

GIDEON
STRATEGIC PARTNERS



2017
COMPANY OVERVIEW



A NOTE FROM OUR FOUNDERS

When we founded Gideon Strategic Partners in 2012, our vision was to create a financial services company where client success is the top priority and where integrity and exceptional performance benefit our clients. Gideon Strategic Partners operates under the conviction that every client is deserving of a financial advisor dedicated to designing strategies centered on his or her personalized needs and goals.

Gideon was a humble woodcutter who became a great warrior—in adopting Gideon as our namesake, we embraced this ethos of aiming for greatness in the services and products we deliver. Since the beginning, Gideon Strategic Partners has been committed to helping design and deliver successful customized programs for high net worth individuals and companies. Our approach is holistic: we consider an ever-changing financial environment and take time to understand each client's unique circumstances before building customized solutions that are aimed to meet long-term goals. No matter what your personal or corporate financial planning needs might be, we have the expertise to develop a plan to help you reach your goals.

In 2016, we joined M Financial Group, one of the nation's leading financial services design and distribution companies. M Financial has the ability to create proprietary products designed specifically for wealth preservation, wealth transfer, and executive benefits programs. These products are available exclusively to the clients of M Member Firms. In addition, M Holdings Securities, Inc., M Financial's full service broker/dealer, and M Wealth, M Financial's wealth management division, provide Member Firms with access to a wide variety of proprietary investment products and services.

We are happy to continue working closely with some of the nation's most prestigious insurance carriers and investment firms to pioneer innovative products with features and flexible options that complement the needs and objectives of our clients. Our ultimate goal remains to achieve the best possible results for you, your family, and your business.

All our best,

Robert Amoruso & Elliot Silverstein



TABLE OF CONTENTS

- 4 FINANCIAL PLANNING**
- 5 ASSET MANAGEMENT**
- 6 ESTATE & TRUST PLANNING**
- 7 RISK MANAGEMENT**
- 8 CORPORATE CLIENT SERVICES**
- 10 INVESTMENT APPROACH**
- 11 INVESTMENT TIMELINE**
- 12 INVESTMENT PARTNERS**
- 13 ALTERNATIVE INVESTMENTS**
- 14 INSURANCE PARTNERS**
- 15 ANNUITY PARTNERS**
- 16 OUR TEAM**



Financial Planning

Financial planning is an ongoing process, defined and directed by your personal and financial needs and goals, as well as your values. We believe that by taking the time to identify your objectives, together we are more likely to develop a sound and workable financial plan which will enable you to achieve your most important aspirations in the future. Financial goals, such as a child's education, a secure retirement, and the transfer of wealth on to heirs, may be similar for most people; however, your values and unique situation may require a more personalized financial planning process, specific to variables, such as your income, risk tolerance, commitments, and family situation.

Once you have identified and prioritized your goals, we will help construct a plan, establish effective strategies, and execute the plan with these considerations in mind. We are committed to working with you and your legal or accounting advisors throughout the financial planning process, as your plan evolves and as your life changes.

Tax-Efficient Investment Strategies

Maximizing tax efficiency is a critical aspect of managing investment returns. We specialize in tax-efficient investment strategies, offering a crucial advantage designed to maximize your returns. We are able to use life insurance, variable annuities, and other strategies to defer and mitigate taxes. Variable universal life insurance and private placement variable life insurance allow our clients to invest in Variable Investment Trusts within the policy.

Variable Investment Trusts are Separately Managed Accounts that mimic corresponding indexes, mutual funds, or hedge funds. Separately Managed Accounts are held away from the general account, protecting the client from credit risk. The cash value in these accounts depends upon the performance of the investments held in the policy. If structured appropriately, the growth of these policies is not subject to capital gains tax, allowing the client tax-free compounded growth. Clients can also distribute these assets tax free. In addition, the death benefits associated with these policies pay out tax free as well.

Asset Management

We seek to provide our clients with returns that are consistent, competitive, and in-line with their personal objectives. Our asset allocation process requires that we work together as a team while organizing and planning your investments. In addition, our collaborative process is specifically designed to provide you with a greater understanding of your portfolio. Ideally, this increased level of knowledge will lead to greater comfort with the investing process.

Asset allocation is designed to help you benefit from:

- Reduced risk
- Preservation of capital
- Increased liquidity
- Quarterly updates
- A portfolio structured to work efficiently under changing market conditions
- An organized listing of assets

Asset Allocation Versus Diversification

Asset allocation and diversification may sound very similar by definition, but that is only on the surface. Both are designed to reduce risk in your portfolio, and both

involve diversification by spreading money among several different investments. By diversifying into a variety of alternatives, you can mitigate the chances of suffering a catastrophic loss should one of the investments perform poorly.

