OAK & STONE®
CAPITAL ADVISORS

2023 Kickoff Meetings

February 23-24, 2023

Thursday, February 23, 2023 | *Graduate Annapolis - Sheet Bend Room*

12:00 pm – 12:45 pm
Welcome Lunch *(Bowline Room)* | *For Members and Spouses*

1:00 pm – 2:45 pm
Oak & Stone Update | *Seth Diener & Oak & Stone Staff*
Looking back at 2022, with a preview of what's to come in 2023.

3:00 pm – 3:40 pm
Fortify & Grow: Next Gen, Winning the Great Wealth Transfer and Serving Affluent Families
Jackie Wilke - First Trust

4:00 pm – 4:40 pm
FS Thrive: Truelytics and BizEquity | *Ginevra Czech - FS Investment*

7:00 pm
Dinner | *Acqua Al 2*

9:00 pm
After Dinner Gathering *(Open Bar)* | *The Trophy Room at the Graduate Hotel*

Friday, February 24, 2023 | *Graduate Annapolis - Sheet Bend Room*

8:00 am – 8:45 pm
Breakfast *(Bowline Room)* | *For Members and Spouses*

9:00 am – 9:40 am
State of the Market Update | *Dr. Quincy Krosby - LPL Financial*

10:00 am – 10:40 am
Student of the Market | *Mark Peterson - BlackRock*

11:00 am – 11:40 am
Millenial Investing | *Jordan Jackson - JP Morgan*

12:00 pm – 1:00 pm
Lunch *(Bowline Room)* | *For Members and Spouses*

1:30 pm – 4:30 pm
Team Building Bowling | *Annapolis Bowl*

2023 Kickoff Meetings

2018 - 2019

The Transition to LPL

2020-2021

The Transition From Commission to Fee Based
Battled COVID

2021-2022

Elevating The Client Experience
Implementing Pareto

2022

Persevere in a Bad Market

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Our Theme for 2023

Mastering Client-Centric Growth

Maximizing revenue and retention by using data to understand your current clients and maximizing their experience

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Practice Management

in 2023

with Jamie Casper and Donovan Stuard

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Practice Management

- 2022- The Year of Pareto
- 2023 - Business Analytics
  - Pareto
  - Communications Pipeline
  - Client Demographics

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Practice Management

Review of Pareto

- **Client Classification**
  - Ideal Client
  - 80/20
- **Reframing the Client Experience**
- **New Client Process**
  - Collateral Pieces

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Practice Management

In 2023

- **Business Analytics**
  - How will this help?
  - We will manage 90% of the workload; 10% advisor participation

