Equilibrium
WEALTH MANAGEMENT

balancing return, risk and capital preservation

An Introduction to Equilibrium Wealth Management, LLC

Risk disclosure

The information presented is not intended to and shall not in any way constitute an invitation to invest in any particular product or security. It is solely for information purposes. The information in this document does not constitute accounting, tax, regulatory or legal advice. Individuals with questions in those areas should seek the advice of a qualified attorney, accountant, and/or tax expert.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield. The purchase of certain securities may be required to effect some the strategies. positive outcomes. Investing involves risks including possible loss of principal.

Past results are no guarantee of future performance. No representation is made that any returns indicated herein will actually be achieved.

Securities offered through LPL Financial, member FINRA/SIPC.

Investment advice offered through HighPoint Advisor Group, a registered investment advisor. Equilibrium Wealth Management, LLC and HighPoint Advisor Group are separate entities from LPL Financial.

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Agenda

Equilibrium Wealth Management, LLC

- Our Experience, our Beliefs and our Client Focus

The Strength Behind our Team

- A strategic Alliance with LPL Financial
- Investment Advisory Services offered through HighPoint Advisor Group

Our Investment Approach

- Our Philosophy
- A Look at our Investment Objectives
- The Importance of Asset Allocation

Return, Risk and Capital Preservation

Summary

Equilibrium Wealth Management, LLC

Alan F. Delcorse - President

- Over 30 years of industry experience
  - 20 years of in-depth experience in non-traditional investing
  - Member of HighPoint Advisor Group's Investment Committee
  - Named as a 2015, 2016, 2017, 2018 and 2019 Wealth Manager Award Winner, Five Star Professional/Chicago Magazine; 2015 Directors Club-LPL Financial*
- Investments based upon our strong belief that there needs to be a balance between return, risk and capital preservation
- Dedicated to wealth management strategies for retirement planning, asset protection strategies and risk-based investment portfolios
- Serving retirees, near-retirees, privately-held companies, professional practices and corporate executives

*This distinction is based on an annual production ranking of registered financial advisors supported by LPL Financial, recognizing a production level greater than 80% of LPL Financial Advisors

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Five Star Professional Honors Alan F. Delcorse of Equilibrium Wealth Management, LLC.

For the 5th year in a row,
we are proud to announce Alan F. Delcorse,
President of Equilibrium Wealth Management as a
Five Star Wealth Manager Award Winner

Alan will be featured in a special section of the November issue of *Chicago Magazine* as a 2019 Five Star Wealth Manager Award Winner*!

*Award is based on 10 objective criteria associated with providing quality services to clients such as credentials, experience, and assets under management among other factors. Wealth managers do not pay a fee to be considered or placed on the final list of 2015 - 2019 Five Star Wealth Managers.

Our Team and Office

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The strength behind our team
-our strategic partners

LPL Financial - Custodian and Provider of Independent Advisor Support

As of June, 2019 Source: Corporate Snapshot on LPL.com

- Advisory and Brokerage Assets $706 Billion
- Servicing over 16,000 Financial Advisors
- Support provided by over 4,000 employees

HighPoint Advisor Group - a Registered Investment Advisor

- Provides investment advisory services to EWM
- Over 130 advisors in more than 90 locations
- Over $4Billion of assets under management as of 8/31/2019

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Our Investment Philosophy

Our Investment Philosophy has Developed over the Past 30 years of Experience:

- An Institutional Approach to Asset Allocation
  - A deep understanding of the benefits and risks of non-correlating investments
- Financial Strategies Based on our Client's Individual tolerance for risk
  - There has to be a match in investment philosophies between our firm and each individual client
- An Unconstrained use of the Full Menu of Investment Choices
  - "Utilizing the full bag of clubs," Alan Delcorse
- Correlation is a statistical measure of how closely two securities move in relation to each other. A high (positive) correlation implies the securities generally move in a similar direction, whereas a low (negative) correlation implies the securities generally move in opposite directions.

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Investment Objectives-

While results cannot be guaranteed, our approach seeks to:

- Provide value-added portfolio characteristics and return advantages to comparable conventional portfolios
- Utilize investments that have historically provided capital preservation potential
- Employ non-correlating investments which have the potential to enhance portfolio returns while decreasing volatility

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Why a Focus on Capital Preservation-

a discussion about the loss of principal

What does it take to get back in the black?