Asset allocation takes it further by diversifying your portfolio with different investment classes: stocks, fixed income alternatives, cash equivalents, or other tangible assets such as real estate. Your goal should be to increase returns while minimizing the risks.

Budgeting & Expense Management

We develop a guide to help you manage your expenditures and cash flow in a way that fits your lifestyle, needs, and priorities.

For this endeavor, we take into account:

- Current earnings
- Investment returns
- Day-to-day necessities
- Mandatory capital expenses
- Recreational and luxury expenditures
- Saving for unexpected emergencies



Estate, Gift, and Trust Planning

Transfer

Proper estate planning better supports the current and future financial possibilities for you and your family, allows you to transfer your wealth according to your wishes, and can help reduce unnecessary taxes and expenses for your heirs.

We are committed to working with you and your family to help determine your long-term personal financial goals and plan accordingly. In addition, we will help you structure your estate assets to minimize tax liabilities and maximize value to future generations. Our professional team will work with any additional advisors you may have, such as an attorney or accountant, to develop and implement a plan of action. All of this planning will be coordinated with your insurance contracts in order to provide a sound, workable plan. Periodically, we will review your plan with you in order to assess our progress in accomplishing your long-term objectives.

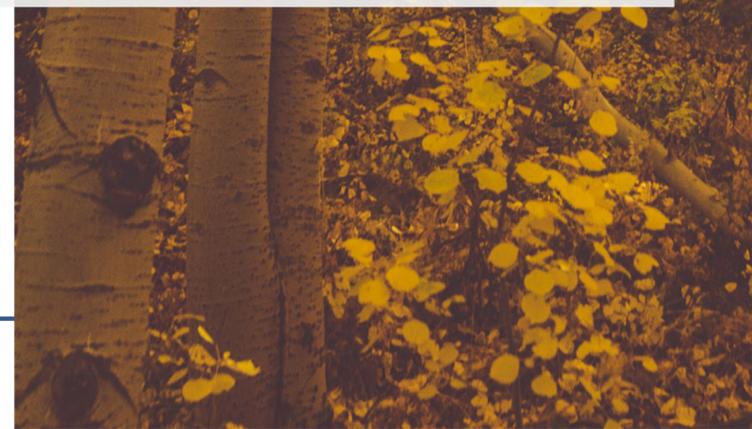
Ultimately, our goal is to assure that you and your family have taken prudent steps to reduce your tax liabilities and to create the most effective means to help finance any future tax liabilities.

Charitable Planning

Whether your aim is to develop a philanthropic legacy for your family or simply to support your community, tax-favored aiding programs create ongoing opportunities to transfer family assets to public and/or private charities. These charities often include family foundations that are managed by family members, in which the family retains control over the gifted assets and income generated by these assets. Often, charitable planning provides a balance to estate and life insurance plans, while taking on personal meaning. We offer creative solutions aimed to achieve your philanthropic goals without interrupting your family's long-term direction.

Gifting

An important component to any estate plan is gifting, which allows you to reduce the size of your taxable estate by strategically transferring the wealth you have worked so hard to create to your family members. Gifting enables you to take advantage of the substantial tax advantages available through the use of lifetime gifts. Thoughtful use of these gifts through planning vehicles such as trusts and life insurance can help maximize the value created for your heirs. We will help you determine a gifting strategy that is consistent with your planning objectives.



Risk Management

Continuously evaluating financial risk is an integral part of our overall plan for our clients' asset management. We first identify your individual risk management goals and objectives, research and gather data to determine financial risk exposure, and develop strategies to help negate or lessen their effects. We analyze current insurance policies and determine ways to help protect from potential weaknesses while balancing ancillary costs. Our selection of insurance products—ranging from variable and traditional life insurance, disability income, and fixed and variable annuities—helps prepare you for the future.

Education Planning

Whether you're planning for your child or grandchild's college education, or going back to school yourself, we will help you structure a plan that complements your other financial goals. There are a number of factors to consider, such as public versus private education, housing costs, work study programs, and the student's degree goal. Education saving plan options include the following:

529 College Savings Plans

State-sponsored or educational institution sponsored tuition programs allow you to invest funds on a tax-deferred basis. A 529 plan allows the investor to lock in tuition costs at a specific rate, which makes it a great option for those who anticipate the funds being used at a later date, when inflation has occurred or tuition rates have increased dramatically.