Communication Pipeline

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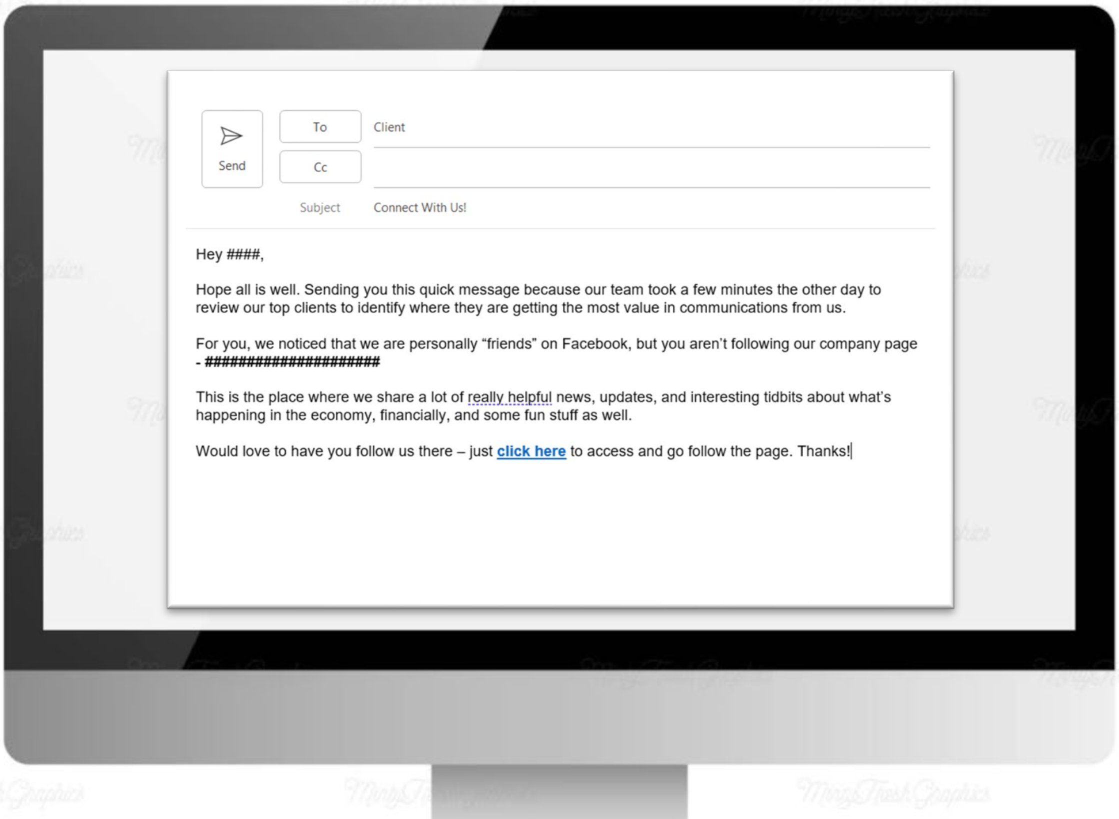
Leverage the **Social Data**



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High Risk Account Table

High Risk Accounts	Email Open Rate	Following FB	Following LinkedIn
Smith Household	0.00%	No	No
Fleming Household	50.00%	No	No
Wilson Household	0.00%	No	No
Williams Household	0.00%	No	No
Yost Household	25.00%	No	No
Darien Household	50.00%	No	No
Young Household	25.00%	No	No

Client Demographics

Client Profile

All Clients

Gender- Male

Age- 61

Not Retired

Industry- Biotechnology

Married

Aum- $1,038,518.42

Top Twenty

Gender- Female

Age- 59

Not Retired

Industry- Biotechnology

Married

AUM- $1,804,452.41

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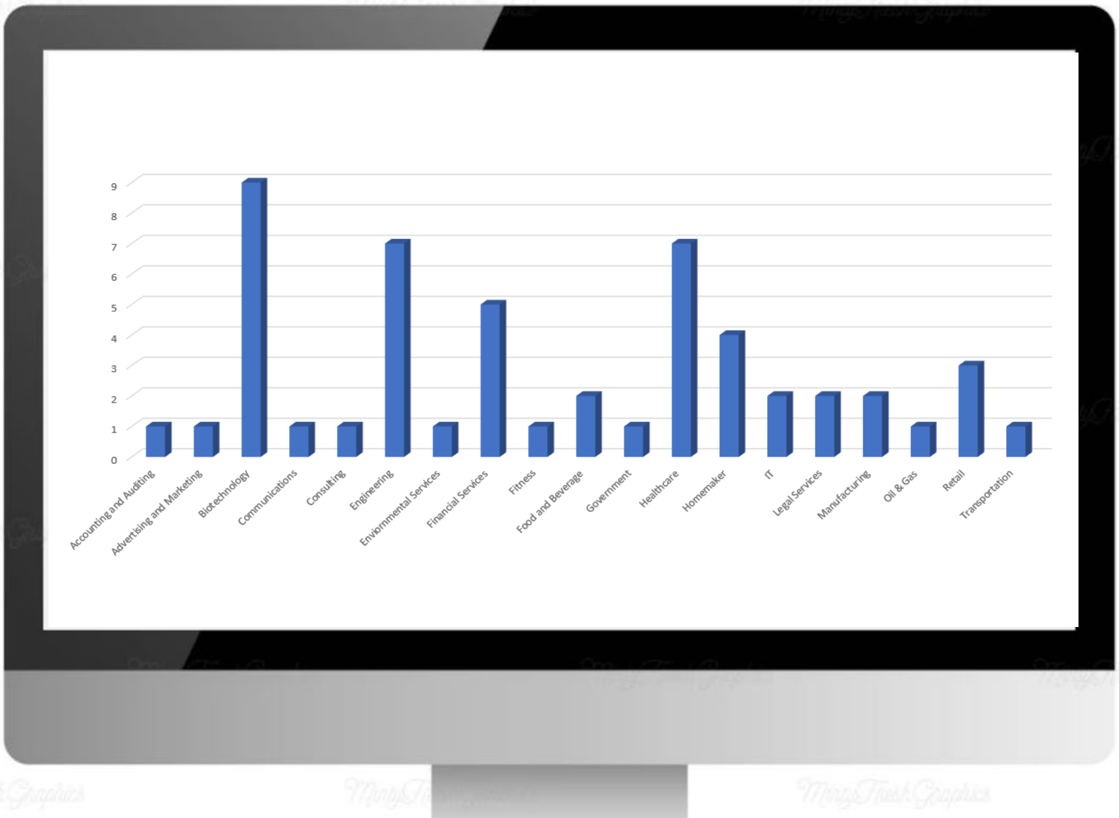
Industry Data



