Palisade
CAPITAL MANAGEMENT

Private Wealth

The Power of Informed Investing

“Since our founding, Palisade has remained independently owned by our management team, instilling a strong sense of accountability and responsibility for our clients’ financial well-being and success.”

Alison Berman,
President & Chief Executive Officer

Our objective is to provide organization, strategy, and structure around your financial life, personalized to your needs.

- Financial planning customized to your goals, time horizon, and unique circumstances
- Asset allocation, portfolio construction, and ongoing management designed to meet your short- and long-term objectives
- A client-focused team that delivers unparalleled service and works tirelessly to meet your needs
- Fiduciary responsibility to always act in your best interest

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Wealth Solutions Built for You

Individuals and families turn to Palisade Private Wealth to help achieve their financial goals.

For over 25 years, Palisade has been committed to transparency, communication, and proactive client service, which we believe results in a ***fundamentally different*** investment advisory experience. At Palisade Private Wealth, you always **know what you own – and why**. We believe that by helping clients become more informed and knowledgeable, we build lasting relationships and successfully serve our clients.

At Palisade, you receive personalized service from advisors who know and understand you coupled with institutional-quality asset management structured to meet your needs. Your personal objectives drive the customized wealth solutions we deliver.

A culture of caring, collaboration, and involvement

As a woman-led business that has successfully transitioned to its second generation of ownership and leadership, our team possesses a deep understanding of the importance of continuity, honoring a legacy, and navigating family dynamics. We are particularly attuned to the significance and responsibility of helping our clients endure and prosper over the long term. Operating in a collegial and collaborative environment and sharing our best ideas with each other and our clients are core to our culture. We are proud that many of our clients are multi-generational, and we believe in working with you, your other advisors, and your entire family to address everyone's needs. Whether you seek financial independence, a plan to provide for future generations, or want to leave a philanthropic legacy, Palisade is here to help.

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An Integrated Approach

Palisade Private Wealth does not believe in a "one size fits all" approach to wealth management.

Your situation and circumstances are unique. You may choose to engage with us in a formal planning process or have more informal, in-depth discussions focused on specific goals, life events, or concerns. Clients turn to Palisade to address a wide spectrum of issues, such as navigating the challenges of supporting adult family members, life transitions, and business succession planning. Whatever your priorities, our team partners with you and your family to craft an approach tailored to your unique objectives. We also work in concert with your tax, insurance, and legal advisors to ensure your plan is in harmony with your entire financial life.

Measuring Progress

Palisade's planning process does not end with the delivery of a financial plan or implementation of your investment strategy. Ongoing monitoring and discussion of your objectives, asset allocation, and investments are critical. We encourage open dialogue to discuss questions that arise as circumstances change. To keep you informed, Palisade provides formal periodic reviews of your investment portfolio. We also offer annual updates to your family's financial plan to ensure an appropriate reflection of evolving life circumstances.

An Informed Process

Understanding Your Needs	Ensuring an Integrated Strategy	Keeping You on Track
Get to know you personally to understand your intentions, goals, time horizon, risk tolerance, and unique considerations	Develop an integrated picture of your entire financial life	Keep you informed of your financial position and progress toward meeting your goals
Review your current financial position	Create a customized asset allocation and investment strategy designed to help you achieve your objectives	Adjust your plan and investment strategy as your life evolves
Evaluate short- and long-term cash flow needs	Coordinate with legal, accounting, and tax advisors	Work with all members of your family to build financial knowledge, independence, and enduring relationships
Assess appropriateness of current portfolio and holdings	Meet with insurance specialists to identify unmet needs	

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Thoughtful Portfolio Construction

Your situation, needs, and goals serve as the foundation of your investment strategy.

Palisade Private Wealth is fully supported by our firm's institutional investment expertise and collaborative resources, including our Investment and Due Diligence Committees, as well as our Investment Solutions and Risk Management groups. Palisade's collegial approach incorporates the best thinking and insights of our most senior professionals to help ensure your investment strategy is calibrated to your objectives and risk profile.

Personalized Investment Strategy

Your personal considerations are synthesized with Palisade's capital markets assumptions and our economic and market outlook to develop customized asset allocation recommendations designed to achieve your objectives. We build your portfolio within the recommended asset allocation framework, and portfolios are typically invested in a range of asset classes to deliver appropriate diversification and exposure based on your risk and return profile. Your portfolio is then adjusted as appropriate to reflect market developments and changes in your life.

Leveraging our Institutional Expertise

As an investment manager for several of the nation's largest companies and public institutions, Palisade applies its extensive investment and advisory resources to each private wealth management relationship.