Custodial Accounts (UTMA)

You can put funds in a custodial account that a child will control after he or she turns 18 or 21, depending on the laws of your state. These funds are not required to be used for educational purposes.

Traditional/Roth IRAs

An IRA will allow the investor to distribute funds towards other needs in the case that the intended recipient does not attend college, without the withdrawal fees associated with 529 plans. Income taxes may apply to IRA withdrawals, Roth IRAs currently have yearly contribution limits.

Coverdell Education Savings Account

CESAs can be used for all stages of a child's education, including elementary and secondary education, and can be contributed to up until the child turns 18, except for special needs beneficiaries. CESAs have yearly contribution limits.



Executive Benefits

Competitive executive benefits packages are essential in recruiting top-tier talent who will contribute to your company's growth and profitability. A well-designed and implemented executive benefits program provides incentives that help attract new executives and retain talent over time.

We design, implement, and administer executive benefit plans that enable you to selectively reward key employees and top executives of your business. Our cost-efficient executive benefit plans supplement qualified retirement and group insurance plans that may be restrictive in nature. Our programs are designed to help meet the personal needs and goals of executives, while remaining within the context of the overall corporate financial goals of your business.

Employee stock options and programs like 401(k) plans are a good start, but they may not meet the financial expectations of the most talented executives. Our belief is that executive employees want to enjoy a rewarding retirement by establishing sound financial options early on. We consistently strive to be chosen as trusted corporate advisors to assist you in carefully evaluating costs and benefits, while continuously exploring new possibilities for better programs to help executives achieve their financial goals.

Beyond the 401(k)

For many executives the annual investment limit in a 401(k) plan may be too restrictive. Deferring compensation can be a solution to limitations in traditional qualified plans. Non-qualified deferred compensation plans allow deferral of various forms of pay, including base, bonus, commissions, and special incentives, without the cap on the dollar amount saved or contributed. This opportunity may make it easier for executives to pay for other important expenses, such as tuition payments or the purchase of a home. We are available to further discuss deferred compensation with interested clients.

Including Performance Pay and Incentives in Disability Programs

In an era that has emphasized stock options and bonus compensation, executives may find their performance pay is not part of their current supplemental disability equation. Highly compensated employees usually fall short in plans designed to deliver a percentage of base pay “only” as disability benefits, even if income is tax-free. This is often due to a disproportionate amount of total compensation arising from incentives, bonuses, stock options, and other forms of contingent compensation. Therefore, supplemental disability plans can be designed to give executives the opportunity to include these other sources of compensation.

Supplemental Executive Retirement Plans

SERPs help solve challenges with retention and motivation, helping retain and reward executives critical to the continuity to the continuity of your company’s success. SERPs are a viable and popular alternative for top long-term executives concerned about the concentration of their post-retirement wealth in stock options. Although not without risks, a SERP may permit executives to self-direct the return on their account balances.

Employee Benefits

Many employers today are struggling to contain the cost of their benefit programs. Ongoing financial pressures and varying workforce demographics are altering the course of employer provided health coverage, creating new challenges as well as new opportunities. Employers are finding that although their benefits do not directly impact the value of their products or services, they do influence their pricing. Competition requires these costs be minimized, and we are able to help you design and implement a cost-efficient employee benefits package that will continue to attract and retain quality employees.

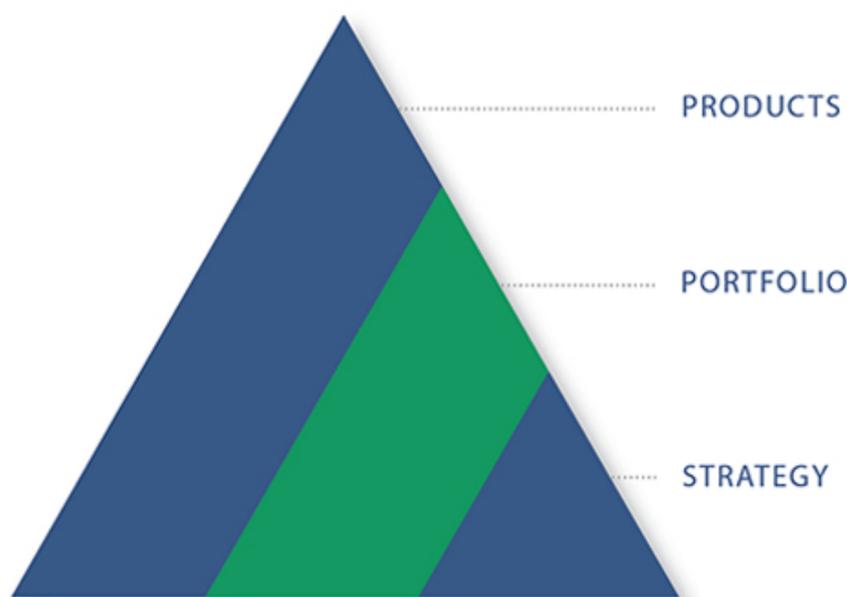
The employee benefits marketplace is volatile and complex; however, we will provide you with informed and responsive assistance. Our employee benefits team can offer the knowledge and experience to help reduce the headaches often associated with selecting and maintaining employee benefits programs. We maintain relationships with major benefits providers across the country, providing us with firsthand knowledge of the most recent products and product costs.



