EST. 1993

The Camarda Difference®

TOTAL WEALTH CARE™

FEE-ONLY WEALTH PLANNING &
CAPITAL MANAGEMENT

Camarda Wealth
ADVISORY GROUP

WWW.CAMARDA.COM

NOTES

Camarda Wealth
ADVISORY GROUP
Fee-Only Wealth Planning & Capital Management

I	Intro From Dr. Jeff Camarda	4
II	Meet Camarda's Leadership Team	6
III	Camarda's Total Wealth Care™ Difference	9
IV	How To Get Started	19
V	Should You Consider Camarda Now?	24
VI	FAQ	32
VII	Disclosures, Endnotes, & References	45

A Word from Founder, Dr. Jeff Camarda

If you are a successful individual or family member, or an ethical advisor who yearns to offer the absolute best, most comprehensive advice possible, I wrote this for you.

I have a burning desire to teach the smartest ways to build and keep family wealth. A lifelong wealth researcher, author, educator, and financial coach, I started with the CFP® and kept pushing to the Ph.D. level & beyond. Why? To create and keep my family's fortune, and help others do the same.

Most folks, even smart & successful ones, have a very hard time finding financial advice they can trust...or should trust. Worse, they usually don't know it. There are literally millions of advisors in the financial and tax space, but exceptionally educated and effective ones are hard to find, indeed. But unless you've studied this stuff, it's really hard to tell the difference!

The plans we typically find and fix – even for really wealthy families who've paid lawyers and others a lot – are almost always in need of big changes to avoid huge risks and massive taxes. And while many suspect things aren't quite right, getting the information to tell the difference can be a real challenge.

As my and others' academic research has proven, consumers have no yardstick to separate sales hype from the honest, advanced wealth guidance they need. The bar to advisor licensure is laughably low, and the industry is full of predators that are very hard to spot (for even smart investors). But family wealth is just too important to screw around with! It makes all the difference in lifestyle choice and freedom, quality healthcare, and advantaging family and causes we care about.

That's why I've made it my life mission to bring super quality, impartial wealth wisdom to folks like you. The sort I think you've probably dreamt about, or assumed you had, but never really found. If you let us, our team will get you a clear, trustworthy, customized plan for the important challenges that matter most.

Like protecting your wealth from big losses, liability and lawsuits, and financial predators. Preserving and properly controlling your estate to benefit your family and others as you see fit. Converting exorbitant income and estate taxes into additional family wealth. Generating the retirement income you need to live as you please. And so, so much more.

We are proud to offer insight from one of America's top wealth minds, who's used it to build a very substantial family fortune – entirely from scratch.

Do you ever get financial answers that are unclear or confusing? We pride ourselves on being different.

"You'll get straight talk you can take to the bank. We have a raging passion to educate and counsel on wealth best practices. We make it easy, fun and entertaining, and do it all in-house for elegant and efficient total solutions."

Why should you listen to me? Here's some background on the path that led me here.

My first business was as an antique's "picker" while a college student in upstate New York. I took my savings and invested in things I bought at yard and estate sales, which I would wholesale to antiques dealers. Soon I had enough profits to buy newspaper ads and a truck to cover the auctions and expand my business. As I prepared my own tax returns at the tender age of 22, I realized the incredible importance of learning tax law to protect my emerging wealth. So began my lifelong journey of financial education to wealth mastery.

Shortly after college, in 1984 and still in New York, I became a successful stockbroker. In all the time since then there's not one client complaint on my license record. I've since completed the CFP®, ChFC® and CLU® financial planning designations, the CFS®, BCM™, & highly-regarded CFA® investments programs.[9] I earned the Federal EA tax license, with unlimited IRS representation and practice rights and attorney/client privilege for tax advice. I finished Master's and Doctorate's degrees in Financial Planning, and completed a Masters in Tax Law (same program and testing as LLM but for non-JDs) with Estate Planning Certification at Georgetown Law School. I've been consistently recognized as a Top Advisor by *Barron's, Forbes* & more.[1] *(Camarda did not pay for these recognitions. Barron's, a Dow Jones Company, most recently recognized Camarda on March 14, 2020, based on data through September 30, 2019. Forbes most recently recognized Camarda on April 3, 2024, based on SHOOK Research, LLC data as of June 30, 2023.)*

I've been repeatedly interviewed by *Barron's* and the *Wall Street Journal* has repeatedly published feature articles on my advice. I've written hundreds of published articles, whitepapers, a column for Forbes on advanced wealth, and several books, the most recent of which – *The Financial Storm Warning for Investors* – was an Amazon bestseller, (Rating was provided by Amazon in February 2022 based on book sales as of February 28, 2022. Camarda did not pay for this recognition.)

And yes, my advisor work is as a fee-only fiduciary, always putting clients first.

It should be emphasized that my passion for smart wealth planning is rooted in my quest to build and protect my own family's wealth. I am fortunate to have built a non-insubstantial fortune, from scratch. I'm a schoolteacher's son. No one gave me anything. I've learned some amazingly effective techniques, which my firm regularly applies to help families like yours perfect their wealth planning.

"I just love helping people cut through the hype to learn what they need to get richer faster, safer and simpler."

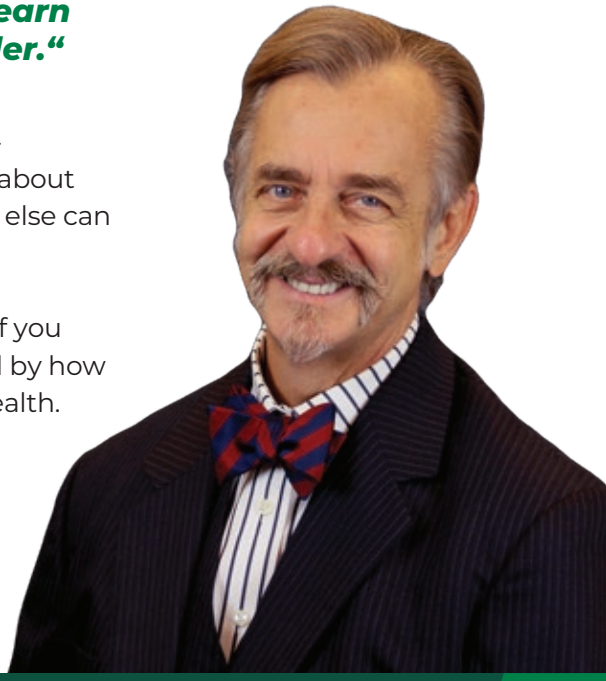
If you're an ethical financial or tax advisor who yearns to deliver best-practices advice on a totally fiduciary platform, I'd love to talk to you about our peerless mentorship opportunities. I think you'll find that no one else can move the wealth needle like Camarda – not even close!

Thanks for reading! I do hope we have the opportunity to chat. And if you choose to give us a try, I'm confident you'll be amazed and delighted by how good we are, and how much we care about you and your family's wealth.

All the best,

Jeff Camarda

Jeff Camarda, Ph.D., EA, CFA®



Meet Camarda's Leadership Team

A Passion for Family Wealth

CHIEF WEALTH OFFICER

Dr. Jeffrey M. Camarda Ph.D., CFA®, EA

Master of Tax Laws, Georgetown Law School

Jeff is passionate about his lifelong pursuit of advanced wealth and tax studies. He is driven to provide clients with uncommon wealth counsel to build and protect their family wealth.

Feel free to read more about Jeff on our website and explore his extensive wealth education material.

DEGREES, LICENSES, CONTRIBUTIONS, & PROGRAM COMPLETIONS[9]

- CFA® – Chartered Financial Analyst®
- EA – Admitted IRS Tax Practitioner
- PhD – Doctor of Philosophy, Financial & Retirement Planning
- MSFS® – Master of Science, Financial Services
- MSL – Master of Science Tax Law, Georgetown Law School
- IAR Series 65 Investment Advisor Representative
- Florida Licensed Fiduciary Insurance Advisor
- CFP® – Certified Financial Planner®*
- ChFC® – Chartered Financial Consultant®*
- CLU® – Chartered Life Underwriter®*
- CFS® – Certified Funds Specialist*
- BCM™ – Board Certified, Mutual Funds*
- FINRA Series 7 Full-Service Stockbroker*
- FINRA Series 24 General Securities Principal*

**These designations are no longer active, but listed as program completions to demonstrate educational background*

MANAGING PARTNER
Kimberly A. Camarda

Kim joined Camarda Wealth in 1999 and served as the firm's Chief Compliance Officer and Chief Operating Officer for many years. She was instrumental in the firm's pioneering conversion to full fiduciary/fee-only status in the late 1990s. Her current role is as Chief Technology Officer, mapping, programming, and overseeing the critical IT functions and tools connecting the many advanced platforms Camarda uses to drive client value and results.

Kim's many years of education and experience in the field of financial services and investment management uniquely qualify her for the leadership role she plays at Camarda. She earned a B.S. in Merchandising and Business Administration from Centenary College, then advanced to a year of graduate studies in Finance and Investing at Farleigh Dickenson University, before leaving New Jersey to accept a leadership role as Branch Manager for TD /Waterhouse Securities (now Charles Schwab) in Florida. There she was responsible for all branch operations in downtown Jacksonville before relocating the branch to Ponte Vedra, FL.

Kim's completed[9] the Certified Financial Planner/CFP®, Chartered Financial Consultant/ChFC®, Certified Funds Specialist/CFS®, Board Certified in Mutual Funds/BSM™ professional certification programs, and has completed Chartered Market Technician/CMT® Levels I & II. She holds the IAR Series 65 Investment Advisor Representative license and had held the FINRA Series 7 Full-Service license before she eliminated commissions and let her firm transition to full fiduciary/fee-only status in the early 2000s. Before joining Camarda Wealth Advisory Group, she practiced personal financial planning as a Preferred Advisor for Prudential Preferred Financial Services.

Explore Our Website to Meet More of Our Dedicated Team:

CHIEF INVESTMENT OFFICER
Jonathan Camarda
CFA®, CAIA®, CMT®, CIMA®, CFTe®, CHP®, CPWA®, CFP®, ChFC®, CLU®, CFS®

Jonathan clearly is very passionate about advanced wealth knowledge. He's specialized in building and preserving wealth for families and businesses since 1993.

His experience in portfolio management, equity and bond markets, advanced estate planning for high-net-worth families, global macro analysis, alternative assets/hedge funds, and technical and fundamental analysis has earned him a respected role as “quarterback” for clients and their wealth teams of CPAs, attorneys, and other core advisors.

