



Motley Fool
Wealth Management



You earned it.

Now let us help you preserve and grow it.

Let's put your money to work.

Active stock picking and professional portfolio management give you the potential to outperform the market.

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Wealth has changed

So should the way it's managed

Wealth can be **experiential**: Traveling far and wide, checking off the destinations on your bucket list, and soaking in as much of what this world has to offer as you possibly can. Wealth is getting the most from every day.

Wealth can be **relational**: Spending time with your family and friends, enjoying priceless moments and creating memories you'll treasure forever with the people you care about most. Wealth is an abundance of love.

Wealth can be **aspirational**: Starting your own business, completing a project, pursuing hobbies and interests that inspire you. Music. Painting. Woodworking. Gardening. Crossword-puzzle-mastering. Wealth is the freedom to follow your passions.

Wealth can be **altruistic**: Supporting the causes or institutions that are important to you, doing your part to make sure they can continue their good work far into the future. Wealth is the ability to be a force for good in the world.

Whatever wealth means to you, we're here to help.

We want to offer you the ability to live life on your terms—with peace of mind, knowing your investments are being managed by a team you can trust.



We take your
wealth seriously
by investing
Foolishly.

Who we are

Welcome to Motley Fool Wealth Management!

No doubt you've heard of our parent company, The Motley Fool, LLC, (TMF). After all, they have been leveling the playing field for the individual investor for more than thirty years, and serve to educate over 2 million website visitors each month!

Called "an ethical oasis" by former SEC Chairman Arthur Levitt, The Motley Fool, LLC has stood for unwavering tenets of long-term investing. And having come up the ranks of The Motley Fool, LLC, our team of Portfolio Managers at Motley Fool Wealth Management put these tenets at the core of their investing philosophy.

Motley Fool Wealth Management was founded in 2014 to serve investors who wanted the Foolish investing approach but didn't have the time to manage their stock portfolio themselves. Over the past decade, our firm has expanded to offer professional investing solutions to longtime members of The Motley Fool, LLC who became clients as well as individuals and families who are brand new to our Foolish world.¹

We look forward to discovering how we might support you and your financial goals!

Quick Points About Us

Founded in 2014
Motley Fool Wealth Management

Offering:
Tax-efficient, stock-based
investment management strategies

Our parent company is
The Motley Fool, LLC founded
by Tom and David Gardner.



The Fools in charge

Meet the powerhouses behind your portfolio



Megan Brinsfield, CFP®, CPA
Interim President

“One of the greatest gifts of my career comes when clients share a big milestone, like being debt-free or making a dream purchase. It’s rewarding to know I’ve helped someone achieve something meaningful to them.”



Tony Arsta, CFA®
Chief Investment Officer

“We like to say that one of the best ways some investors can ‘win’ is by playing the game other investors aren’t. This requires a steady, consistent approach that doesn’t always pay off over shorter periods, but delivers what we feel are the best opportunities for long-term outperformance.”



Fiduciary duty

Our commitment to you

Thousands of individuals and families have relied on Motley Fool Wealth Management to help them pursue their long-term financial goals.

Some clients hand over everything they saved during a lifetime of hard work and sacrifice. The stakes are high, and we take our responsibility and our commitment to you very seriously.

There are no second chances.

You need a strong runner who won't drop the baton and who can go the distance with you. Our fiduciary duty is just the tip of the iceberg when it comes to our commitment to you and your family's financial future.

Our fiduciary duty is just the tip of the iceberg when it comes to our commitment to you and your family's financial future.

We are dedicated to transparency, security, and doing what's right for YOU.

What you can expect as a Fool Wealth client

An actively managed portfolio

You'll gain exposure to our in-house Portfolio Managers' highest-conviction stock picks through our exclusive equity strategies. We hand-pick stocks we believe have the potential to outperform the market over time. We invest in what we feel are standout businesses with solid fundamentals and competitive advantages over their industry peers.

As your professional investment team, you can rely on us to pay attention to the markets and make tough decisions that might otherwise keep you up at night.

An investment strategy customized for YOU

We've created tailored allocations of our high-conviction equity strategies that are flexible for you and your financial goals.

Your portfolio allocation will be made up of a unique blend of our seven exclusive, actively managed strategies. Some clients are invested in a blend of all seven while others are some are invested in a few. It's all based on YOUR individual financial needs—your time horizon, your risk and reward tolerance, and your goals for the future.

Your investments will be held in your separately managed account (SMA), which means you will own shares of individual businesses. Plus, SMAs are usually more tax efficient than pooled investment vehicles, and, unlike a mutual fund, the value of your shares won't be affected by other investors' buying and selling decisions.