- **Your personalized asset allocation:** Your asset allocation addresses goals for growth, capital preservation, and income.
- **Carefully chosen investment solutions:** Your portfolio may include Palisade's proprietary institutional strategies, complemented by an array of carefully curated managers that align with our investment management philosophy and approach.
- **A dynamic process:** The world and your situation are constantly changing. We are long-term investors who also consider shorter-term market dynamics to help keep your strategy coordinated with your needs.

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Personalized to Your Needs and Preferences

Tax considerations may have a significant impact on investment decisions.

Clients may have inherited or accumulated a significant amount of low-basis equity holdings in taxable accounts. We understand tax impact can be of concern for those with significant unrealized gains, so Palisade's professionals carefully weigh your individual tax position when responding to liquidity requests, rebalancing your portfolio, and making changes to individual holdings. We regularly coordinate with our clients' tax advisors to ensure alignment with other tax planning initiatives, from determining the best way to save and leave money for children, to planning for philanthropic giving.

Positive Perspective on ESG Factors

We believe companies that operate with sound environmental, social, and governance (ESG) principles are more likely to succeed in the long term, and we integrate this conviction into our fundamental analysis and security selection process for our equity strategies. For investors with specific socially-responsible investment parameters, we can develop customized portfolios that incorporate their personal constraints.

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A Coordinated Team

Our goal is to help simplify your financial life.

We take the time to understand and help you address the challenges and opportunities facing your family. Your time is valuable. Palisade helps simplify the complexities of your financial life so you can focus on what's important – spending time doing the things you love in ways that bring satisfaction and enjoyment.

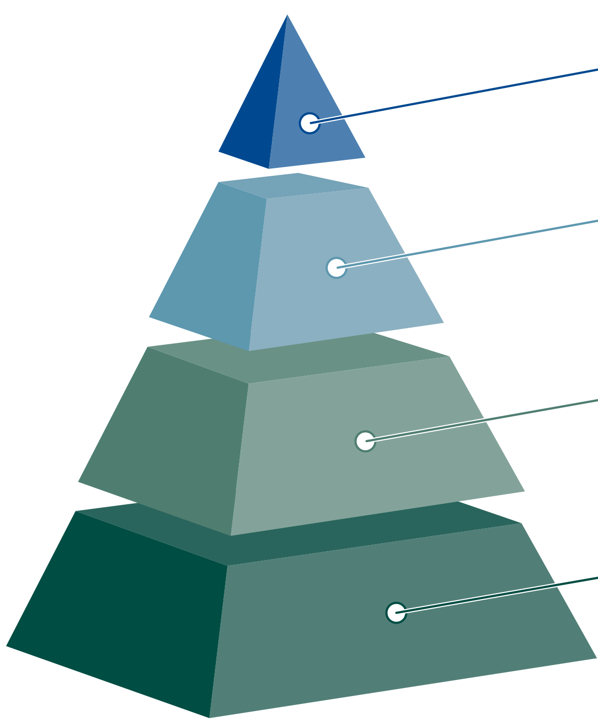
Building Financial Empowerment and Knowledge

Palisade Private Wealth provides regular communications, information, and guidance, as well as perspectives on topical events, to help educate and empower you financially. Our goal is to provide opportunities for you and your family to enhance your understanding of financial concepts while communicating our thinking and perspectives regarding Palisade's investment approach and philosophy. We help the next generation understand and embrace concepts of financial responsibility through transparency and education, providing events, in-depth discussions, and other opportunities to enhance their financial knowledge.

Personalized Support and Service

Your relationship team is always available to answer any questions, provide information, and assist you. We are your trusted advisor, standing beside you no matter what life brings. As a fiduciary, we are held to the highest ethical standards, required to put your interests above ours, and to always act in your best interests.

Built to Service You



You ~ Spouse ~ Children ~ Parents
We understand that most people live within the context of a larger family, and we work to address your entire financial situation.

Dedicated Wealth Advisor
Your Wealth Advisor serves as your quarterback, coordinating and overseeing your relationship.

Client Relations
Your client relationship professional is backed by a team that is also familiar with you.

Deep Resources
Behind the scenes, our Risk Management Team, Legal & Compliance Team, Financial Planning Group, Investment Solutions Group, and Institutional Investment Teams provide expertise and support.

To learn more about Palisade Private Wealth's ***fundamentally different*** approach to investing, financial planning, and client service, please visit **www.palisadecapital.com**.

We look forward to hearing from you.

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