Among his many designations, he's completed all three of the highly regarded portfolio management programs, the Chartered Financial Analyst® (CFA®), Chartered Market Technician® (CMT®) and the Certified Investment Management Analyst® (CIMA®). He also holds the Certified Financial Planner (CFP®) and advanced Certified Private Wealth Advisor (CPWA®) certifications.

Jonathan's been an active wealth practitioner with Camarda since graduating from Florida State University with a degree in Risk Management. Jonathan founded Peak Alpha Wealth Management and serves as Camarda's Chief Investment Officer and Executive VP, Wealth Management.

Degrees, Licenses, Recognition, Contributions, & Program Completions

CFA® – Chartered Financial Analyst
CFP® – Certified Financial Planner
CMT® – Chartered Market Technician
CLU® – Chartered Life Underwriter
ChFC® – Chartered Financial Consultant CFTe – Certified Financial Technician CAIA® – Chartered Alternative Investment Analyst
BS – Risk Management
IAR – Series 65 Investment Advisor Representative

CIMA® – Certified Investment Management Analyst
CPWA® – Certified Private Wealth Advisor
CFS® – Certified Fund Specialist
Professional Technical Analyst – AAPTA Member
Florida Licensed Real Estate Agent
CNE – Certified Negotiation Expert
CHP – Certified Hedge Fund Professional: Portfolio Analytics/Risk Management CHP – Certified Hedge Fund Professional: Capital Raising/Deal Sourcing
CHP – Certified Hedge Fund Professional: Operational Due Diligence

Watch Our Team's Welcome Video

& Don't Forget To Subscribe To Our Channel for Market Updates, Wealth Education, & More

The Total Wealth Care™ Camarda Difference

Wealth Done Right!®

Camarda Wealth is a fiduciary investment advisor registered with the Securities and Exchange Commission. As a Federally regulated advisor, we serve clients across the United States.

Camarda provides comprehensive wealth management. This includes Full-Service Financial Planning, advice on investments, estate/trust, tax, retirement planning and income generation, asset protection, insurance, real estate, business management and transition, and much more. All advice is on a strict fiduciary, no commission basis.

Our common-ownership affiliate TaxMaster™ offers tax reduction planning, tax law research, tax returns preparation, estate planning including trust design and documents, protection planning, and other sophisticated non-securities wealth management services, also on a strictly fiduciary basis.

"As you learn about Camarda, we think you'll discover we're quite different, and well worth getting to know."

Our credentialed experience, pure fiduciary focus on your best interests, and a suite of wealth services – including portfolio, tax, estate/trust, and much, much more – sets us apart from what you may have experienced in the past.

We're glad you found us, and look forward to getting to know you.

Five Essential Differences
Between Camarda & Other Advisors

1 Real Fiduciary

Camarda is an uncommon "true fiduciary" advisor. We are legally bound to put your interests first.

No hidden fees or hard-to-spot commissions. What you see is what you get.

2 Credentialed & Experienced Advisory Team

Financial Advisors are common, but finding advanced wealth expertise is hard.

Camarda has extensively credentialed professionals on its team, including PhDs, IRS-admitted tax practitioners and portfolio managers with the highly-regarded CFA® designation.

3 Total Wealth Care™

Camarda is your one-stop-shop for

Custom Portfolio Management

Tax Reduction · Estate Planning · Asset Protection
Trust Design · Real Estate · Business · Insurance

And we do it all in-house[8]. One systematized, completely integrated wealth management process.

4 Proactive Portfolio Management

We are extremely proactive managers. We watch the markets closely and stand ready to make the moves designed to optimize results and avoid losses.

Our objective is strong portfolio growth with downside protection.

5 Consistent National Recognition[1]

With decades of experience, Camarda is proud to have been repeatedly featured and ranked in many notable publications. Visit our website to read more about our consistent national recognition and awards:

1 Real Fiduciary

Camarda is an uncommon "*dedicated fiduciary*" advisor. We are legally bound to put your interests first.

We accept no compensation besides the fully disclosed fees clients pay for work they ask us to do. That's not true for something like 90% of advisors[2(a)] who are either straight commission, or maybe worse[2(b,c)], have both fiduciary and commission licenses.

Such advisors may gain your trust as fiduciaries, but perhaps later switch hats, and charge you *expensive but hard-to-spot* commissions. Camarda doesn't play that game – what you see is what you get.

We take fiduciary responsibility seriously.
Our duty is to protect your best interests.

- **Uncommon Fee-Only Fiduciary**
- **Legally required to always put YOU first**
- **We develop and execute your Wealth Plan**
- **Administer and report on your Portfolio Plan**
- **Ongoing wealth care & market updates**
- **Discussion available any time, quarterly at least**

2 Credentialed & Experienced Advisory Team

Finding a licensed investment advisor is easy;
hundreds of thousands have securities licenses.

Finding *advanced* wealth expertise is hard.

Financial Advisors are common but training requirements are minimal. No college, experience, or financial background is required and a few weeks of study can be enough to get licenses. Even some of the more common professional designations do not require as much training or experience as one might expect.

"Smart wealth is complicated stuff. There's a lot on the line, including your quality of life, retirement, and family legacy. Getting it right is critically important."

Camarda has Ph.D.s on its team, as well as many advanced credentials, including IRS-admitted tax practitioners, and CFA®. This designation is globally recognized to be one of the highest in the investment management profession. **Approximately 2% of advisors have the CFA®[2(c)]**.

If you want investment advice, don't you want a team with recognized expertise?

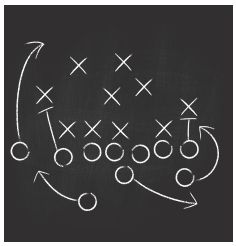
3 Total Wealth Care™

Finding a CFA®-grade fiduciary advisor is hard enough.

Finding a team of experts in the other things you probably care about, like tax reduction, estate planning, and insurance can be even more challenging.

- TAX REDUCTION STRATEGY
- ESTATE & TRUST PLANNING
- FULL-SERVICE FINANCIAL PLANNING
- ASSET PROTECTION
- BUSINESS & REAL ESTATE
- RETIREMENT PLANNING & INCOME GENERATION
- INSURANCE & RISK MANAGEMENT
- TAX RETURNS & LEGAL DOCUMENTS PREPARATION

Continue reading to page 24 for an in-depth breakdown of these services.



"We have advanced training in all these areas, and more. And we do it all in-house[8]. One quarterback, one team, one systematized, completely integrated wealth management process."

How many other advisors can say they offer this depth and bandwidth of education & experience?

Smart Wealth is Complicated – **Get Total Wealth Care™**

- Fiduciary CFA®-grade advice
- Deep investments expertise PLUS "Family Office" scope
- Systematized, integrated & ongoing wealth management process

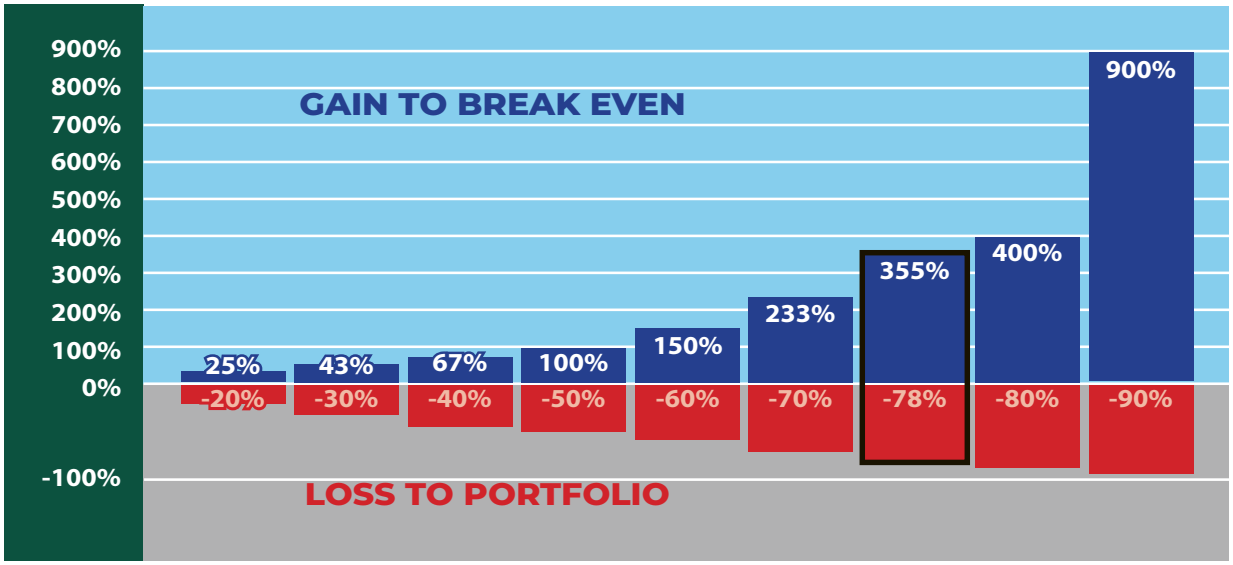
4 Proactive Portfolio Management & Growth

Why it Matters So Much

Many advisors are religiously buy-and-hold or use passive strategies that make no effort to get out of the way of major market meltdowns. But if you're hit with a bear market in or near retirement, wealth can be erased forever... **We think that could be a big mistake.**

While the market's long-term trend is generally up, sometimes severe plunges occur which can be devastating – especially in or near retirement. A frequent investor complaint after such plunges is, "my advisor did nothing to protect me." In contrast, we are extremely proactive managers. We watch the markets closely on an ongoing basis. **We stand ready to make the moves we feel necessary to both optimize results and minimize losses.**

Consider the table below. If you suffered the loss in red, you'd have to make the gain in blue, *just to break even.* That's before taxes and inflation. Look at the NASDAQ 2000-2002 crash, outlined in black. Stocks dropped nearly 80% - and took fifteen years to make the 355% gain just to break even[3].



Please see important additional information starting on Page 45.[3]

Do you think that kind of gain is realistic? Could you wait that long?