Quick Points About Investing

- Proprietary Fool Wealth investment strategies
- 20–35 high-conviction stocks in each equity strategy
- Ownership of individual stock positions
- Tax-efficient account structure
- Customized asset allocation among exclusive SMA strategies²
- Transparency into every buy/sell decision
- Quarterly market insights from Tony Arsta, CFA®, Fool Wealth Chief Investment Officer.

WHAT YOU CAN EXPECT AS A FOOL WEALTH CLIENT CONTINUED...

Transparency

It's your money. You should know how it's being managed. Every buy and sell decision we make on your behalf is accompanied by a brief explanation written by the Portfolio Managers explaining exactly what they've bought or sold and why they chose to do so.

Each quarter, you'll also receive a letter from our Chief Investment Officer, Tony Arsta, CFA®, reflecting on the past quarter's performance and what we see happening in the market broadly.

Our team is in-house, meaning your Wealth Advisors, Portfolio Managers, Trade Desk, and Client Experience Specialists are all full-time employees of Fool Wealth. When you call us with questions about your account, you'll talk to a real person from the team! Plus, your Wealth Advisor is paid a flat salary by us—no commissions mean no pressure to make any moves outside the best interest of your portfolio.

Fees

We are also proud to offer a competitive fee structure. Fool Wealth charges a simple, straightforward assets under management (or AUM) fee of 0.95% annually for portfolios under \$1M and 0.75% for any amount over \$1M.³ Ours are among the lowest fees to be found for active management in the entire industry. We encourage you to compare for yourself!

Quick Points About Our Fees

Annual fee starts at
0.95%
of assets managed

Discounted fee of
0.75%
for every dollar over \$1M

**Withdrawals
are simple**

No exit fee

**Among the lowest fees for active
management in the entire industry**

Comprehensive financial planning

For clients with \$1M+ invested

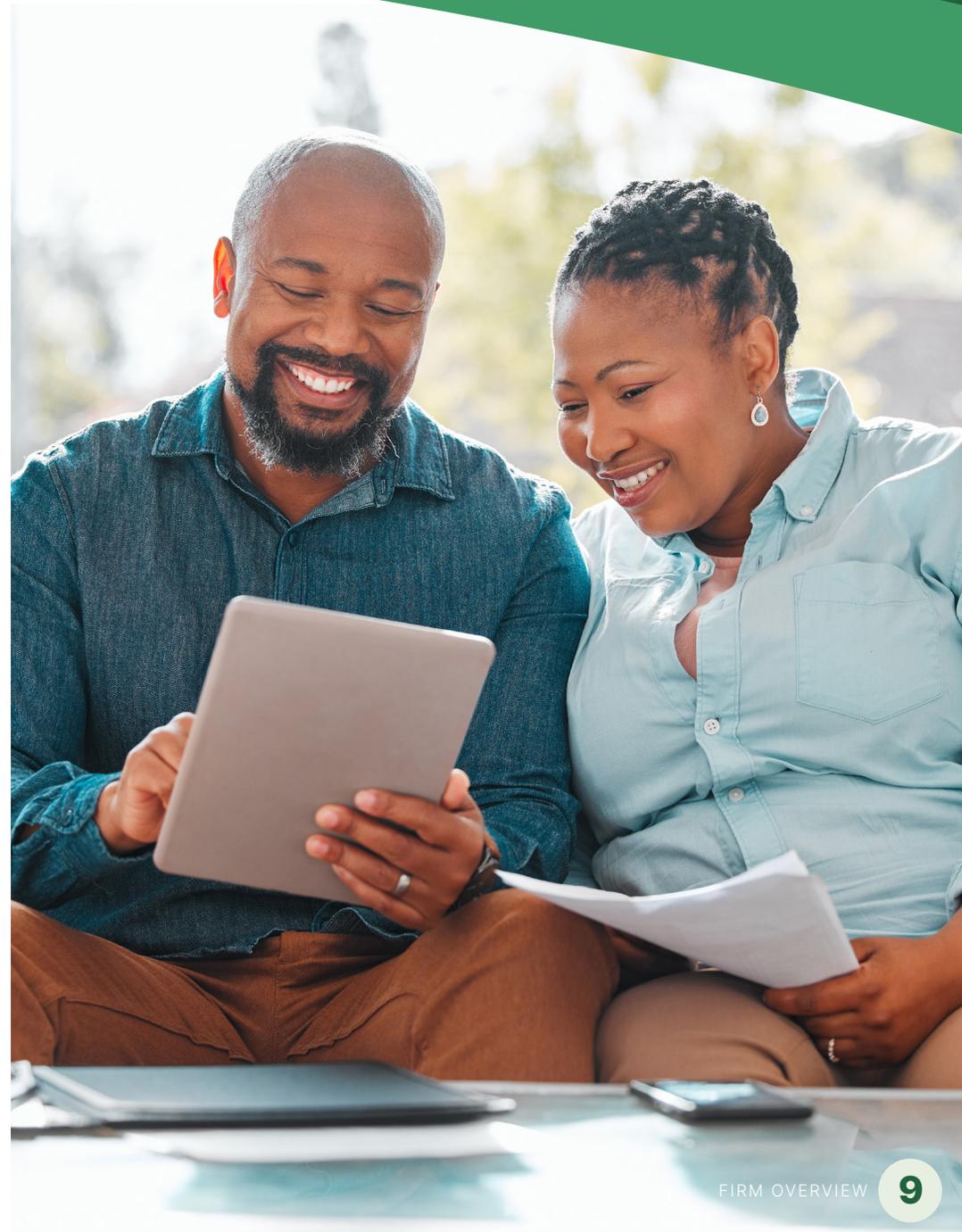
When you invest over \$1 million with Fool Wealth, you'll gain access to full-service financial planning services at no extra charge, allowing us to be a more complete financial partner to you. We will connect you with a dedicated Wealth Advisor who is devoted to the particular needs and concerns of our high-net-worth clients.