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Marketing

in 2023

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Lauren Fruchter and Alex Lerch

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2023 Marketing Focus

- ✓ **Testimonial** Generation
- ✓ Using Analytics for **Referrals**
- ✓ Future Focused **Content**
- ✓ **Instagram** Onboarding

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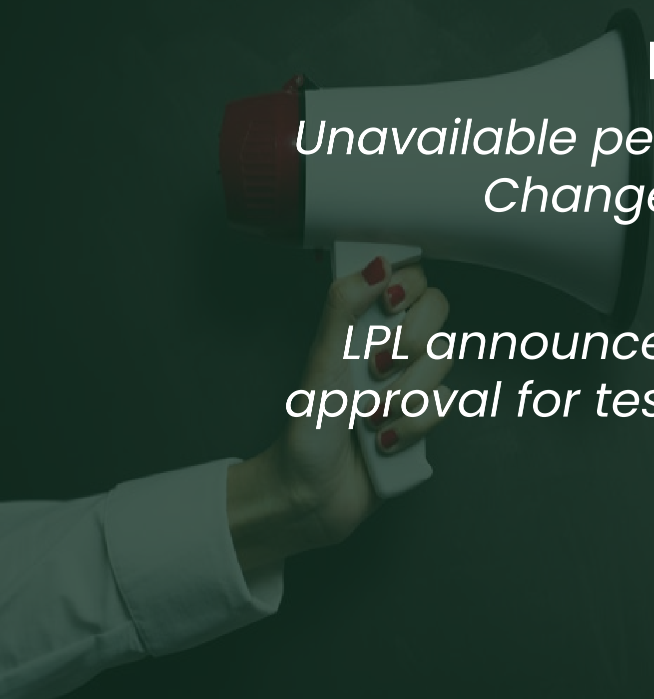
Testimonials

Our Biggest Opportunity



Background

Unavailable per SEC up until Marketing Rule Change announced in 2021.

LPL announced compliance submission approval for testimonials in December 2022.

Testimonials

Why They're Important

68% of consumers will take action *only* after reading a positive review

9 out of 10 people say they trust what a customer says about a business more than what that business says about itself.

73% of people trust reviews and recommendations from **strangers**

Testimonials

How Can I Use Them?

Website

Social Graphics

Collateral

Pareto Marketing

Client Videos

Branding Videos

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Testimonials

What are the Rules?

