1919 Investment Counsel, LLC ("1919") was founded on the belief that no two clients are alike. For over a century, we have been delivering services and tailored solutions that preserve, build, and manage wealth. We are committed to helping our clients achieve their financial goals with thoughtful advice.

1919 Financial and Estate Planning

Financial and estate plans provide the framework for your overall investment strategy. We believe a strong plan is the first step within your broader wealth management strategy and can help you and your family get on track to achieving your near and long term financial goals.

Our Solutions and Strengths for a broad range of client needs

*Includes Inclusive Investing Strategy

Many firms handle wealth planning and investment portfolios separately. We believe the two are uniquely intertwined and our clients are best served when their investment strategies are customized in the context of their financial plans.

Why is Planning Important?

All of life's events have different and potentially significant impacts on your financial resources and goals. Financial and estate planning can provide peace of mind for both the expected and unexpected events that inevitably occur along the way. We can help create this foundation for you and ensure that your investment strategy aligns with your financial plan, and your unique goals and objectives.

Where FINANCIAL Planning Can Add the Most Value

Financial planning is the first foundational step towards a lifelong, sustainable investment plan. Life events and situations we can help plan for:

- Transitional life events (college, retirement, divorce, death)
- Executive Compensation (stock options, concentrated positions)
- Lifestyle and goal funding
- Tax diversification strategies (Roth conversions, retirement plans and contributions)
- Real Estate purchase or sale
- Business purchase, sale or transfer
- Caregiving concerns for family members, aging parents, or special needs children
- Inheritance or generational wealth transfer

ESTATE Planning; a holistic approach to Managing Wealth across Generations

Many of our clients are multi-generational families with complex affairs that include closely held businesses, real estate, philanthropic structures, as well as trusts and estates. They also may have legacy holdings and illiquid investments. To help bring clarity to our clients' complex lives, 1919 offers Trust and Estate Planning services in two forms: Generational Wealth Planning and Trust Advisory Services.

Generational Wealth Planning

Our Advisors will meet with you to understand you, your family and your goals. They will review your current estate plan and balance sheet. For business owners, we will review all of your holdings, their ownership structure and help you understand how they fit in the overall plan. After a careful evaluation and discussion, your 1919 team will offer our best counsel based on your situation.

Our guidance may include helping you identify a trust structure to reduce state or federal estate taxes, set up a charitable foundation or create a special needs trust for a loved one.

Our Advisors stay current on developments in the field of estate planning and are well connected within the trusts and estates professional community. We are able to extend a broad array of resources to help you achieve your goals.

Trust Advisory Services

1919 or our affiliated and third party trust companies provide trust administration, fiduciary services and estate settlement services to clients.

Depending on your needs, we can:

- Serve as trustee (or as agent for a trustee) in every state
- Serve as executor of an estate
- Manage portfolios that comply with the Prudent Investor Act
- Maintain separate principal and income accounts
- Maintain trust books and records
- Handle fiduciary tax compliance
- Coordinate with the family office
- Perform the duties and functions of a fiduciary

Philanthropic Strategies

We work with you to identify smart, tax-efficient ways to help you define your charitable vision and mission, and realize your strategy and legacy across generations within your family.

Financial and Estate Planning Process

We work collaboratively with our clients to construct effective and practical financial and estate plans. This is a continuous, iterative process that takes into account ever-changing circumstances of our clients and the world around us. We strive to maintain our clients' short and long term objectives at the forefront of our work.

Discovery	Understand your goals and long term objectives. Gather personal and financial information including available current and future resources; quantitative and qualitative data collection.
Analyze	Analyze and evaluate your financial status and resources; build a multi-scenario plan, discuss opportunities and strategies, ensure risks are accounted for including market variability. Identify potential generational wealth transfer strategies, and trust needs.
Determine	Review the plan together and discuss strategies to provide the greatest likelihood for success with in your defined parameters.
Implement	Implement investment and planning strategies to optimize for your financial and estate goals. This may include but is not limited to asset allocation, investment transition plan, coordination with tax professionals, attorneys, and insurance consultants.
Evaluate	Monitor, review and adjust the plan on a regular basis and as significant changes occur.

Life is full of expected and unexpected events that impact your financial resources and future goals. A sound plan can provide peace of mind during turbulent times and set the foundation for a resilient and flexible investment strategy. At 1919, we are committed to helping you simplify this process and create a detailed, dynamic, and lasting financial plan that will grow with you and your family over time.

To learn more, please contact a Client Advisor at (844) 200-1919 or visit www.1919ic.com

About 1919 Investment Counsel, LLC
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, Houston, New York, Philadelphia, San Francisco and Vero Beach. 1919 Investment Counsel, LLC 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.

1919 INVESTMENT COUNSEL
Complexity to Clarity