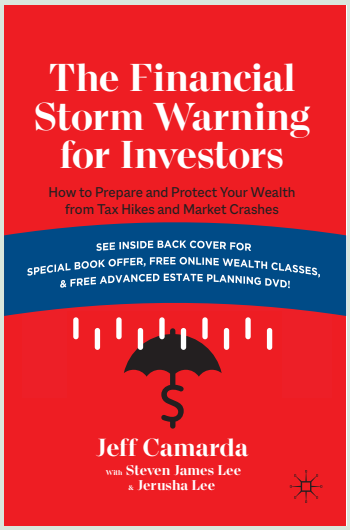
We think protecting your wealth is too important to leave to chance in a random market. Our focus on shielding your portfolio separates us from the "hang in there" buy-and-hold advisors. We offer a very different portfolio management solution.

"We study the markets on an ongoing basis, standing ready to trade quickly if indicated."

Our objectives? Making moves to attempt to avoid losses and safeguard your portfolio, while targeting attractive holdings to fuel strong portfolio growth.

5 Consistent National Recognition [1]

- **Ranked "Top Advisor" by Barron's**
  - Ranking was provided by Barron's, a Dow Jones Company, to Camarda most recently on March 14, 2020, based on data through September 30, 2019. Camarda did not pay for this recognition.
- **Ranked "Top Advisor" by Forbes**
  - Ranking was provided by Forbes Media LLC and Shook Research LLC, to Camarda most recently on April 3, 2024, based on data as of June 30, 2023. Camarda did not pay for this recognition.
- **Ranked "Top Advisor" by FA Magazine**
  - Ranking was provided by Financial Advisor Magazine to Camarda most recently on July 14, 2023, based on data as of December 31, 2022. Camarda did not pay for this recognition.
- **Amazon Best Seller, The Financial Storm Warning for Investors.**
  - Jeff's latest book predicted much of the 2020s economic turmoil years before it happened.
  - Rating was provided by Amazon in February 2022 based on book sales as of February 28, 2022. Camarda did not pay for this recognition.
- **Award-winning Financial Academic Researcher**
  - Award was provided by the Academy of Financial Services to Camarda in October 2016 for the 2016 award year. Camarda did not pay for this recognition.
- **Former Contributing Writer for Forbes and repeatedly featured in the Wall Street Journal**
- **Author of Numerous Financial Articles and Whitepapers**
- **Interviewed or Quoted Numerous Times by Financial Media and Publications such as Bloomberg, Wall Street Journal, Investopedia, & Barron's Advisor**



★★★★★

AMAZON BESTSELLER

Jeff's Latest Book - The Financial Storm Warning for Investors

Jeff wrote Financial Storm over the 2020 holidays, between semesters at Georgetown Law. As COVID spread, Jeff made a number of startling predictions, including a surge in persistent inflation, rising interest rates, growing geopolitical tensions including conflict with Russia and China, stock & bond market crashes, big tax hikes, and more. First shared in his Forbes advanced wealth column, his forecasts got so much attention that he was motivated to write another book.

Dr. Camarda's book offers advanced solutions on tax reduction, portfolio conservation, intergenerational wealth preservation, asset protection, tactics to manage and profit from hyperinflation, retirement planning and income generation, and much, much more.

The many solutions in the book inspire the bedrock of the sophisticated "family office" advice the Camarda team works hard to deliver to clients every day. An Amazon bestseller* in its category shortly after release, it's earned a constellation of five-star reviews, a few of which are excerpted and copied below. (**Camarda did not pay for this recognition. The rating was provided by Amazon in February 2022 based on book sales as of February 28, 2022.)*

"Must Read! Excellent book that is a must read for anyone who cares about their wealth. The author brings meaningful insight and a lifetime of experience to the reader. You will learn important and actionable information that will help grow and protect your wealth. Once you pick it up you will not put it down!"
- Laura L.

"Comprehensive and useable …very conversational style that belies the fact the author has a Ph.D. in the subject matter…Highly recommend for not only the savvy investor... particularly…how to go about finding a good investment counselor."
- Adrian N.

"Very relevant info right now!!! The information covered in this book is amazing. I am glad I was able to read it during the current economic landscape and prepare myself and my portfolio for the future."
- Amazon Customer

To see all Amazon reviews, scan this code with your smartphone

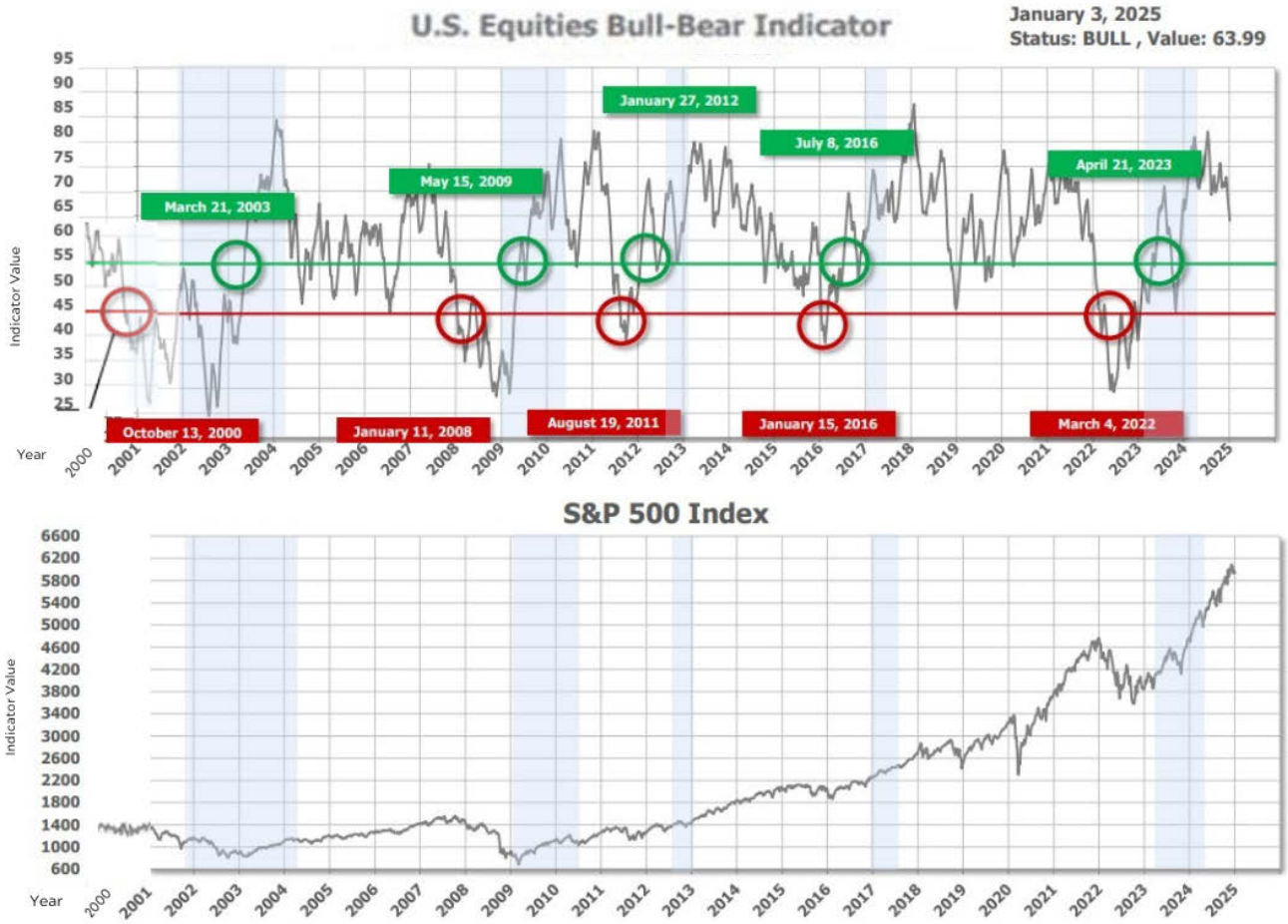
See Additional Information on National Recognition [1]

Technical Expertise To Protect Wealth & Drive Performance

Here's a simplified example to demonstrate the potential of technical analysis. In actual practice, Camarda uses multiple indicators and data inputs to make portfolio management decisions.

This indicator is called Bull-Bear and is intended to predict longer-term market changes. The indicator is the line on the top part of the graph, and the S&P 500 market index performance for corresponding times is the line on the part below. Recessions – major causes of bear markets – are the grey bars.

When the indicator breaks the red line on the way down, this is a sell signal. When it breaks green on the way up, it's a buy signal.



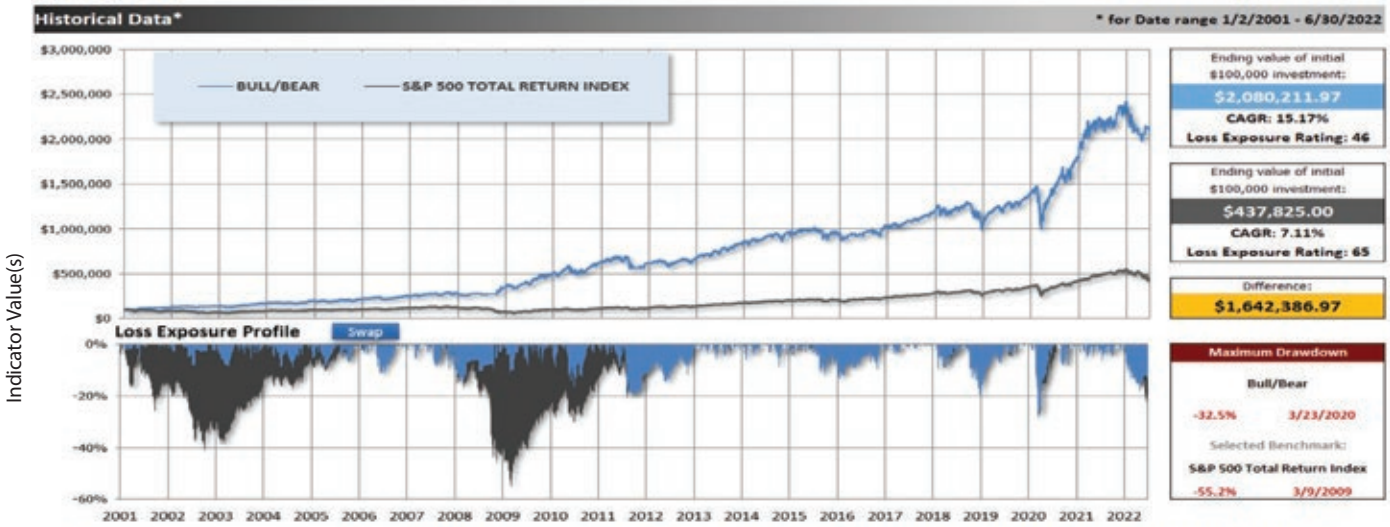
You can see the S&P performance below after each signal. The signal requires a confirmed up or down trend before it appears, so capturing absolute market tops or bottoms this way is unrealistic. Still, the signal has the potential to avoid significant losses and capture much alpha - to get out of the way of big downtrends, but still benefit from most of the uptrends.

