RIVER TREE
WEALTH MANAGEMENT
YOUR PLAN, OUR PRIORITY

Financial success doesn't happen by chance.

You know it takes vision, hard work and determination. Sustaining financial success requires commitment along with sophisticated strategies to protect and grow your wealth.

RIVER TREE WEALTH MANAGEMENT | NORTHWESTERN MUTUAL PRIVATE CLIENT GROUP

WHO WE ARE

Our dedicated team has expertise in planning and solutions for affluent clients. We add strength by partnering with your other experts, including attorneys and accountants.

CLIENT RETENTION RATE*	CLIENT SERVICE TEAM	YEARS OF EXPERIENCE
98% 5-year average	**2:1** staff to advisor	**213** combined expertise

Forbes BEST-IN-STATE WEALTH MANAGEMENT TEAMS 2024 SHOOK® RESEARCH

Forbes TOP FINANCIAL SECURITY PROFESSIONALS 2023 SHOOK® RESEARCH

COLUMBUS BUSINESS FIRST LARGEST CENTRAL OHIO FINANCIAL PLANNERS-- FEE AND COMMISSION 2024

SHAWN PHELPS, MBA
FOUNDER &
PRIVATE WEALTH ADVISOR

BRANDEE WYZLIC, RICP®
CO-FOUNDER &
PRIVATE WEALTH ADVISOR

JUSTIN FICKES, ChFC®, M.ED.
PARTNER &
PRIVATE WEALTH ADVISOR

JACKSON MATHENY
ASSOCIATE
PRIVATE WEALTH ADVISOR

KYLE DEARING, MBA
ASSOCIATE
FINANCIAL ADVISOR

TAMMY TANNER
INVESTMENT OPS
MANAGER

CAITLIN LANE
PLANNING
MANAGER

ALEXIS PEACE
INSURANCE OPS
MANAGER

CHERYL AHRENDT
PRACTICE
MANAGER

SANDI CRAMBLETT
MARKETING
COORDINATOR

LOU ANN SITES
INVESTMENT
SPECIALIST

BRE KRAHEL
PLANNING
ASSISTANT

ALEXIS JOHNSON, MLS
CLIENT SERVICE
ASSOCIATE

*Average of Shawn Phelps and Justin Fickes persistency rate from July 2018 - June 2023. Shawn Phelps was recognized as Forbes Top Financial Security Professionals list (July 2023), based upon data as of 12/31/2022. River Tree Wealth Management was recognized on the Forbes Best-In-State Wealth Management Teams list for 2024. Ranking published 1/9/24. Data as of 3/31/23. Research and rankings provided by SHOOK research. Columbus Business First – Business Journals award for the Top 25 Financial Planners for Central Ohio Firms is based on voluntary self-reported surveys from the firms that were reviewed by Columbus Business First –Business Journals. Winners are determined by the ranking of Regulatory Assets Under Management as of 2023. Northwestern Mutual and its advisors do not pay for placement on 3rd party rating lists but do pay marketing fees to these organizations to promote the rating(s). Rankings and recognitions are no guarantees of future investment success.

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WHAT WE DO BEST

Net Worth & Cash Flow Management

Analysis of your current cash position, cash flows, and balance sheet to assess current financial position and resources available for achieving goals.

Risk Management

Assessment of your current life, disability, and long-term care insurance coverages and identification of any coverage gaps or insufficient coverages.

Education Savings & Loans

Analysis of strategies to save for future education expenses as well as education about managing student loan debt.

Evaluation of Tax Considerations

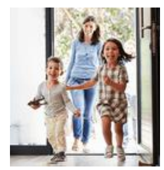
General review relating to different types of investment accounts, financial products, account registrations, and the potential effect of taxes on your financial plan, all of which can be discussed with your tax advisor.

Retirement Planning

Development of strategies to fund your current or future retirement.

Philanthropic Planning

Assistance with charitable giving strategies both now and in the future.



Estate & Legacy Planning

Development of strategies in cooperation with your legal and tax advisors to pass wealth to your beneficiaries in an efficient manner.

Investment Planning

Assistance with understanding your risk tolerance and asset allocation strategies that may be appropriate for you.

Business Financial Planning

Assistance with your financial planning needs as a business owner, including analyses of cash flows, estimates of value, and aspects of transition or succession planning.

Financial Representatives do not render tax advice. Consult with a tax professional for tax advice that is specific to your situation.

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WHAT PLANNING PATHWAY FITS YOU BEST?

We offer a variety of service tiers depending on the service depth you currently need.

Foundational Financial Planning

Ideal for Clients...

Who simply want to purchase investments or insurance serviced by our team

Client Services:

- ✓ Our team's recommendations
- ✓ Up to 1 review meeting / year

Annual Financial Planning Cost:

No fee*

Premium Fee-based Financial Planning

Ideal for Clients...

Who want accessible, personalized advice on their short- and long-term goals

Client Services:

- ✓ Alternative planning scenarios created as needed
- ✓ Tailored risk management, wealth-building & retirement strategies
- ✓ 2 to 4 review meetings / year

Annual Financial Planning Cost:

Fixed monthly or annual fee*, typically 1% of income.

Concierge Fee-based Financial Planning

Ideal for Clients...

Who have complex planning needs with the aid of multiple professionals

Client Services:

- ✓ Collaborate with your trusted advisors
- ✓ Evaluate tax considerations
- ✓ Trust & estate planning
- ✓ Facilitate family meetings
- ✓ Business succession planning
- ✓ Retirement launch
- ✓ Meet proactively & reactively

Annual Financial Planning Cost:

Fee* is based on complexity, averaging $5,000 - 100,000. Renew as needed.

* There may be additional Fees/Commissions that vary depending on the insurance, brokerage products, or advisory programs implemented.

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HELPING YOU PLAN FOR CONTINUED SUCCESS

Newark
35 S Park Pl. Ste. 201
Newark, OH 43055
740.618.7390

Worthington
7700 Rivers Edge Dr. Ste. 200
Columbus, OH 43235
614.279.8267

Upper Arlington
1349 W Lane Ave. Ste. 1200
Upper Arlington, OH 43221
614.221.5287

rivertree-wealth.com

LET'S TALK

rivertree-wealth@nm.com

@rivertree_wealth

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