At Fool Wealth, we know that to be successful in investing requires not just the right stocks but the right mindset. Your Wealth Advisor is here to offer advice and reassurance around your biggest financial decisions.

Services we offer

Investment management, retirement planning, education funding, general tax guidance, cash management strategies, and much more. See page 12 for a full list

Services do NOT include: Tax filing and non-general tax advice, accounting services, estate planning, real estate planning, selling annuities, legal advice or insurance products.





Markets are volatile,
but you don't have to be.

Pictured: **Tony Arsta**, CFA®, Chief Investment
Officer, **Mike Olsen**, Portfolio Manager

We aim to grow your money

Our investing approach



High-conviction ideas

Your portfolio will include only heavily vetted companies that our Analysts and Portfolio Managers believe have lots of room to grow, and the potential to reward you in the process.

Each concentrated equity strategy holds only between 20 and 35 stocks giving each business the chance to make a meaningful impact on your overall returns.



Distinguishing Quality

We're constantly on the lookout for standout businesses with strong track records, solid fundamentals, and the potential to outperform their peers.

Our **"Four Pillars of Quality"** anchor our stock-selection process. These pillars include:

1. Management, culture, and incentives
2. Business economics (AKA strong balance sheets and healthy reinvestment of profits)
3. Competitive advantages
4. Trajectory (where we see the business in 5-10 years)



Concentrated, equity-based strategies

For some investors, an index or mutual fund that simply matches average market performance is sufficient. But we and our clients belong to a select group of investors who want the chance to do better by investing in individual stock positions. That's why you own the individual positions in a tax-efficient separately managed account (SMA).



Long-term, buy-and-hold philosophy

Our goal is to grow your wealth for the future, so we hand-pick only stocks we believe have the potential to deliver compounding returns to shareholders over several-year holding periods.

Services we offer

Clients with \$300,000+ invested...

- Stock-based investment management
- Customized asset allocation among exclusive SMA strategies²
- Access to high-yield savings accounts
- 24/7 access to your Fool Wealth client portal
- In-house Client Experience team
(when you call you will talk with a real human)
- Automatic annual account rebalance
- Access to our team of in-house Wealth Advisors

Account types we can manage: Individual brokerages, Joint brokerages, IRAs rolled over from previous employers, IRAs created from an in-service 401K distribution, Traditional IRAs, Roth IRAs, Charles Schwab 401Ks, Trusts, SEP accounts, UTMA

Clients with \$1M+ invested...

- Stock-based investment management
- Customized asset allocation among exclusive SMA strategies²
- Access to high-yield savings accounts
- 24/7 access to your Fool Wealth client portal
- In-house Client Experience team
(when you call you will talk with a real human)
- Automatic annual account rebalance

Comprehensive financial planning includes...

- Direct and easy access to your dedicated Wealth Advisors
- Retirement planning
- Cash flow management
- Strategic planning for RMDs, Social Security, Roth conversions
- Education planning
- Legacy planning guidance
- Second opinion on insurance coverage and purchased annuities
- Regular, proactive account and plan check-ins
- General tax guidance



Keep a cool head and
a strong portfolio.

Pictured: **Tony Arsta**, CFA®, Chief Investment Officer, **Charly Travers**, Portfolio Manager



Are we a good match?

To help you make a final decision, consider this:

Do the following statements describe you?

