

UNIVERSITY ENDOWMENT MODEL Inspires Investment Firm



"We believe in the investment philosophy, style and strategies used by large university endowments. The numbers have proven they've been the world's most successful institutional investors and we want to bring that expertise to the high networth marketplace in a fee-only, conflict-free, advice-oriented investment model," said Prateek Mehrotra, Chief Investment Officer of Endowment Wealth Management, Inc.

Based in Wisconsin, the firm was born in 2013 when it acquired a Registered Investment Adviser (RIA) firm that was started in 1996. While it now has a new name, business model, strategy, investment philosophy and partners, you can't quite call this firm a "newbie."

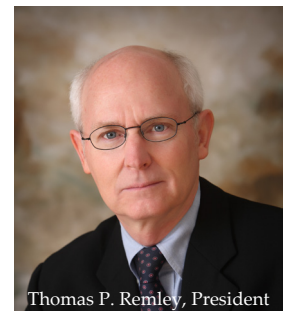
Consider the intellectual horsepower of Endowment Wealth Management, which includes two Chartered Financial Analysts (CFA), a CPA and a Chartered Alternative Investment Analyst (CAIA). "In our past lives we were all managing assets in the several hundred million dollar range," said Mehrotra, who has been in the financial industry for 25 years, working on two continents and in three different countries. And along with all that brain power comes technological brawn as the firm has developed their own smartphone app allowing clients to track their portfolios in real time whenever they want and wherever they happen to be.

"Our mission is to provide professional wealth management services that will sustain multi-generational family wealth, unity and legacy," says Mehrotra reciting the firm's mission statement. Their typical client is a family with a net worth of \$1 million to \$5 million, but they also serve families ranging from \$30 to \$50 million throughout the United States. "For a large percentage of very wealthy families, the wealth often dissipates by the third generation. Our job is to make sure that it lasts perpetually, just like an endowment," he said. With sociologists and psychologists on staff, En-

dowment Wealth Management helps clients with family dynamics, guiding them through the sticky situations that can sometimes occur as wealth transfers from generation to generation.

Weighing in on the pros and cons of exchange-traded funds (ETFs), Endowment Wealth Management clearly favors ETFs as their core portfolio holdings, but there is no panacea in the investment world. While there are transaction costs for the investor, Mehrotra points to the low-cost, sales-load free, instant diversification, fully liquid, transparent and tax efficient benefits of ETFs compared to mutual funds. "Yet, with 1,500 ETFs in the market and increasing every day, the complexity is increasing," Mehrotra admits and he predicts that eventually there will be more ETFs than stocks, just as mutual funds surpassed the number of stocks.

Endowment Wealth Management, Inc. implements their Endowment Investment Philosophy by creating three dimensional portfolios comprised of 1) Equity, 2) Income and 3) Risk Managed. Each of these allocations are implemented using a core-satellite framework, where the core is built using low cost ETFs and complemented with alpha generating satellite managers. As an example Mehrotra said that the cost of the core equity model is 0.31%, which is 79% cheaper than a comparable Mutual Fund in that category. Mehrotra's firm focuses on controlling investment costs, diversification, tax impact and liquidity. He wishes that they had more control over market returns.



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