



1919: PARTNERSHIPS THAT ENDURE

1919 Investment Counsel has successfully attracted women clients by delivering exceptional value through our solutions customized for individual situations. Our primary objective is to help our female clients fulfill their financial, personal, and philanthropic goals. Effectively supporting a client requires our solid understanding of goals, needs, and concerns; a successful relationship is one where the 1919 team clearly comprehends our mandate from the client and does not try to fix “problems” that are not regarded as such by the client. In concert with our clear communication style and the empathetic environment in which we work, our planning-based approach sets us apart from other firms.

By leveraging our expertise in estate planning, tax mitigation, family dynamics, financial and retirement planning, and philanthropic strategies, the distinctive 1919 approach leads us to clear pathways to deal with complex situations. Through engaging, two-way dialogues with our clients, we build trusting relationships and can listen, comprehend, and help them navigate the financial complexity in their lives.

WE ADVOCATE AND SOLVE TOGETHER

All too often, successful women delay making important decisions that can meaningfully affect their families, businesses or careers, and their futures. We work together with our clients and their other trusted advisors (attorneys, accountants, insurance agents, bankers, etc.), to develop tailored strategies to achieve their distinctive goals. We value open communication and flexibility in planning critical components of our clients long-term success. Whether we address an investment objective for one account, or a comprehensive strategy for the client’s total financial picture, it is essential to distill the strategy to paper and ensure that plays out as intended.

Here are a few examples of how we have worked with women and offered unique solutions for their specific situations:

**Although based on real client experiences, names have been changed to protect client privacy.*

1 ONGOING PARTNERSHIP WITH A HIGHLY SUCCESSFUL BUSINESSWOMAN

Susan* first engaged our services 12 years ago. As a single professional woman, she has clear expectations for our level of service and for the strategies needed to achieve her goals. Over the years, we have partnered with her and engaged her other trusted advisors to update estate plans, consolidate accounts, and simplify her financial picture. We have served as her family office; in one instance, we researched and helped arrange for a project loan at such an advantageous rate that her money market interest nearly offset the gross interest paid, resulting in a net gain after taxes. Susan epitomizes the essence of what we love about our work: providing our clients with investment management and meaningful financial counsel in a reciprocal long-term, trusting relationship. Our skills and collaborative approach brought clarity to Susan’s financial life, leading her to choose us for the long-term.

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2 HIGHLY SUCCESSFUL PROFESSIONAL WITH CHRONIC ILLNESS

We have worked with Michelle* for over a decade, developing a close relationship with her. As we understood her changing health situation, we recommended she implement strategies to protect her assets should she experience a decline in her cognitive ability or other unexpected issues. We laid out the strategy and helped Michelle implement her plan, interviewing several estate planning attorneys to ensure her wellbeing, protect her, and simplify her life. We continue to work closely with her accountant, reviewing returns and ensuring her portfolios are structured in the most tax-efficient manner. Our ongoing support for Michelle's changing needs not only eases her concerns but also demonstrates our understanding of unique facets in comprehensive planning for women.

3 HEIRESS WITH NO FINANCIAL TRAINING

When our team recognized how Taylor* could benefit from our services, we invited her to a meeting to share her situation and concerns. After listening, we reviewed and prioritized her concerns based on the discussion, outlining action steps for each. Seeing our suggested plan of action, Taylor hired 1919 on the spot. Our initial solutions included: renegotiating a line of credit with a major bank, addressing a substantial capital gains tax liability, and developing a plan for liquidity from a portfolio of low-basis stocks. By taking the time to listen, and offering education where appropriate, we demonstrated to Taylor how we could add value through real, actionable solutions.

4 DIVORCEE IN THE MIDDLE OF ARBITRATION

At the request of a current client, we provided guidance to their relative, Kimberly*, who was undergoing divorce proceedings. While Kimberly had solid legal counsel, she did not have an advisor to provide counsel on the division of assets and potential alimony. We met with her and listened to her concerns, needs, and goals, subsequently delivering analysis that assessed various options proposed by her spouse to reach an ideal settlement. By clearly presenting her options, we supported Kimberly through a difficult period of decision-making, and she hired 1919 immediately after the divorce proceedings ended.

5 CLIENT FROM PROMINENT FAMILY

Ruth* is the matriarch of her branch of a well-known family. She wanted a firm that was down-to-earth, easily accessible, and who provided competent, reasonably priced investment

management services. Feeling ignored by her legacy relationships with multiple advisors at different large wirehouse firms, Ruth complained she paid too much for too little. Working with the client's attorney, trust protector, and accountant, we consolidated trusts and personal investment accounts for Ruth's family and now manage more than a dozen accounts across three generations of the family. We reduced the client's estate tax bill by introducing a simple and timely gift strategy, increasing the net savings to heirs by a minimum of \$2MM. Our understanding of Ruth's needs, formed by close listening, set us apart from the competition.

6 A WIDOW AFTER A 50 YEAR MARRIAGE

Rita* enjoyed a 50-year marriage with her husband (an executive of a company) who managed the family's finances. When Rita's husband passed away unexpectedly, she needed a guide to navigating the many plans in place with her husband's previous advisors. 1919 served as this guide for Rita. We helped Rita simplify by consolidating multiple investment accounts, managing tax implications of deferred compensation, and revisiting outdated estate planning documents. We also helped her establish a Charitable Trust to achieve her philanthropic goals as well as to mitigate substantial short-term income tax liabilities. During a period of significant uncertainty, we offered Rita a clear path forward with her children to ensure their family wealth is thoughtfully handled.

At 1919, we listen, we understand, and we bring clarity to complexity. As the women in these case studies indicate, we are a valued partner for our clients. If you are looking for a financial partner to help you address your unique situation, and seek an advocate who will help navigate to find a resolution to financial challenges, please reach out to us. We look forward to helping you fulfill your financial, personal, and philanthropic goals.

Women & Wealth
LEADERSHIP TEAM



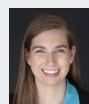
LU HAN
Principal, Senior Client Advisor
12 Years of Experience



ALISON BEVILACQUA
Head of Social Research
23 Years of Experience



JENNIFER EVANS
Principal, Client Advisor
15 Years of Experience



LEAH FOXX
Social Research Analyst
5 Years of Experience

ABOUT 1919 INVESTMENT COUNSEL

1919 Investment Counsel, LLC is a registered investment advisor. Its mission for more than 100 years has been to provide counsel and insight that help families, individuals, and institutions achieve their financial goals. The firm has offices across the country in Baltimore, Birmingham, Cincinnati, New York, Philadelphia, San Francisco and Vero Beach. The firm has approximately \$18 billion in client assets under management (as of March 31, 2021), of which approximately \$2 billion are in Responsible Investments. 1919 Investment Counsel seeks to consistently deliver an extraordinary client experience through its independent thinking, expertise and personalized service.

To learn more, please visit our website at www.1919ic.com.

Disclosure: The views expressed are subject to change. Any data cited have been obtained from sources believed to be reliable. The accuracy and completeness of data cannot be guaranteed. Past performance is no guarantee of future results.