment policy and implement asset allocation strategies for optimal security selection.

Retirement Planning

Define retirement goals, plan income, and analyze Social Security for effective asset preservation.

Tax Planning

Engage in proactive tax management and focus on tax-efficient, tax-advantaged investments.

Estate & Legacy Planning

Facilitate discussions with attorneys and review legal documents and health care directives.

Insurance Planning

Assess coverage needs, evaluate policies, and ensure adequate protection for life and assets

Cash Flow Planning

Analyze income and expenses to optimize savings and manage spending effectively.

Value-Added Services

Provide additional financial strategies and optimize overall wealth management.

THE 360° PROCESS

PLANNING FOR A SINGLE LIFE EVENT WOULD BE LIKE HAVING ONLY ONE PUZZLE PIECE AND EXPECTING THE ENTIRE PICTURE TO COME TOGETHER. THAT'S WHY WE UTILIZE OUR PROPRIETARY 360 PROCESS DESIGNED TO BRING ALL THE ELEMENTS OF YOUR FINANCIAL PICTURE TOGETHER INTO ONE COMPLETE FINANCIAL PLAN — YOUR PLAN.

WE APPLY OUR PROCESS IN A THREE-STEP APPROACH

I. ASSESS

WE START BY UNDERSTANDING AND CLARIFYING ALL YOUR FINANCIAL GOALS AND PRIORITIES — AND DISCOVER YOUR TRUE EXPECTATIONS AND DEEPEST CONCERNS SURROUNDING YOUR FINANCIAL LIFE.

II. BUILD

WE BUILD A COMPREHENSIVE PLAN AND USE PERSONALIZED STRATEGIES TO GIVE YOU THE HIGHEST PROBABILITY OF PURSUING YOUR GOALS IN THE MOST COST-EFFECTIVE AND TAX-EFFICIENT WAY.

III. MANAGE

WE PROVIDE ONGOING ADVICE, DISCIPLINE, AND PERSPECTIVE TO HELP YOU STAY FOCUSED ON YOUR LONG-TERM PLANS AND TRACKING TOWARD YOUR MOST IMPORTANT LIFESTYLE AND FINANCIAL GOALS.

FINANCIAL PLANNING IS A JOURNEY—AND EVERY MEANINGFUL TRIP IS BETTER WITH SOMEONE WHO KNOWS THE WAY.

MERCER PARTNERS WEALTH MANAGEMENT

925.932.4700 | WWW.MERCERPARTNERSWEALTH.COM

HOW IT WORKS

OUR PROPRIETARY MERCER 360° PROCESS IS DESIGNED TO BRING ALL THE PIECES OF YOUR FINANCIAL LIFE TOGETHER INTO ONE COHESIVE PLAN.

Step #1: Fit Conversation (15 Minutes)

Our first step is a brief, no-obligation conversation to determine if our services are aligned with your needs. We'll discuss your financial situation at a high level, your primary goals and objectives, and we will share our approach to wealth management. If there's a mutual fit, we'll move to the next step.

Step #2: Assessment Meeting (90 Minutes)

This is where we take the time to understand what truly matters to you. We'll discuss your financial goals, concerns, and any complexities in your financial life. This is the most crucial step in our process, as it sets the foundation for our long-term partnership. No final decisions are made at this meeting — our goal is to understand your situation before offering any advice.

Step #3: Strategy Presentation (60 Minutes)

After thoroughly reviewing your financial picture, we'll craft a working plan designed around your specific needs. We'll present our strategies and walk you through our approach. We encourage you to take your time to review everything. A few days later, we'll reconnect to answer any questions and discuss whether a long-term partnership makes sense.

Step #4: Ongoing Financial Guidance

If we decide to move forward together, we become your long-term financial partner. We'll meet regularly to review your financial plan and investment strategies and adjust course as needed to keep you on the right track. Markets evolve, life changes, and opportunities arise — we're here to guide you through it all with clarity and confidence.

WHO WE SERVE

WE BELIEVE FINANCIAL INDEPENDENCE IS KEY, BUT STRONG PARTNERSHIPS ARE BUILT ON SHARED VALUES, TRUST, AND RESPECT. OUR IDEAL CLIENTS ALIGN WITH OUR VISION, ALLOWING US TO BUILD LASTING, MEANINGFUL RELATIONSHIPS BEYOND TRADITIONAL ADVISOR-CLIENT DYNAMICS.

Nearing Retirement: Approaching retirement is both exciting and complex. We can help you transition from wealth accumulation to sustainable income, ensuring your assets work for you—so you can retire with confidence.

Divorced or Widowed: Life can change in an instant. If you're recently divorced or widowed, we offer thoughtful financial guidance to help you regain stability, preserve your future, and make informed decisions with clarity and purpose.

Career Transitions: A job change is more than just a career move—it's a financial opportunity. Whether you're negotiating compensation, requiring 401k rollover services , or reassessing your overall financial plan, we help you make the most of your transition.

Our Ideal Clients are Those Who:

- Value trust and service in their relationships, understanding the importance of a collaborative approach.
- Demonstrate compassion and respect for others, creating an environment of mutual understanding.
- Have confidence in professionals to manage their wealth, empowering us to make informed decisions on their behalf.
- Appreciate our team's expertise and the customized approach we take to their financial future.
- Allow us to lead and trust us to manage their wealth without the need for micromanagement.
- Are proactive and open-minded about pursuing financial independence, taking ownership of their financial future.
- Balance gratitude for the present with ambition for the future, appreciating their current successes while striving for continued growth.

THANKS FOR CONSIDERING US!

WE ARE DEDICATED TO CONSISTENTLY DELIVERING A FIRST-CLASS WEALTH MANAGEMENT EXPERIENCE FOR OUR CLIENTS AND BELIEVE STRONGLY THAT OUR APPROACH CAN MAKE A REAL DIFFERENCE TODAY, TOMORROW, AND FOR MANY YEARS TO COME.

LET’S GET STARTED.