Our Investment Approach

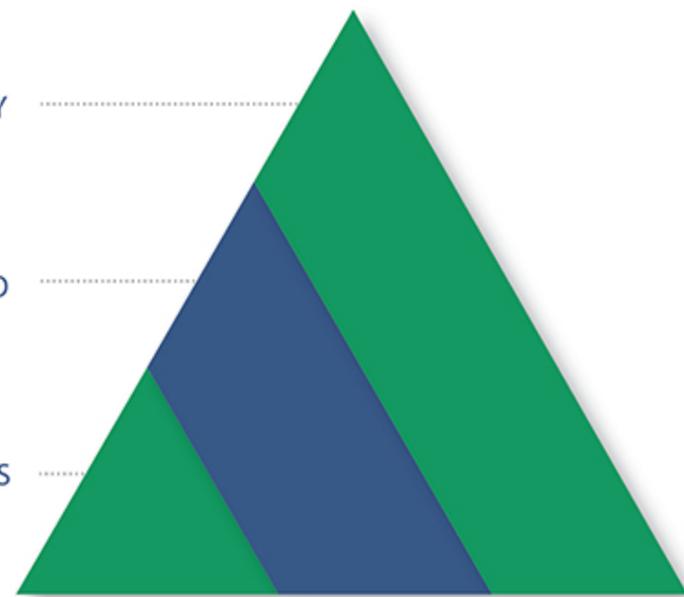
The Common Approach

Many people choose to purchase financial products without professional guidance. Often, what they end up with is a collection of unrelated products.