Please see important additional information regarding the chart above on Page 46.[4, 5]

Potential Results from Technical Expertise

Camarda's quest is simple: we seek to use technical analysis to help us get out of the way of dangerously falling markets, but otherwise benefit from stocks' average long-term appreciation.

The following chart illustrates hypothetical results had the Bull-Bear indicator been followed over the period shown – invested in the S&P after buy signals and seeking shelter in a fixed-income index fund after sell signals.



	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Bull/Bear	27.8%	6.2%	28.9%	15.0%	6.2%	17.8%	11.5%	28.6%	38.8%	25.6%	-2.4%	8.7%	29.7%	10.9%	-1.1%	7.7%	16.9%	-11.5%	31.6%	30.0%	32.8%	-13.4%
S&P 500 Total Return Index	-11.9%	-22.1%	28.7%	10.9%	4.9%	15.8%	5.5%	-37.0%	26.5%	15.1%	2.1%	16.0%	32.4%	13.7%	1.4%	12.0%	21.8%	-4.4%	31.9%	18.8%	28.7%	-20.0%

The above chart represents a hypothetical portfolio for educational purposes. The indicator shown was not followed by any actual portfolio during the time frame represented. See important additional information beginning on Page 45. [5, 6]

Following this strategy, one still would have suffered some downside, as illustrated by the blue negative "mountains" in the graph. But if the much larger black negative mountains were avoided as the graph shows, the performance difference is quite dramatic.

Being continuously in the S&P 500 for the twenty-one years from the beginning of 2001 to end of 2021, an initial investment of $100,000 would have grown to about $550,000, before taxes, trading costs and inflation. Being in the S&P 500 for the same period except out the few times when flagged by the indicators, and $100,000 would instead have grown to nearly $1,500,000, or about three times the money. (See important additional information beginning on Page 45.[5, 6])

"Camarda believes technical analysis can deliver tremendous value for clients in both growing and preserving wealth."

How To Get Started

We Make It Quick & Easy

- Wealth 360° & Portfolio Review
- Fast & Simple Accounts Set Up Paperwork
- Investments Transfer – YOUR Name at Independent Custodian
- Build A Customized Portfolio Plan
- Build Master Wealth Plan – YOUR Priorities
- Ongoing Portfolio & Wealth Plan Management

Wealth Done Right® - Quick and Easy.

Onboarding Process & Ongoing Wealth Plan Management

1 **Accounts Set Up.** Our financial planning team will work with you to get the paperwork we need and set up accounts at an institutional custodian like Charles Schwab. These accounts are all in your name and titled just as they are wherever they are now. We will transfer your accounts directly from your old advisor to your new accounts. You need not call your old advisor or take any action besides completing the required paperwork.

2 **Build Portfolio Plan.** We will work directly with you to build a custom portfolio plan based on what you need and want. You will get a written Investment Policy Statement designed just for you. Before we implement it, we will analyze and carefully review tax and other considerations, making sure you're informed every step of the way.

3 **Build Comprehensive Wealth Plan.** We'll develop a detailed wealth plan with you, based on your needs, preferences, and priorities discovered in your Confidential Financial Profile. We'll build an ongoing plan to address asset protection planning, estate planning and trusts, develop tax reduction strategies, create comprehensive financial and retirement plans, and other items as directed by you. We'll confer with your existing advisors, or you may choose our TaxMaster affiliate for tax, estate/asset protection legal advice and documents, and other items.

4 **Scheduled Ongoing Total Wealth Care™** Camarda's scheduled, quarterbacked approach is designed to keep everything coordinated and flowing, without overwhelming you by trying to do too much, too fast. We fold this ongoing wealth care into our regular portfolio update calls with you. This ongoing process is led by your Personal Wealth Advisor (PWA), your personal wealth concierge. Your PWA is responsible to reach out to update you regularly – quarterly at the very least – to administer and report on your Portfolio Plan, administer and update your Wealth Plan, and act as your gateway to other teams and resources as needed. Camarda's "Mayo Clinic"[10] approach means you have access to our entire professional suite as needed, in a systematized manner that makes it easy and time efficient for you. Our goal is to make things easy and extremely effective for you. We are confident you'll be amazed and delighted at what we continue to deliver compared to the other advisors you've known.

Do You Want To Check Every Box?

DIY Financial Advisor Comparison/Decision Tool

Use this checklist as a tool to help you compare the benefits of Camarda to other advisors:

Benefit You May be Searching For:	Camarda Wealth	Other Advisor(s) *(Check those that apply)*
FULL-TIME fiduciary – no commissions or hidden compensation	✔	
Full-Service Financial Planning Programs *(estate, asset protection, tax, & more)*	✔	
Tax prep & estate/trust/asset protection documents, in-house[8]	✔	
Wealth management systems designed by award-winning[1] Ph.D.	✔	
Wealth leaders include lifelong award-winning Ph.D. researcher, educator, and writer	✔	
Investments directed by Portfolio Management Board Ph.D./CFA®s/CFP®s/CMT®/CIMA®/CPWA® & more Combined experience of 100 years+	✔	
One-stop comprehensive wealth management team	✔	
Fee-only/no commission portfolio management	✔	
Active risk-managed investments trading	✔	
Customized individual portfolio planning	✔	
Dedicated Personal Wealth Advisor who knows & calls you	✔	
Can manage 401(k)s without transferring	✔	
Can keep & manage existing investments	✔	
Scheduled ongoing updates & service	✔	
Repeated long-term national recognition	✔	
Expert tax, asset protection, estate advice & more	✔	
Comprehensive retirement planning & income planning	✔	
Advice on real estate, businesses & more	✔	
Robust staff, long term succession plan	✔	

Camarda's Confidential Financial Profile & Wealth Enhancement Assessment

"Our Wealth 360° is a comprehensive assessment of your total wealth situation. It encompasses investments, estate and trust, tax, asset protection, retirement, and much, much more."

It gives us both a very clear picture of challenges to overcome and opportunities to take advantage of. It also illustrates how all of your financial factors fit together, and how to make the structure more efficient.

As we go through your Confidential Financial Profile™ (CFP), we'll create a clear picture of where you are, where you want to go, and how to better get you there. You'll get specific advice on improvement areas, and we'll build detailed notes on what we need to do to create your better wealth plan if you decide Camarda's a fit.

We can typically complete this "Wealth X-ray" in thirty minutes or less, all completely confidential, of course. During the free session, you'll get specific guidance on:

- ☑ **Improving your estate plan to better protect your family & avoid probate & guardianship**
- ☑ **Protecting your wealth from lawsuits, children's divorces, and financial predators**
- ☑ **Strategies to manage or eliminate estate taxes to preserve your legacy & intergenerational wealth**
- ☑ **Reducing or eliminating avoidable income tax to supercharge wealth growth**
- ☑ **Screening advisors to avoid commissions, hidden fees, the poorly trained, and those with misconduct records**
- ☑ **Stress Testing your portfolio including brokerage accounts, annuities, IRAs & 401ks to:**
  - ☑ **Assess fees & costs**
  - ☑ **Understand your asset allocation & risk profile**
  - ☑ **Get ratings on each of your investments & overall portfolio "GPA"**
  - ☑ **Assess any existing advisor conflicts of interest and fiduciary issues**
  - ☑ **Consider strategies for protection from market crashes**
- ☑ **Insurance and risk management to cut costs & improve protection**
- ☑ **Optimizing real estate & business investments, exploring missed tax opportunities**
- ☑ **Understanding your retirement income prognosis & controlling the risk of running out of money**
- ☑ **Much more, including other specific financial and wealth areas important to you**

This service is typically worth several thousand dollars or more. We offer it free to qualified potential clients. It's complimentary so that you can assess the quality of our work as you consider whether we are the sort of advisor that can make a bigger impact on your wealth planning.

Reasons to Consider Camarda *Now*

Key Wealth Impact Expertise

Portfolio Management & Growth

Camarda's investment philosophy is proactively managed hedged growth.

We seek to be proactive. We watch the markets closely and are prepared to move quickly when we deem it prudent to protect wealth and seize an opportunity. Unlike other advisors, Camarda is not a "buy-and-hold" portfolio manager. While the long-term trend for stocks has generally been up, severe downturns can damage wealth dangerously. Such downturns can sometimes last for a significant portion of the human lifespan.

If these downturns occur at the wrong time in your life – such as near or in retirement – your wealth may never recover. This is called "sequence of return" risk.

We think protecting your retirement, legacy and family wealth is simply too important to leave to "buy and hold" chance in a random market that may plunge dangerously at the wrong point in your life.

"Our objective is to not only grow your wealth, but to preserve it and minimize big losses during the inevitable downturns."

We think you'll agree that's *Wealth Done Right!*®

Truly Bespoke Wealth Care
Camarda's Private Client Group

Most investors – even those with very large accounts – are only ever served by the "retail" financial products & services industry. This world is the domain of stockbrokers, mutual fund companies, insurance agents, financial planners, bankers, and others whose job it is to sell products and drive revenue for large banks and other financial vendors.

Nowadays they often use titles like "investment advisor", "financial consultant" and others which perhaps obscure the retail distribution function. Often the advice is limited to product placement. Relationships tend to be transactional and not focused on holistic results. Training standards can vary widely. Beware of advisors that can put themselves and their employers' interests ahead of clients'. Costs can be high and hard to spot, and wealth results can suffer without true fee-only fiduciary duty**.**

But there is another world.

"Some investors get wealth advice that is truly customized and comprehensive."

This approach is usually called the "family office" model.

Per Investopedia: *"Family offices are private wealth management advisory firms that serve ultra-high-net-worth individuals. They are different from traditional wealth management shops in that they offer a total...solution to managing the financial and investment side of an affluent individual or family...many family offices offer to budget, insurance, charitable giving, wealth transfer, and tax services. Providing advice and services for ultra-wealthy families under a comprehensive wealth management plan is far beyond the capacity of anyone professional advisor. It requires a well-coordinated, collaborative effort by a team of professionals from the legal, insurance, investment, estate, business, and tax disciplines...Combining asset management, cash management, risk management, financial planning, lifestyle management, and other services, family offices help clients navigate the complex world of wealth management."*

Is it time to "graduate" to truly customized wealth management? The difference in results can be remarkable. While family office minimums often start at $100 million, Camarda's Ph.D.-designed Total Wealth Care™ systems allow us to offer such services to families like yours. See why Camarda trademarked ***Wealth Done Right®***. Try the Camarda difference for yourself. We don't think you'll ever want to go back.