- ✓ **MUST Be Current Client**
- ✓ **No Promissory Language, No Reimbursement**
- ✓ **Must Have Written Documentation**
- ✓ **Must be Compliance Submitted** (our job)

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Testimonials

Who Should We Get Them From?

- ✓ **Manually ID Your Top Clients**
- ✓ **Use The Data!** (Donovan, Jamie)
- ✓ **Run a Net Promoter Study on Your Clients**
- ✓ **Ask Happy Clients in the Moment**

Testimonials

How Do I Get Them?

- ✓ **Use Oak & Stone Feedback System**
- ✓ **Dedicated Landing Page for Reviews**
- ✓ **Template Scripts for both Text Message (MyRepChat) and Email**

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TEXT

Hi (NAME). This is Blake Whitten from Whitten Retirement Solutions. I was wondering if you could spare a moment to provide a testimonial about our financial services. Your feedback is valuable to us and we are always looking for more clients like you. Your feedback helps others looking for financial help to know more about who we are.

This link is the best place to start, when you have a moment: https://whittenretirement.com/whitten-feedback/

Thank you!

EMAIL

Subject: Your Thoughts on Whitten Retirement

Dear [Client Name],

I hope this email finds you well. I wanted to reach out to you today to ask for a testimonial about the experience you have had with Whitten Retirement Solutions. Your feedback is valuable to us as we strive to provide the best possible financial services to our clients.

We are always looking for more clients like you, and your testimonial will help us showcase our services to others who may benefit from them. We greatly appreciate any feedback you can provide, and we would be happy to work with you to craft a testimonial that accurately reflects your experience.

If you have a few minutes to spare, please feel free to share your thoughts with us at this link: https://whittenretirement.com/whitten-feedback/

Thank you for your time and for choosing Whitten Retirement Solutions as your financial service provider.

Best Regards,

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WHITTEN RETIREMENT SOLUTIONS

HOME ABOUT US SERVICES WHY US? STRATEGIC PARTNERS RESOURCES MESSAGE US CLIENT LOGIN

Thank You for **Your Feedback**!

LEAVE US A REVIEW ON GOOGLE

At Whitten Retirement Solutions, we are committed to providing our clients with the best possible financial services and support. We are proud to have helped many individuals and families pursue their retirement goals and plan for their financial future.

We are always looking for more clients like you, and your testimonial will help us showcase our services to others who may benefit from them. We greatly appreciate any feedback you can provide, and we would be happy to work with you to craft a testimonial that accurately reflects your experience

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Using The Data

Leveraging Data for Marketing

Helping You Maximize Your Communications

- ✓ Reach out directly to those not following you on social
- ✓ Non-Socials – Create New Methods (Print Newsletter, ALM)
- ✓ Emails Tailored to Occupation, Retirement Status, Career Type
- ✓ Confirm Your Email Lists are Updated and Accurate
- ✓ Identify Key Referrers and Emphasize Sounding Board
- ✓ Targeting Your Marketing by key locations

Content in 2023

Future Focused Content

Video, Video, Video

Rich media is becoming more important as social algorithms change and written content becomes more obsolete

Client Success Stories

We've had success featuring what our clients are doing, enjoying retirement, living of the success you've helped them create.

Current Event Content

Written content should relate to the here and now

Instagram
What to Know

Instagram is the 8th most visited website in the world

Daily users, Instagram clocks in at an impressive 1.386 billion people

47% of American adults use Instagram

Instagram is Gen Z's favorite social platform

Americans spend 30.1 minutes per day on Instagram

Instagram
Where We Are

We are currently in a pilot stage with LPL which began in January of 2023

Expected to be widely available by Summer 2023.

We will manage in same manner as current platforms.