Gideon's Approach

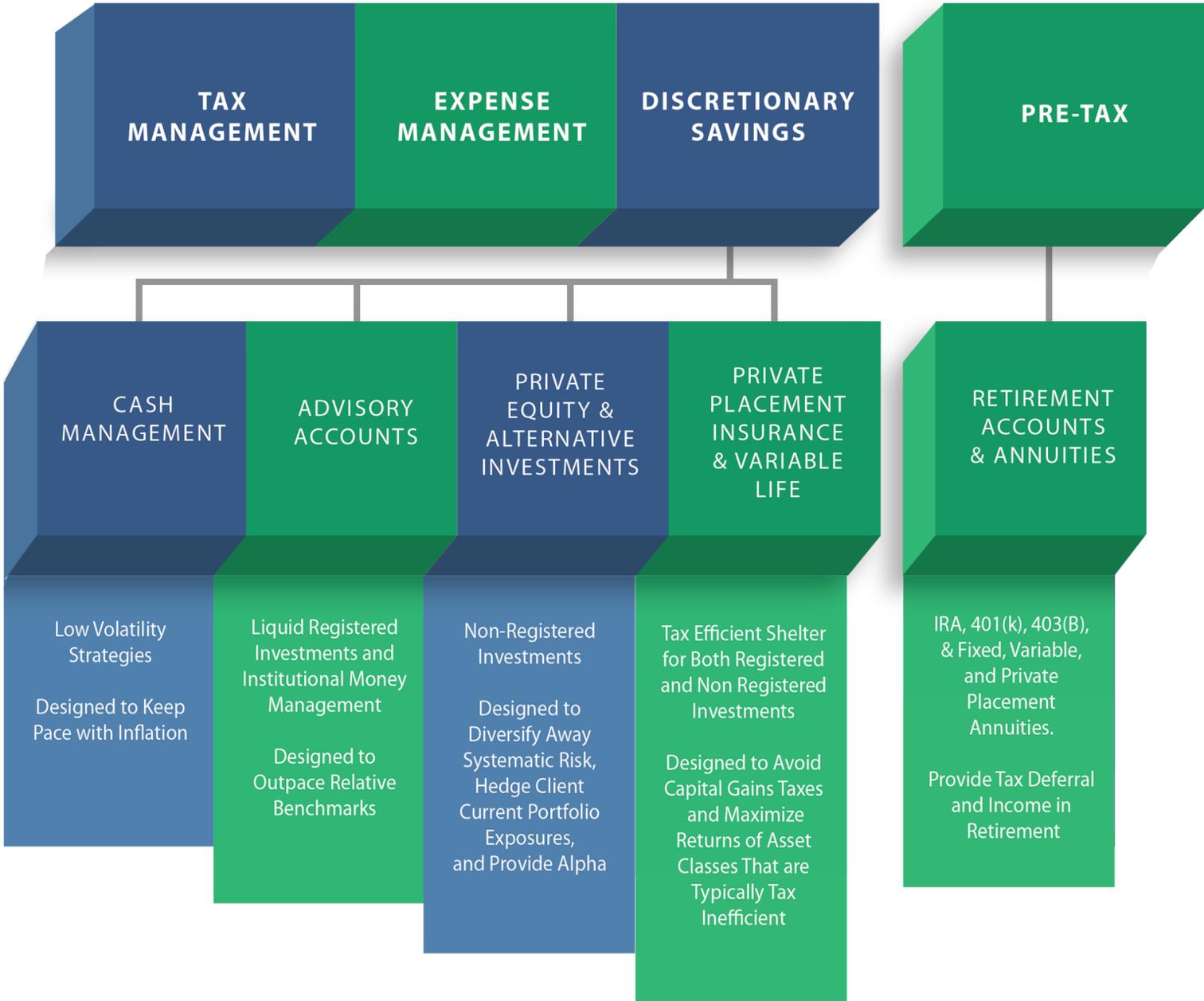
Gideon Strategic Partners first considers your goals and develops a unique financial strategy, from which a diverse portfolio of products is built.



Gideon Strategic Partners follows a core investment philosophy. These fundamental principles guide the investment decisions we help our clients make.

- ✓ Investments are used to achieve long-term goals, while savings are for short-term goals
- ✓ Asset allocation with diversification among stock, bond and other markets reduces risk
- ✓ Investors should know and understand how investments fit into their portfolios
- ✓ Minimizing investment costs is crucial for long-term success
- ✓ An investor's primary decisions involve choosing a mix of assets to be held in a portfolio not the selection of individual investments
- ✓ Risk is multi-dimensional; investors should weigh "shortfall risk"—the possibility that a portfolio may not meet long-term financial goals—against "market risk"
- ✓ Market-timing & performance-chasing are not part of a winning strategy
- ✓ Future long-term returns are expected to be very similar to historical returns for various asset classes and subclasses

Money Management Timeline





Investment Partners



Vanguard®

J.P.Morgan



BLACKROCK



Pershing®



BNY MELLON
ASSET MANAGEMENT

With more than 75 years of experience, 1.5 trillion dollars in assets, and 1,500 clients worldwide, Pershing has an established track record as a business-to-business provider of financial solutions. It is their reputation as a tried-and-true industry leader that solidified our decision to power our business with their advanced trading systems.

We clear all our investments through Pershing, allowing us to provide our clients with prompt and accurate clearance of their securities transactions. A global company, Pershing possesses multilingual and multi-currency capabilities, with execution capabilities in 45 countries, and is a member of every major U.S. Securities Exchange, the New York Stock Exchange, and the Frankfurt, Irish, and London stock exchanges.

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Alternative Investments

Alternative investments are options other than standard stock, bonds, or cash investments, and can include hedge funds, real estate, private equity, venture capital, or tangible commodity assets such as rare coins, jewelry, art, or wine. They offer a number of venues through which to diversify your investment portfolio, which has the potential to reduce risk. Alternative investments offer the distinct advantage of having low correlation to stock market performance, and can still perform well during a market crisis.

Alternative investments simultaneously involve a high degree of risk, as many engage in speculative investment practices. They are often illiquid investments, may sometimes involve complex tax structures that can offset any profits, and are not constrained by the same regulations as mutual funds. Choosing alternative investments requires careful consideration and weighing of the distinct risks and advantages offered.

Our advisors can guide you through a range of alternative investments that might be right for your unique portfolio.