Smart Retirement Planning

Retirement planning is one of the very most important and complicated financial planning disciplines. It's also one of the least understood and most poorly executed. This can be tragic.

Finding a retirement "plan" is easy. Advisors galore generate colorful pages by the pound. Such plans often suffer from too little thought and analysis. They frequently promote a commission sales agenda that puts your interests last and your retirement at risk.

"Effective retirement planning is much more complex than it looks. Finding a smart retirement plan can be extremely difficult."

There are many variables to factor in. Pensions and Social Security. Investment returns. Tax hikes. Inflation. Changing wants and needs as one ages. Soaring health care costs, Medicare restrictions, and supplemental insurance costs. Life expectancy. Leaving a surviving spouse properly provided for. The legacy you wish to leave behind.

Projecting, updating, and managing these changing factors to provide enough income to stay comfortable and healthy, yet not run out of money whether you live a long time or not, can be extremely challenging.

Get the planning wrong, and the shortcomings can be tragic. If you are in or near retirement, risks of running out of money may be high but hard to see.

Let us help you do retirement planning right. We'll make it easy to understand, while balancing the many critical factors to help you plan and live the retirement you really want.

Money-Saving Tax Advice

Saving avoidable taxes can be one of the most powerful ways to accelerate and protect personal wealth. Knowing how to convert legally avoidable taxes to family wealth is like turning lead into gold.

Forbes says a whopping 93% of business owners overpay their taxes. Even the Feds admit that businesses overpay some $50 billion dollars a year, with overpayments of a billion or more a year potentially stretching back for decades. David Ramsey says "Every year, more than 2 million taxpayers overpay their income taxes—and we're not talking about pocket change." Kiplinger suggests poor tax planning is responsible for wasting countless wealth to avoidable taxes.[7] **Many investors feel their financial and tax advisors don't work hard and smart enough to save every possible dollar.**

While each investor's opportunities vary, smart strategies can dramatically reduce or even eliminate capital gains, estate, income, and many other taxes.

SAVE MONEY AND REDUCE TAXES

Smart tax is magic. However, finding and identifying smart tax advice can seem impossible. At Camarda Wealth, we not only have advanced tax expertise in-house[8], but include general tax advice in our standard service. You can even choose to hire our common-ownership affiliate, TaxMaster™ for tax returns preparation, strategic tax reduction research and planning, and other tax services, for an even greater level of coordination and ease for you.[8]

Give Camarda a try and let us explore "smart tax" ways to convert avoidable tax into family wealth.

Estate Planning To Preserve & Protect Family Wealth

Estate planning is one of the most confusing and often-bungled areas of wealth planning. Poor planning can expose millions of family wealth to needless taxes and other losses. Investors – even wealthy ones who've paid a lot to attorneys or others for expensive estate planning and legal documents – often have incomplete or defective plans.

This can guarantee expensive but avoidable probate, the public release of confidential family wealth information, and expose millions to avoidable estate taxes. It can also leave wealth needlessly exposed to lawsuits, will contests, children's accidents or divorces, and other wealth attacks.

"Getting your estate right to avoid tax and protect wealth requires rare expertise. Not only is it hard to find, but it's even harder for consumers to evaluate. On the surface, the legalese can all look the same, but produce sharply different results. "

As you get to know Camarda, we think you'll decide we have the deep expertise to carefully map out and correct your estate planning. We have the skills to help ensure your wealth is protected and flows to your family precisely as you wish.

Estate planning is included in our standard service. If you wish, we can provide turnkey planning, all in-house, including legal documents custom-prepared by the lawyers on our TaxMaster™ team[8].

"Let us help you put it all together. Avoid estate taxes for generations by using best-practice techniques. Enjoy, control, and protect your wealth better. We make it very easy to get superior estate results."

Asset Protection
from Lawsuits, Financial Predators, & Kids' Divorce

Losing family wealth to lawsuits, children's divorces, or other financial attacks can be financially devastating. Surprisingly, many successful families are extremely exposed – and don't know it. You may have noticed that other advisors don't seem to understand this critical practice area, but with so much at stake, this could be a fatal mistake.

As part of our Total Wealth Care™ process, we'll help identify dangerous exposures to loss that your other advisors may have left you completely unaware of. Asset protection planning is cheap, simple, fast, and easy – if you get and take the right advice before a threat emerges. If you don't and a lawsuit appears, there may be nothing you can do.

We'll advise you on simple but effective structures to help protect your wealth and let you sleep easy. All are part of the standard Camarda service.

Annuities Analysis & Rescue Plans

Annuity marketing claims can seem very appealing but often mask expensive shortcomings. Commissions are often among the highest in the investment world – but often hard to spot or even covered up by salespeople.

Ongoing costs like fees, fund charges, expenses, mortality, and rider premiums can be extremely high, but buried in the fine print and easy to miss. Tax rates on annuities are far higher than on other investments. You will pay at your highest ordinary income tax bracket. There are no capital gains or qualified dividends treatment, no estate step-up, and "last-in-first-out" IRS rules accelerate taxes compared to more mainstream investments.

Finally, since providing a fixed lifetime income is the essence of these products, interest rates and inflation are critically important considerations. In times of rising rates and high inflation, annuities can be especially bad investments, produce punishing losses for annuity investors.

If you have or are considering annuities, Camarda can provide valuable insight and analysis to better maximize your wealth and propose rescue planning when appropriate.

Insurance Advice & Risk Management

Insurance is the primary risk management tool. As such, it can be supremely important to protecting wealth. It can also be extremely confusing to determine what coverage is needed and worth paying for, and what policies are a wasteful diversion of cash flow that compromises wealth goals.

Policies are complex legal contracts. Smart insurance decisions require careful consideration of specific risk/reward factors. The right advice not only protects you but can save a lot of money better directed to achieving goals like retirement.

You want the right liability insurance for asset protection, and cost-effective property insurance to make you whole should disaster strike. It makes sense to have adequate life insurance to replace income should a breadwinner die. By the same token, you should probably avoid expensive life insurance later in life once wealth targets are attained. For instance, whole-life-type policies, often marketed as “estate plans” or “tax-free” income investments, can be hugely expensive, and far less profitable than non-insurance investment alternatives. Commissions on such policies can transfer big chunks of your wealth to salespeople in confusing ways that can be very hard to spot. Such commissions directly impede wealth accumulation.

Camarda’s team has extensive experience and insurance certifications like the premier Chartered Life Underwriter (CLU®). As true fiduciary advisors, we take no commissions. Instead, we share objective analysis and advice laser-focused on what’s best for you. To help you get only the policies you need, and avoid those that can cost a lot of money but provide little value.

Portfolio Plus
The Power of Camarda’s Total Wealth Care™

Our proactive portfolio management is designed to not only optimize returns but to sidestep market plunges to control big losses. This ongoing, actively managed approach sets us strongly apart from other advisors.

But the Camarda difference goes far, far beyond that. Our standard services for $500,000+ accounts includes Full-Service Financial Planning – ongoing advice on the other critical wealth areas you probably find extremely important. This includes the many items above, and far more. We stand ready to advise on any and all wealth and financial matters, all as part of our standard service offering. All on a totally fiduciary, fee-only basis, with no commissions or conflicting compensation interests. All offered in-house[8] – a true one-stop solution.

Our ***Total Wealth Care™*** means just that – reviewing, integrating, and optimizing your wealth on a continuous basis. The overarching objective? A simple and easy platform to effortlessly generate more wealth and income for you. Camarda’s ***Total Wealth Care™*** means ***Wealth Done Right!®***

Real Estate Investment & Transaction

Camarda also has extensive experience in commercial and residential rental real estate, including development. Founder Jeff Camarda flipped his first house in 1982, developed a residential portfolio of about one hundred mostly single-family houses from scratch, developed multiple projects, and holds a real estate Broker's license.

We can help with decisions from basic financing and transacting a primary residence, to complicated decisions on developing or liquidating real estate investment portfolios.

Advice ranges from evaluating proposed loans and refinances, to analyzing returns and advising on the wisdom of buying or selling specific investments.

Most importantly, our advice can be key to unlocking missed deductions and optimizing tax consequences to compound family wealth. In the right fact patterns, we can even share powerful tax strategies to defer and even completely avoid capital gains, including on depreciated properties. Such advice can prove far more effective than the mere tax deferral of "1031" exchanges.

As a critical family wealth asset class, Camarda knows real estate and stands ready to help our clients get the most from it.

Business Financial Planning & Liquidity Event Guidance

As business owners ourselves, Camarda knows how to maximize the wealth power of family businesses. We can show you how to capture valuable opportunities other advisors have missed. From tax control to asset protection, to structuring sales, succession planning with or without family members, negotiating capital for expansion, to having the right 401k to avoid dangerous ERISA liability for you as a plan trustee, we have much to offer our business owner clients.

In many cases, our advice can cut business owners' income and estate tax by literal millions or more. If you wish, we can show you how to keep your business in the family for generations or structure a tax-controlled sale – all while minimizing or completely avoiding capital gains and estate taxes

We can also help protect your business from being lost to lawsuits and unprotected attacks. For instance, you may have plenty of liability insurance if the business is sued, but what about losing the business itself if you are sued personally? Many business owners are not advised that assets like LLCs or S-corp stock can be dangerously exposed to lawsuits and judgments. The same applies to business and investment real estate.

We can show you how to harden your assets to take such low-hanging fruit off the table and protect it – simply and inexpensively. Give Camarda's Total Wealth Care™ a try, and see how our services extend to complicated business planning and seamlessly folding those plans into your overall family wealth planning.

Frequently Asked Questions

Rely on our experience.

What should you expect as a Camarda client?

You should expect our uncompromising fiduciary loyalty and advice, driven by looking out for your best interests first and always. No commissions or hidden costs. Just fully disclosed fees structured so that the better you do, the better we do.

You can also look forward to a Total Wealth Care™ relationship, managed by a dedicated Personal Wealth Advisor (PWA) who knows you personally and reports regularly to you. Your PWA implements and updates your Portfolio Management Plan, runs your financial planning and long-term wealth plan, and coordinates the team for tax, estate planning, and other needs.