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Sales & Operations

in 2023

Al Glessner

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- **A Look Back**
  - Let's Review Some Numbers
  - O&S Operations Support

- **Looking Ahead**
  - Clipboard 2023
  - Proposal Enhancements
  - Practice Boosting Projects

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O&S Team Directory

Jawaun King is our dedicated

LPL Super Service Associate

Sales Kits >

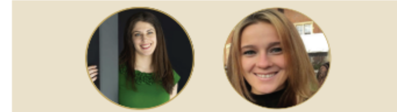
Bar Charts & Pyramids • Hypos • Complex Proposals

Al Glessner | Ryan Rickus | Donovan Stuard

Team Contact Email: **saleskits@oakandstoneadvisors.com**

New Accounts >

Account Preparation • Transfers • Move Money



Lauren Fruchter | Ryannon Holland

Team Contact Email: **accounts@oakandstoneadvisors.com**

Trading Team >

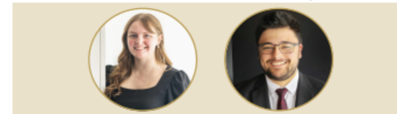
Model Changes • Free Up Cash • White Glove

Al Glessner | Ryan Rickus | Donovan Stuard

Team Contact Email: **trading@oakandstoneadvisors.com**

Practice Management >

Redtail • Best Practices • Pareto Systems

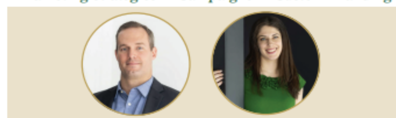


Jamie Casper | Donovan Stuard

Team Contact Email: **practice@oakandstoneadvisors.com**

Marketing Services >

Marketing Strategies • Campaigns • Custom Branding



Alex Lerch | Lauren Fruchter

Team Contact Email: **marketing@oakandstoneadvisors.com**

Insurance Services >

Life • LTC • Case Design • Complex Solutions • Fixed Annuity

Brian Villec (All Fixed) | Pete Buxton (Annuity) | Jennifer O'Neil (Life)

bvillec@mbgnow.com | *Millenium Brokerage Group*

pbuxton@highland.com | joneil@highland.com | *Highland*

Name	Role	Email Address	Phone Number
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Brian Villec	*Fixed Business Consultant*	bvillec@mbgnow.com	302-354-2661 (Cell)
Donovan Stuard	*Trading & Sales Support*	donovan@oakandstoneadvisors.com	855-625-7866 (Office) 610-657-4214 (Cell)
Jamie Casper	*Practice Management, Benefits*	jamie@oakandstoneadvisors.com	215-259-4660 (Office) 267-221-7943 (Cell)
Jennifer O'Neil	*Life &LTC Case Design*	joneil@highland.com	860.863.8199
Lauren Fruchter	*New Accounts, Marketing*	lauren@oakandstoneadvisors.com	855-625-7866 (Office) 267-566-3043 (Cell)
Pete Buxton	*Annuity Advisor Consultant*	pbuxton@highland.com	571-707-2522 (Office) 703-431-2510 (Cell)
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Ryannon Holland	*New Accounts*	ryannon@oakandstoneadvisors.com	215-259-4660 (Office)
Seth Diener	*Portfolio Manager*	seth@oakandstoneadvisors.com	215-259-4660 (Office) 215-317-9811 (Cell)
Jawaun King	*Service Escalation*	jawaun.king@lplfinancial.com	

Clipboard 2023

- Resuming in March
- Hit List
- Household Revenue Reports
- 59 ½ Reports
- Blending CFO Reports with Business Analysis that Jamie & Donovan are producing to give you clarity on your business and client base

Proposal Enhancements

- SEC Marketing Rule Change = Complete Revamp of Proposals
- LPL Proposal Tool
- YCharts
- Client Facing and Internal Materials

Practice Boosting Technology & Projects

- **LPL Practice Hub Pilot –** O&S has access to detailed business metrics. This also gives us the ability to compare our organizations to peers.
- **Additional Business Valuation Tools –** FS Discussion on Truelytics (You) & BizEquity (Clients)
- **Business Continuity & Succession Planning**