If your investment declines …	To get back to break-even, you'll need a gain of …
-10%	11.1%
-20%	25.0%
-30%	42.9%
-40%	66.7%
-50%	100.0%

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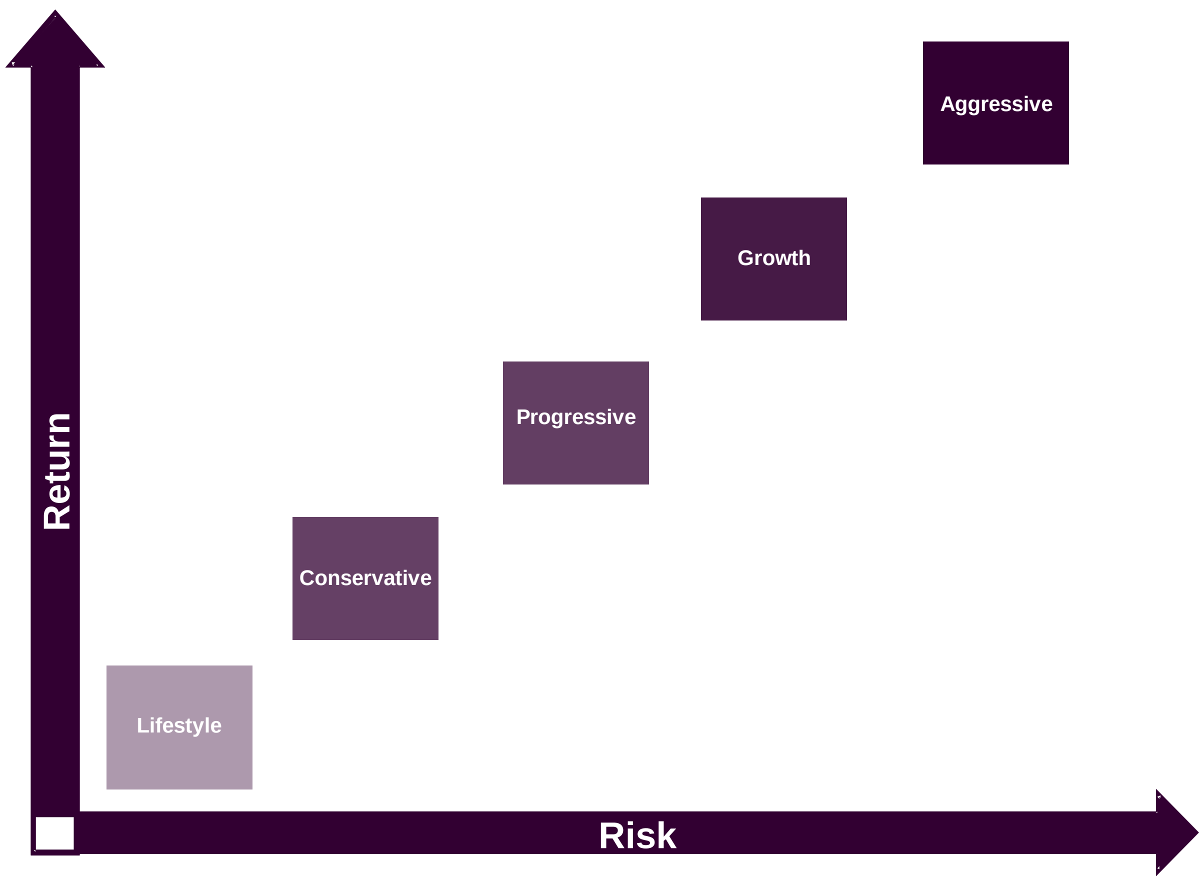
The results of our investment process- *Create portfolios with each client’s risk tolerance and financial objectives in mind*



- Risk Questionnaire
- Return Objectives
- Risk Tolerance
- Capital Preservation

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Summary

Our value proposition

- Our years of experience and the strength behind our team
- Dedicated client-focused approach- Stewardship
- A balance between return, risk and capital preservation
- Strategies that match your personal tolerance for risk
- Financial planning and retirement income strategies

Our services

- Comprehensive investment management strategies
- CPA and Attorney referral program
- Insurance and annuity solutions for capital preservation
- Comprehensive financial planning capabilities

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