Your PWA is your personal wealth concierge, and always available to direct your planning on all things financial. From Social Security claiming strategies, ROTH conversions, estate and asset protection planning, tax strategy, business and real estate questions, loan advice, college funding, and much, much more.

What are Camarda's clients like?

Our clients range from "millionaire next door" folks to quite wealthy families with complex estate, tax, asset protection, and other planning needs. Typically, they are retirees, professionals and executives close to retirement, and business owners past and present. Many of our clients have been with us for decades, some on the second generation. Regardless of client situation and needs – from those living off the retirement income their portfolios provide to professionals and entrepreneurs building tax-efficient generational wealth – Camarda is honored to treat them like family and provide highly customized solutions based on their desires and needs.

What safeguards are there for my money? How am I protected from fraud & theft?

Long before the investing world was rocked by the massive Bernie Madoff fraud, Camarda enacted protective protocols to safeguard clients' accounts. Since our beginning in the

1990s, Camarda has protected accounts using institutional custodians like Vanguard, Fidelity, Schwab and TD Ameritrade. This is a very powerful barrier to protect your wealth from fraud. Accounts are always in clients' names, never in Camarda's.

Clients have 24/7 direct access to their accounts. You can check your values at any time, and move your money whenever you want. You can instruct these institutions yourself, whether to make changes, disburse funds, or even revoke Camarda's management oversight instantly if you wish.

Using a trusted institutional custodian adds a substantial layer of protection. These custodians have very strong anti-fraud and other protection protocols, very robust ID authentication to assure funds are accessible only to clients, substantial insurance via the Securities Investor Protection Corporation (SIPC), and other client safeguards.

How is my confidential information protected from identity theft & marketing nuisances?

We have a published privacy policy that can be summarized as:

1. We use physical, electronic, and procedural safeguards per Federal standards to protect clients' nonpublic personal information.
2. Our procedures are designed to secure confidentiality and protect against threats or hazards to the security or integrity of client records and information.
3. Our policy restricts access to all current and former clients' information to those employees and affiliated/nonaffiliated entities who need to know that information in order to serve the client.
4. We will only disclose information to others if
- **a.** You have authorized us to do so.
- **b.** We are required to by law or regulation.
- **c.** Such disclosure is permitted per federal and/or state privacy regulations.

5. We won't sell or otherwise share your information with outside companies, marketing agencies, or others outside of our family of entities (such as The Family Wealth Education Institute and Camarda's TaxMaster).

Our complete privacy policy can be found at ***https://www.camarda.com/privacy-policy***

What's your investment philosophy? How do you manage money?

Our investment decisions are driven by two key principles:

1. Targeting superior returns for income and portfolio growth, and
2. Managing risk by aiming to avoid losses in declining sectors or markets

We use a variety of disciplined investment methodologies, including fundamental and technical analysis. We believe in making decisions based on "what is" not "what should be." Our approach considers current market conditions and integrates both economic data and actual price movements. We seek to remain nimble and yet disciplined in both up and down markets. We consider both top-down/macroeconomic and bottom-up/sector & individual security perspectives in decision-making.

This means if an asset class appears to be in an uptrend, we look to have exposure until the trend changes. If we decide the trend has changed, we look to get out and shift exposure to more promising classes, or to cash as a protective measure.

Where asset classes or entire markets appear to be in a downtrend, we seek to sequentially trim or eliminate exposure depending on our anticipated severity of portfolio impact.
We watch the markets on a regular, continuing basis, analyzing conditions and standing ready to move quickly when appropriate.

Camarda portfolio decisions are made by our Portfolio Management Board, as led by our Chief Investment Officer, who Chairs that Board. Collectively, the Board has many decades of experience and is extensively credentialed.

How will you manage my money?

We use a highly customized approach designed to incorporate:

- Your portfolio growth & family wealth goals
- Income needs across the timeframes of your planning horizon
- Tax control considerations
- Your total financial picture – not just the part we manage
- Your investment preferences and instructions
- Your sensitivity and concerns about risk

As part of our Full-Service Financial Planning, we develop a custom Portfolio Plan for each client, based on a personalized Investment Policy Statement for your family. We custom

craft each portfolio, blending from our menu of proprietary Camarda strategies, in a full discussion with you.

We also incorporate any specific preferences you have, including advising on existing positions you don't want to sell for tax or other reasons. You'll be pleased to learn we can even manage your current 401ks, without you leaving the plan or having to move assets out. We've even built similar systems for 529s, no-commission annuities, and other "hard to manage" investments.

And as a new client, we won't change or do a thing to your existing investments until you fully understand and give us the green light to begin managing your accounts according to the agreed upon plan. Once set up, we regularly discuss and adjust as you, and the world, change.

We think you'll find the Camarda way very powerful and quite different! Perhaps unlike other advisors, our approach is truly customized and tuned to you – and can be as simple or sophisticated as you need and wish.

How do you charge? How do I know it's fair and in my best interest?

Our fees are based on the value of your managed assets and designed to help align our interests – the better we do for you, the better we do.

Our fees are fully disclosed and transparent – what you see is what you pay. While others' total costs may be hard to understand, we value clear communication. More importantly, we have no incentive to recommend one investment over any other – our only objective is achieving the best portfolio results for you.

Many advisors are "fee-based" – where you pay an obvious fee but also hard-to-spot elevated internal product costs & commissions. Many more are pure commission, which can look cheap or even free, but whose actual costs – buried in mounds of legalese disclosure – can cost much more than Camarda's clear and transparent fees. They can also motivate an advisor to recommend what makes them the most, not what is best for you.

For most clients, our standard fees cover Full-Service Financial Planning, not just investments. Also, unlike many other advisors you might consider, we are true fee-only fiduciaries, and accept no commissions or other incentives on our recommendations. Our advice is solely based on what we think is best for you, without the conflicts of "kickback" compensation.

What is Camarda's TaxMaster? [8]

TaxMaster offers non-SEC-defined wealth management advice and services. In other words, it provides non-securities-investment wealth management advice.

This includes estate and asset protection planning, tax optimization strategies, tax return preparation, business, asset protection, estate planning, entity set up, and the development and execution of legal documents like trusts.

TaxMaster is a common-ownership affiliate of the Camarda Wealth Advisory Group but separate from investment advisor Camarda Financial Advisors for regulatory reasons, and to respect and accommodate the separate prerogatives of the SEC and IRS. Functions are highly coordinated to help deliver on Camarda's Total Wealth Care™/one-stop value proposition.

TaxMaster fees – typically for tax research, tax returns preparation, legal documents, and entities structure execution – are separate and distinct from Camarda's. TaxMaster's team includes Ph.D.s, CPAs, attorneys, & admitted Federal tax practitioners.

What is the Family Wealth Education Institute? [8]

The Family Wealth Education Institute – FWEI – was founded by Dr. Jeff and partner Kim Camarda. Its mission is to provide astute wealth education and techniques to the public at large, including Camarda clients.

The Camardas formed FWEI to promote better wealth education for America's successful families, whom they found too often tragically overpaid taxes, were misadvised on an estate and asset protection planning, and misled by poorly trained, non-fiduciary advisors on investment, insurance, and other high-wealth matters.

FWEI offers a catalog of online courses via its ***wealthmasterclass.org*** website. These classes and other FWEI resources are freely available to Camarda clients.

Do I have to give you my money to manage to get your other services?

No, though we generally think it's a much better deal for you if you let us manage your portfolios. Non-investment clients do not get priority in workflows, typically pay higher fees for the same TaxMaster or other work, and may be waitlisted or turned away depending on how busy we are.

We consider ourselves a Total Wealth Care™ shop, with coordinated portfolio, tax, retirement, estate, and other ongoing advice. Not only do we believe we can render much better wealth results by handling it all, but we also feel strongly that it's much more cost-effective for clients.

While we do accept non-portfolio clients on a limited basis when we can make time for them, fees tend to be much higher, as portfolio clients get preferential rates and expedited service.

Does Camarda provide comprehensive financial planning?

Our standard fees cover Full-Service Financial Planning and personal wealth coaching, not just investment management. Advice on estate and trust planning, asset protection, tax, retirement, insurance, even business, real estate, and much more are all included. Despite all this scope and value, our transparent fees may be cheaper than commission competitors' costs, which are potentially motivated primarily by advisor compensation, not your wealth health. You may have struggled with other advisors charging far more but delivering far less. Are you even certain of how much you are actually paying? With Camarda, our fees are clear. What you see is what you get: clear, fair pricing, and expertise motivated by what is best for your family wealth.

How does your "one-stop" "all-in-house" Total Wealth Care™ work?

Refined over some thirty years, Camarda's proprietary WealthMax 360° assessment produces a very fast and comprehensive "X-ray" of your total wealth goals, challenges, and opportunities.

During the no-charge WealthMax 360° session, we frequently discover important shortcomings and remedies in the areas of tax, retirement, portfolio structure, estate & trust, asset threats and protection tactics, and much more.

You are free to use our findings in any way you want, even with your existing advisors, though we truly believe improvements will be faster and of higher quality if you let us quarterback them. If you come on board, we develop a written Total Wealth Care™ to-do plan based on your wishes and instructions, then refine a completion schedule that won't overwhelm you but still addresses priorities and integrates related functions so the important work gets done on a timely basis.

We can execute the plan with our in-house team of TaxMaster[8] tax, legal and other professionals, or work with your outside advisors – your call.

Ready to Get Started?

Visit our Website to Request a Free Total Wealth 360° Review Call

Why do you say Camarda is a "real fiduciary" unlike most advisors?

Simply put, we are "fee-only" and don't take commissions or any compensation other than fully disclosed management fees. That's not true for something like 90% of licensed securities investment advisors, who are either all-commission folks or, maybe worse, have both fiduciary and commission licenses[2(a)]. You may see only the fiduciary hat, but the hats can switch with expensive consequences.[2(a,b)]

Most advisors[2(a)]are free to take commissions and legally put their compensation above your financial well-being.[2(b)] Such compensation can cost a lot, in ways that can be hard to spot. When we include non-securities financial advisors like life insurance agents, bankers, and others, the percentage of non-true-fiduciaries could be much, much higher.

Make a note to be careful of the innocent-seeming term "fee-based," which sounds safe but technically means "fees plus commissions," the latter of which can be sometimes very expensive but quite hard to spot.