J.P.Morgan

Blackstone

THE CARLYLE GROUP



GOLUB CAPITAL



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Life Insurance & Private Placement Life Insurance Partners



Disability Insurance Partners



Variable Annuity Partners



Hybrid Long Term Care Insurance Partners



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Robert Amoruso

Founder & Managing Partner

Robert Amoruso's expertise lies in financial planning and wealth management with a focus on estate planning, risk management, retirement planning, asset allocations, and tax-efficient investments. He founded Gideon Strategic Partners in 2012 while at AXA, with his close friend and business partner, Elliot Silverstein. Their vision has always been to provide customized financial planning and impeccable client service. In 2016, Gideon became an independent firm and joined M Financial Group's global network of Member Firms.

Robert's career in financial services began in 2007 at Van Eck Global. He joined AXA in 2008 as a Financial Consultant and was later promoted to Regional Vice President where he helped build and lead the largest and top producing team in the country. Robert won several awards for production and management including Circle of Excellence, Summit, Hallmark I, and the Management and Development Award, and he was inducted into the Sterling Group and Elite Producer Group. He is a qualifying member of the Million Dollar Round Table based on his production and has been since his first year in the business.

Robert graduated summa cum laude from Johnson and Wales University with majors in Finance and Entrepreneurship, and has received the Retirement Planning Specialist Certificate from the University of Pennsylvania's Wharton School of Executive Education. He maintains the FINRA Series 7, 24, 63, and 65 securities licenses; as well as Life, Accident, and Health Insurance licenses.

Robert grew up in the Berkshires, is always reading, and has always loved music. Outside of the office, he actively supports people, causes, and charities he believes in. Other interests include travel, exercise, and spending time with his friends and family.

A professional headshot of Elliot Silverstein, a man with dark hair, wearing a dark blue suit jacket, a white shirt, and a red patterned tie. He is looking directly at the camera with a slight smile.

Elliot Silverstein

Founder & Managing Partner

Elliot Silverstein's expertise lies in financial planning and wealth management with a focus on estate planning, risk management, retirement planning, and tax-efficient investments. He founded Gideon Strategic Partners in 2012 while at AXA, with his close friend and business partner, Robert Amoruso. Their vision has always been to provide customized financial planning and impeccable client service. Gideon was founded on the highest of ethical and moral principles. In 2016, Gideon became an independent firm and joined M Financial Group's global network of Member Firms.

Elliot began his career in 2008 as a Financial Consultant at AXA and was promoted to Regional Vice President in 2015. He won several awards for production, and management including Circle of Excellence, Summit, Hallmark I, and the Management Development Award, and he was nationally ranked each year for overall production including #1 and #2 in the country for his company-assigned class in 2010 and 2011 respectively. Elliot helped build and lead the top team in the country at AXA and was inducted into the Sterling Group and Elite Producer Group. He is a qualifying member of the Million Dollar Round Table based on his production and has been since his first year in the business.

Elliot attended high school at The Peddie School in Hightstown, New Jersey. He graduated from and played football at Union College and holds an MBA from the H. Wayne Huizenga School of Business and Entrepreneurship at Nova Southeastern University. He received the Retirement Planning Specialist Certificate from the University of Pennsylvania's Wharton School of Executive Education and maintains the FINRA Series 7, 24, 63, and 65 securities licenses; as well as Life, Accident, and Health Insurance licenses.

Elliot is from South Florida and spends as much time as possible with his friends and family. Outside of the office, he actively supports people, causes, and charities he believes in. He mentors undergraduates from his alma mater and is active in the Union College Gridiron Club. He enjoys music, travel, cooking, reading, yoga, art, and sports.



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Gideon Strategic Partners LLC DBA Gideon Strategic Insurance Agency LLC and its agents are presently licensed to sell traditional life insurance in the following states: CA, CT, DE, DC, FL, GA, IL, MA, NV, NJ, NY, NC, OR, PA, RI, TX, VT, VA, WA. Insurance services are limited to residents of the above listed states. However, we can be licensed in other states as dictated by client location and situation.

Variable life and annuity products may be offered and sold in the following states: CA, CT, DE, DC, FL, GA, IL, MA, NV, NJ, NY, NC, OR, PA, RI, TX, VT, VA, WA, as well as Other securities products, may be offered and sold in all US states, including District of Columbia, Puerto Rico, and Virgin Islands. Securities products are offered to residents of the above listed states. However, we can be licensed in other states as dictated by client location and situation.

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