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Portfolios & Trading

in 2023

Ryan Rickus

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Reminder of What We Do

- **Customization of funds**
  - Ability to hold securities within the model
- **Manual adjustments**
- **Someone to call/email**
  - Bounce ideas off of for portfolio construction to win business
  - Providing logic behind portfolio positions
    - Model review, due diligence updates, conversations about ideas in portfolios
- **Nuggets to talk to clients about**

Portfolio Update

- **Full due diligence 2x/year**
    - Continued monitoring of new ideas throughout the year
- **Reduced: Housing (HD - renovations, GURIX - REIT) & Tech**
- **Increased: BONDS, BONDS, BONDS!!**
    - Diversification via Bullet shares + bond managers for appreciation
- **Maintained Alternative Sleeve & healthy weight in G/I**

DUE DILIGENCE POWER HOUR COMING SOON!!

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	Percentage of Bonds				
	Growth Plus	Growth	Balanced	Income	Preservation Plus
Old	15%	25%	35%	60%	70%
New	20%	30%	50%	70%	90%

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A Look Back

- **White glove expanded to ALL non-retirement accounts**
  - Customizable ability on all account
  - Holding securities that aren't in the model, increasing or decreasing model percentages
- **Active account monitoring**
  - Cash reports
  - Restriction management
  - Model check (for S6 vs. S7 and NR vs. Q)

A Look Forward

- **Tax Loss Harvesting**
- **Rolled out in 2022**
  - Additional moves above rebalances
- **Specialized non-retirement accounts over $500k**
  - Advisor must request TLH for each account for additional opportunities
- **Ad-hoc timing on accounts**

Note: Make sure to remind your clients that you did this for them!!

Donovan Stuard

- **Support for sales kits and trading**
- **LOVES research**
  - Portfolios
  - Business Analytics

Don't be afraid to tap into him for your research needs!

Research Expansion

- **Fact sheets on individual securities**
  - Recommendations upon request
- **One-sheet of relevant info for you to take into meetings**
- **We can be brought into client meetings to discuss**

Equity Research Report

Date: 2/15/2023

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Market Profile	
52 Week Price Range	$283.81-448.40
Avg. Volume	1.4 Million
Shares Outstanding	297.15 Million
Market Cap	$122.8 Billion
Insider Holdings	0.98
Percent of Shares Short	0.85%

Financials (TTM)	
Revenue	$51.9 Billion
EBITDA	$10.7 Billion
EPS	$23.33
Free Cash Flow	$911 Million
D/E	2.56
ROA	8.19%
ROE	36.86%
Div. Yield	1.09%

Relative Valuation	
EPS (Est)	$29.44
P/E TTM	17.7x
P/E FTM	14.0x
P/S TTM	2.4x
P/CF	26.92
EV/EBITDA	15.65

Historical Performance (02/14/2023)	
3 Month	0.86%
YTD	-4.54%
1 Year	7.01%
3 Year	36.35%
5 Year	22.04%
10 Year	18.66%

Consensus Analyst Rating	
Num. of Analysts	23
Consensus Rating	4.57
# of Buys	16
# of Holds	9
# of Sells	1
12M Tgt Price	$466.91

Technical Indicators	
RSI	43.45
SMAVG (50)	426.12

Deere & Co.

Sector: Industrials **Industry:** Farm & Heavy Machinery

Ticker: DE **Price:** $412.00 **Analyst Price Target:** $466.91

BUSINESS DESCRIPTION

- Deere is the world's leading manufacturer of agricultural equipment, producing some of the most recognizable machines in the heavy machinery industry. The company is divided into four reportable segments: production and precision agriculture, small agriculture and turf, construction and forestry, and John Deere Capital.

- Its products are available through an extensive dealer network, which includes over 1,900 dealer locations in North America and approximately 3,700 locations globally. John Deere Capital provides retail financing for machinery to its customers, in addition to wholesale financing for dealers, which increases the likelihood of Deere product sales.

PERFORMANCE ANALYSIS

Stock Price (Price vs. Benchmark Performance)