Camarda doesn't do that. We're a "true" fiduciary, meaning we must always put your interests first and only accept payments from clients – we work only for clients so our loyalty and duty is always clear. ALWAYS. Our fees are totally transparent. We accept no commissions, kickbacks, product placement fees, or other hard-to-spot compensation, ever. Clients know exactly what they pay and only pay for work they have asked us to do. And you always know we put the full power of our expertise squarely behind your interests – not our own.

Our overriding motivation is your overwhelming satisfaction with your wealth results. The better you do, the better we do. We think this aligns our interests with yours like nothing else.

How does Camarda's expertise compare to other advisors?

You may be surprised to learn how easy it is to be a "financial advisor". No formal education is required and while investment advice is regulated, the requirements are surprisingly low. It only takes a few weeks of self-study to take the advisors' exam. No experience or financial education is required, and even those with criminal records or found cheating on exams can potentially get licensed. It's actually much easier and faster to get a license as an investment advisor than to get a barber's license. But unlike hair, wealth mistakes may not quickly grow back!

These are extremely complicated and critically important matters. You have so much at stake in the advice you take. Don't you want deep thinking and extensive training to target the best results – results your retirement and so much more depend on?

By contrast, Camarda's team is highly educated and credentialed. We are led by Ph.D.s. Our Portfolio Management Board includes multiple Chartered Financial Analysts (CFA®s) - the CFA® is globally recognized to be one of the highest distinctions in the investment management profession. Only approximately 2% of investment advisors have the CFA®.[2(c)]

Our Chief Investment Officer holds both the CFA® and CFP®/Certified Financial Planner designations. He also holds other highly-regarded portfolio designations of CMT® and CIMA® - and multiple others, including the advanced Certified Private Wealth Advisor®/CPWA®.

When you consider our Ph.D.-designed and led wealth enhancement systems, we think you'll agree our expertise, structure, and bandwidth is most unusual and hard to find. Could we be finally the wealth-accelerating factor you've been looking for?

How broad is Camarda's wealth expertise?

Getting one-stop advice on the many critical wealth management areas can be a challenge. Many firms specialize in just one area, leaving you to look elsewhere to try to find the rest of the pieces to put the confusing wealth puzzle together. Camarda is quite different, offering broad expertise, all in-house. This makes for less work and uncertainty on your part, and can lead to far more efficient, tightly-quarterbacked solutions. Specializing in all the following, and much more:

1. Portfolio and investments
2. Detailed, written financial and retirement plans
3. Retirement accumulation and lifetime income strategies
4. Tax research & reduction strategies
5. Tax returns preparation (through TaxMaster[8])
6. Bookkeeping, payroll, and accounting (through TaxMaster[8])
7. Estate and trust planning (including legal documents preparation & execution through TaxMaster[8])
8. Asset protection planning (and structures through TaxMaster[8])
9. Insurance and risk management advice
10. Real estate investment, management, and transaction advice
11. Mortgage refinancing and other debt analysis
12. Business entity advice (and formation through TaxMaster[8])
13. Business consulting, including liquidity event and sale structuring
14. Executive compensation

Knowing and finding top talent in multiple areas can be daunting.

Not at Camarda. Not only do we design and masterplan your entire wealth process, but our team can get it done all in-house[8]. This saves time and cuts expenses and risks, to build family net worth faster. We are passionate about making sophisticated planning simple and easy for you. We think you will truly be impressed by our level of total wealth management.

One stop. One wealth coach. One easy experience, laser-focused on one thing – supercharging and protecting your family's wealth.

Will I have access to Camarda's entire team? What's my "financial concierge"

Camarda is committed to a team approach. Our system is based on the Mayo Clinic[10] model, where a broad bench of dedicated individuals team up to help maximize your family's wealth. Our team, including Ph.D.s and advanced tax and investment knowledge, stands ready to work directly with you based on your individual needs and desires.

Central to our system is your Personal Wealth Advisor, your financial concierge and wealth team leader. Your PWA is personally trained by Dr. Jeff and the rest of the senior team and committed to personally knowing you and your family, and to overseeing your Total Wealth Care™.

Your Personal Wealth Advisor develops your Portfolio Plan, Investment Policy Statement, and ongoing Wealth Plan directly with you. They work closely with you to implement it, then regularly review and update it with you as the markets, and your feelings and needs, change. You'll hear from your PWA regularly to report on investment and financial plan progress, answer your questions, and help make sure you feel in the loop and well-cared for.

Why is Camarda so passionate about financial expertise and family wealth?

Family wealth is important. To fund your lifestyle. To fuel family dreams. Supercharged wealth requires many skills. Estate planning. Trust design and execution. The right structures to protect assets from lawsuits, predators, & children's divorce. Smart portfolio management & downside protection to preserve, protect and grow family wealth and retirement income. Astute insurance knowledge to cut costs but not the coverage you need. Wise real estate investment and business management counsel. And the master wealth skill, sophisticated tax expertise to smartly and legally cut tax to the bone.

Camarda puts these skills and more together in a way that can supercharge family wealth to an extent we think other advisors can't dream of matching.

Will I have access to ongoing wealth education?

Camarda has created a wealth of ongoing financial educational materials, including videos, whitepapers, online classes, in-person workshops, articles written for Forbes and others, and more. All are available to Camarda's clients, including Jeff's books like The Financial Storm Warning for Investors: How to Prepare & Protect Your Wealth From Tax Hikes and Market Crashes.

Camarda founded the Family Wealth Education Institute (FWEI)[8], whose mission is "...to benefit the public by providing advanced financial education to consumer families and to the financial advisors who serve them. It endeavors to set the standard of excellence for competent, ethical, and accurate integrated wealth education". All of FWEI's content, and more from Camarda and Camarda's TaxMaster, is available free to clients. Its website is ***wealthmasterclass.org***. While some clients immerse themselves in all the available education, others take a "that's what I pay you for – so just do it!" approach. Regardless of your feelings on the matter, we are excited to share this exclusive wealth education knowledge base with our clients and their families and friends.

More importantly, as a Camarda client, we think you will find it very comforting that your wealth advisor has the expertise to generate this caliber of financial education, across the spectrum from investments to tax, estate, asset protection, retirement, insurance best practices, and so much more.

How does Camarda approach ongoing portfolio preservation?

Camarda believes portfolios should not only be grown. They must be preserved.
If you're like most of our clients, you believe that returns are important, but that avoiding big losses is even more important. Enjoying a lifetime of accumulations, only to face an extended, value-crushing bear market in or near retirement, can be devastating.
Camarda uses active management as both a risk control and return enhancements measure.

We watch the markets closely and are prepared to move quickly should we deem it prudent. This approach is quite different from the typical buy-and-hold dogma that you've likely experienced from another advisor. While "don't worry, it always comes back" beliefs have become entrenched, the reality is that some market upheavals can be life-changing, and many buy-and-hold strategies may never recover from them. Getting out of the way can mean the difference between building serious, long-lasting wealth, and merely scraping by... or not being able to. Our proprietary strategies are designed to participate richly in market returns but attempt to get out of the way of market meltdowns. This is one of many key Camarda differences compared to most advisors and could make all the difference to your quality of retirement.

Will my portfolios really be customized for my needs and preferences?

Camarda provides investment advice we think you'll find refreshingly customized and tailored for you.

Beware of advisors that say they don't use "cookie cutter" portfolios, but on inspection, most of their client accounts look the same. Some use their own branded mutual funds. These can be hard to get total cost data on but may cost you more as they're potentially more profitable for them.

Others use Turnkey Asset Management Programs to delegate asset management and research responsibilities to a third party that specializes in those areas. Not only are such advisors not actually managing the investments, but such arrangements can layer on two, three, or more additional layers of hard-to-find fees. These are often "white-labeled," which is when a product or service removes their brand and logo from the end product and allows the purchaser to use their own branding so the third-party advice looks like it's coming from the advisor.

Not Camarda. We custom-craft individual client portfolios using an extensive palette of proprietary strategies available nowhere else. This gives us a remarkable degree of precision to tailor portfolios to control risk, target robust growth, and generate income based on your personal needs and preferences.

We go beyond and are also happy to advise on your existing portfolios without the need to cash all in to use one of ours. This capability can be extremely valuable from a tax and legacy perspective. We can also manage your 401ks in place at your existing employer, a feat it seems most other advisors have not figured out.

Camarda's Portfolio Management Board is run by highly trained and experienced portfolio managers with the highest recognized industry credentialed expertise. We use active management and risk control to target attractive returns while working to avoid losses. And we are led by principals who invest their own family wealth the same way they invest their clients'. We think you'll find Camarda offers expertise far beyond what you can find elsewhere.

How does Camarda treat clients "like family?"

We are obviously a family business. We were founded by Dr. Jeff and wife and partner Kim Camarda. Brother Jonathan runs the Portfolio Management Board as Chief Investment Officer. Jeff and Kim's son, Dylan, has dreamed about managing the firm since he was a little boy and joined the firm while still a straight-A student in High School. He continues to work part-time as he works his way through business school.

But we also consider our client's family.

From our founding in the 1990s, we have been committed to forging deep personal bonds with our clients. We treat you like family, and it shows. It seems our clients feel the same way, some traveling hundreds of miles to attend Camarda Wealth social functions.

We consider protecting and building family wealth a sacred honor. We hear some advisors never call "unless they want to sell something." Not us. Standard service includes ongoing, scheduled, caring contact and advice across the financial planning spectrum – and a deep caring relationship with you and your family.

At Camarda, you are not a number. You are served by a dedicated team that really strives to know you as a person, and as a friend. We truly endeavor to treat you like family.
And rest assured, we are every bit as passionate about cutting your family's taxes, protecting your assets, and protecting and growing your portfolio, as we are about our own.
We hope you like what you see and can't wait to welcome you to our family.

How do I get started with Camarda?

Camarda makes it simple and easy to get started. Step one is to complete our onboarding paperwork, including account custodial forms. As these are being processed, your Personal Wealth Advisor team will begin developing your custom Portfolio Plan and your family's Investment Policy Statement. Finally, we'll build out your master Wealth Plan and implementation schedule, based on your needs, preferences, and priorities.

What sort of commitment do you expect in order to try you out?

We make it very easy to get to know us so you can decide if we're the advisory fit you're really looking for. All we ask is a brief 90-day trial commitment. Put us to work and we think the results will speak for themselves. We're very confident that once you experience Camarda's Total Wealth Care™ system, you won't want anything else.