- ✔ I believe in long-term, buy-and-hold stock investing.
- ✔ I want the potential to outperform the market over time.
- ✔ I have \$300K or more in investable assets I'd like to have professionally managed.
- ✔ I want professional investors to build my portfolio around their highest-conviction stock picks, with little reliance on bonds, commodities, currencies, mutual funds, or index funds.

If these statements resonate with you, let's get to work.

If you are still unsure, lets talk!

There is no question too big or too small. Whether you're a seasoned investor or feel like financial terms are a foreign language, we are here to help!

Visit foolwealth.com/schedule to schedule an appointment with a Fool Wealth advisor.

Next steps for you

01
STEP

Strategy session

What is your current financial situation? Short-term goals? Long-term goals? Preferred investment style?

- If you haven't already, visit foolwealth.com and fill out your Investor Profile—a short survey to help us begin putting together the investment plan we recommend for you.
- Schedule an introductory meeting with a Wealth Advisor where we'll walk through your big picture.

02
STEP

Asset allocation

Together we determine which Fool Wealth stock-based strategy or blend of strategies will work for you.

03
STEP

Make the move

Determine which funds you would like to transfer under our management.

04
STEP

Fool on

Our teams will monitor the market, pick stocks, and reallocate positions, all while pursuing long-term market beating returns.

We believe in the power
of compounding.

The sooner you get
started, the better!

844-408-4390
Support@foolwealth.com

“My job is to worry about everything, all the time, so our clients don’t have to.”

Tony Arsta, CFA®, Chief Investment Officer, Motley Fool Wealth Management



Disclosures

1. Fool Wealth, an affiliate of TMF, is a separate legal entity, and all financial planning advice and discretionary asset management services for our clients are made independently by the wealth advisors and asset managers at Fool Wealth. Neither of TMF co-founders, Tom Gardner and David Gardner, nor any other TMF analyst is involved in the investment decision-making or daily operations of Fool Wealth. Fool Wealth does not attempt to track any TMF services.
2. We tailor our asset allocation recommendations for each client. However, our selection of individual securities is not personally tailored to client accounts. Rather, the individual securities purchased and sold for client accounts are based upon and track the holdings in our Model Portfolios which correspond to each strategy.
3. Please note that clients will pay its custodians certain transaction fees, account fees, and other miscellaneous charges. In addition, certain Fool Wealth strategies may utilize exchange traded funds (ETFs) and mutual funds that are subject to fees and expenses that are passed along to clients. Depending on the strategy, these underlying fees and expenses may be significant.

This message is provided for informational purposes only, reflects our general views on investing and should not be relied upon as recommendations or financial planning advice. We encourage you to seek personalized advice from qualified professionals, including (without limitation) tax professionals, regarding all personal finance issues. While we can counsel on tax efficiency and general tax considerations, Motley Fool Wealth Management does not (and is not permitted to) provide tax or legal advice. Clients who need such advice should consult tax and legal professionals. This message may not be relied upon as personalized financial planning or tax advice.

Motley Fool Wealth Management is an SEC registered investment advisor with a fiduciary duty that requires it to act in the best interests of clients and to

place the interests of clients before its own. HOWEVER, REGISTRATION AS AN INVESTMENT ADVISOR DOES NOT IMPLY ANY LEVEL OF SKILL OR TRAINING. Access to Motley Fool Wealth Management is only available to clients pursuant to an [Investment Advisory Agreement](#) and acceptance of our [Client Relationship Summary](#) and [Brochure \(Form ADV, Parts 2A and 2B\)](#). You are encouraged to read these documents carefully. All investments involve risk and may lose money. Motley Fool Wealth Management does not guarantee the results of any of its advice or account management. Clients should be aware that their individual account results may not exactly match the performance of any of our Model Portfolios. Past performance is no guarantee of future results. Each Personal Portfolio is subject to an account minimum, which varies based on the strategies included in the portfolio. Motley Fool Wealth Management retains the right to revise or modify portfolios and strategies if it believes such modifications would be in the best interests of its clients.

During discussions with our Wealth Advisors, they may provide advice with respect to 401(k) and IRA rollovers into accounts that are managed by Motley Fool Wealth Management. Such recommendations pose potential conflicts of interest in that rolling retirement savings into a MFWM managed account will generate ongoing asset-based fees for Motley Fool Wealth Management that it would not otherwise receive.

Motley Fool Wealth Management, an affiliate of The Motley Fool, LLC (“TMF”), is a separate legal entity, and all financial planning advice and discretionary asset management services for our clients are made independently by the wealth advisors and asset managers at Motley Fool Wealth Management. Neither of TMF co-founders, Tom Gardner and David Gardner, nor any other TMF analyst is involved in the investment decision-making or daily operations of Motley Fool Wealth Management. Motley Fool Wealth Management does not attempt to track any TMF services.