For only a few-months' fee commitment from you, we are happy to do the heavy lifting and help you build a strong, intergenerational wealth foundation. We'll design a custom Investment Policy Statement for your family, and develop and implement a personalized Portfolio Plan to optimize your existing investment assets. We'll also create a Master Wealth Management Plan to address asset protection planning, estate planning and trusts, tax reduction strategies, comprehensive financial and retirement plans, and other items as needed and directed by you. We'll even confer with your existing advisors, or you may choose our TaxMaster affiliate for tax, estate/asset protection legal advice and documents, and other items. We think you'll agree this is a lot of work for a nominal commitment.

Why do we offer so much for so little? We're confident you'll be so impressed that you'll want to be a client for life. Our objective is to continuously amaze and delight you over the many years we expect to work for you and your family.

"So give us a try! We are absolutely convinced your wealth will be in far better shape in just a few months once we begin implementing Total Wealth Care™ for you."

And we're honored to do this, even if you decide to go back to your old advisor in a few months. We've tried very hard to make it a "you have nothing to lose and everything to gain", "no-brainer" to try us out.

What are the key facts I should know in considering Camarda as my advisor?

1. Comprehensive Total Wealth Care™ all in-house[8]
2. Transparent fee-only fiduciary - no hidden commissions or costs – know exactly what you pay.
3. Dedicated Personal Wealth Advisor & advanced team quarterbacked ongoing wealth plan
4. Actively managed portfolios, designed to lessen the impact of big drops on your portfolio's growth.
5. Decades-long national reputation[1]
6. In-house Portfolio Management Board led by highly educated and credentialed professionals
7. Custom portfolio planning with personalized investment policy statement
8. Can keep existing investments & manage 401k(s) in place
9. In-house[8] trust review/design & estate planning – avoid tax, protect family wealth
10. Tax/CPA, attorney, portfolio, and financial planning teams are all in-house[8]
11. Tax strategy expertise – potentially convert millions of avoidable taxes to family wealth
12. PhD-led retirement accumulation & retirement income planning
13. In-house legal documents design, preparation, delivery & execution
14. Asset protection expertise & structures: kids' divorce, financial predators & lawsuit protection
15. Astute business consulting, real estate investment & management, and other advice
16. Complete tax, accounting, payroll & business services available in-house[8]
17. Fiduciary insurance advice – no commissions or product sales
18. Highly educated & credentialed – relentless study to supercharge your wealth
19. Fully disclosed fee structure aligns our interests– the better you do, the better we do

Let's Get to Know Each Other!

Take Advantage of a

FREE Total Wealth 360º Review Call:

Important Disclosures, Endnotes & References

Camarda Wealth Advisory Group ("Camarda") is an SEC registered investment advisor located in Fleming Island, Florida. Camarda and its representatives are in compliance with the current filing requirements imposed upon SEC registered investment advisors by those states in which Camarda maintains clients. Camarda may only transact business in those states in which it is registered or qualifies for an exemption or exclusion from registration requirements. For information pertaining to the registration status of Camarda, please contact the SEC or the state securities regulators for those states in which Camarda maintains a notice filing. A copy of Camarda's current written disclosure statement discussing Camarda's business operations, services, and fees is available from Camarda upon written request or online at **https://www.camarda.com/adv-important-disclosure/**. Camarda's privacy policy is also available upon request or online at **https://www.camarda.com/privacy-policy/**.

Please remember to contact Camarda, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. Unless, and until, you notify us, in writing, to the contrary, we shall continue to provide services as we do currently. Camarda is neither a law firm, nor a certified public accounting firm, and no portion of the content herein should be construed as legal or accounting advice. A copy of the Camarda's current written disclosure brochure discussing our advisory services and fees is available upon request or online at **https://www.camarda.com/adv-important-disclosure/**.

1- Awards and Rankings: Awards, rankings, ratings, and/or recognition mentioned are intended to reflect a historical record (since Camarda's inception) and do not necessarily reflect current or recent rankings or ratings. Neither rankings and/or recognitions by unaffiliated rating services, publications, media, or other organizations, nor the achievement of any professional designation, certification, degree, or license, membership in any professional organization, or any amount of prior experience or success, should be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if Camarda is engaged, or continues to be engaged, to provide investment advisory services. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized advisor. Rankings are generally limited to participating advisors. Unless expressly indicated to the contrary, Camarda did not pay a fee to be included on any such ranking. No ranking or recognition should be construed as a current or past endorsement of Camarda by any of its clients. Additional information regarding Camarda's rankings and recognitions can be viewed at **https://www.camarda.com/rankings-disclosure/.**

2- Advisor Statistics:

a- 90% statistic - A Report from The Financial Industry Regulatory Authority: 2023 FINRA Industry Snapshot. FINRA. 2023. https://www.finra.org/sites/default/files/2023-04/2023-industry-snapshot.pdf

b- Conflict of Interest - Fonda, Daren. (3 January 2020). Independent Advisors Can Still Have Conflicts of Interest. How to Protect Your Finances. Barron's Advisor. https://www.barrons.com/articles/independent-advisors-can-still-have-conflicts-of-interest-51578099188

c- Badges of Misconduct- Camarda, et al. (18 February 2023). Badges of Misconduct: Consumer Rules to

Avoid Abusive Financial Advisors. Journal of Financial Regulation. https://doi.org/10.1093/jfr/fjac012
Data sample and resulting statistics referenced in this study are from 2019.

3 -**"Gain to Break Even vs Loss to Portfolio" Graph:** In the graph, the blue bars indicate how much you would have to make to overcome the loss indicated by the red negative bars underneath it. This is not to actually make any money, just to break even from the loss, and that's before taxes and inflation! The bar outlined in black represents the NASDAQ crash of 2000-2002, when tech stocks plunged 78%, and did not recover for 15 years – and requiring a massive 355% gain to do so. After inflation, but before taxes and fees, that was 395% and 17 years...merely to recover in 2020 the wealth level lost in 2002.

4 - **"US Equities Bull-Bear Indicator" Graph:** Historical performance results for investment indices, benchmarks, and/or categories have been provided for general informational/comparison purposes only, and generally do not reflect the deduction of transaction and/or custodial charges, the deduction of an investment management fee, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results. Similarly, any references to indicators or other technical analysis tools or techniques are for educational or illustrative purposes only and results from example scenarios should be viewed as hypothetical. It should not be assumed that your Camarda account holdings correspond directly to any comparative indices or categories. Please also note: (1) performance results do not reflect the impact of taxes; (2) comparative benchmarks/indices may be more or less volatile than your Camarda accounts; and (3) a description of each comparative benchmark/index is available upon request.

5 - **Potential Results Chart:** The indicator referenced is provided by a third party, is provided on an "as is" basis, and the user of this information assumes the entire risk of any use made of this information. You should not make investment decisions based on this indicator. The Bull-Bear indicator was not followed by any actual portfolio during the timeframe represented. The chart shown is intended to help you understand how this particular investment strategy may have performed in the past if the strategy had existed or had been applied at that time. Performance was calculated after the end of the relevant period, allowing for the opportunity to adjust the strategy in hindsight. Camarda is not claiming to have utilized this indicator or strategy as represented herein in any of its portfolios, past or present. Limitations, including, but not limited to trading costs, execution efficiency, management fees, and taxes would have impacted results in various ways and it is not likely such performance would have been achieved as illustrated – actual results would likely have been better or worse. This is merely a hypothetical or "what if" example of what might have been attained to illustrate the concept. Performance shown for illustrative purposes is hypothetical and not linked to or representative of any portfolio.

The Bull-Bear Indicator is constructed from measurements of market internals and is intended to reveal the relationship of supply and demand at the longer-term timeframe of months to years. The measurements are ratios of supply and demand factors, normalized to a scale of 0 to 100. For example, the ratio of up-volume to (up volume + down volume) will always be in the range of 0 to 100, where the higher readings indicate a preponderance of demand (larger up volume) and lower readings indicate a preponderance of supply (larger down volume). Other examples of ratios of supply and demand are advancers to (advancers + decliners) and new 52-wk highs to (new 52-wk highs + new 52-wk lows). There are 7 inputs in total, 5 of which are these supply and demand ratios, and 2 are pure price inputs. These inputs are continuously re-examined over a trailing one-year period, and the ratios are then weighted, and combined into a single, statistically smoothed final Bull-Bear Indicator. When the Bull-Bear Indicator is in a Bull Market mode and then pierces the Bear Market Threshold, a new Bear Market is signaled. When the Bull-Bear Indicator is in a Bear Market mode and then pierces the Bull Market Threshold, a new Bull Market is signaled. Once a mode (Bull or Bear) is established, it is considered to remain in place until the Bull- Bear Indicator eventually pierces the opposite threshold. In the graph represented, the Bull-Bear Indicator rotates to a bond index fund during out of market periods.

6 - Potential Results Chart: Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by Camarda, or any non-investment related content, made reference to directly or indirectly in this commentary will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this commentary serves as the receipt of, or as a substitute for, personalized investment advice from Camarda.

7 – **Avoidable Tax Statistics:** Gunderson, Garrett B. (9 Jun 2015). Entrepreneurs: Stop Overpaying on Taxes. Forbes. https://www.forbes.com/sites/groupthink/2015/06/09/entrepreneurs-stop-overpaying-on-taxes/?sh=5654ae353f70

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8 - **Camarda's Relation to TaxMaster:** Camarda is affiliated through common ownership and control with TaxMaster.US, LLC ("TaxMaster"), a consulting firm providing estate planning, business planning, insurance consulting, tax services, accounting, and/or other non-investment advisory services to its clients and Family Wealth Education Institute ("FWEI"), an educational company, offering wealth education content to consumers and advisors. We will share information regarding you and your relationship with us between our affiliated companies and may market products or services to you based on personal information collected or compiled by any of our affiliated entities. This information may include, among other relevant eligibility information, your income, your account history with us, insurance, tax information, estate planning or other needs revealed through financial planning, consulting or other advisory services, and/or other financial information revealed during meetings with us.

9 - Past Program Completions: Designations and programs listed are intended to reflect a historical record and identify educational programs that have been completed and do not necessarily reflect current or active designations. Current brochure supplements for any of Camarda's Investment Advisor Representatives are available upon request.

10 - Mayo Clinic: "Mayo Clinic" is a trademark of Mayo Foundation for Medical Education and Research (MFMER). MFMER is in no way affiliated with Camarda and has neither endorsed nor approved of our services.

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