




PACIFIC CAPITAL

S T R A T E G I E S

Wealth Strategies in a Complex World



"We have been building **Trusted Relationships** with our clients since 1974, providing them the **Confidence and Freedom** to enjoy what matters most."

Our History of Excellence

Since 1974, we have been dedicated to exceeding our clients' expectations. Taking the time to understand that every client is unique and deserves a customized strategy to address their individualized issues, has proven to be our value proposition. This specialized approach is one of the elements that sets us apart from our competitors. As a result, Pacific Capital Strategies has become one of the nation's leading providers of financial solutions to corporations and high net-worth individuals.

Many factors contribute to our long, accomplished track record. Certainly, the professionalism, dedication and extensive knowledge of our courteous team are vital to our success. Maintaining independence and objectivity for our clients has also been an essential ingredient. Additionally, we focus strongly on research, diagnosis and implementation of exclusive strategies and designs. These distinctive solutions are not discovered by accident but from exhaustive due diligence. In essence, we draw on our vast experience and knowledge to leverage our clients' success.

Our qualified professionals know that each individual has specific needs and aspirations that are unique to them. We understand that our most valuable asset is the trust and confidence that our clients place in us. Our ongoing commitment is to strive to exceed our customer's expectations in everything we do. With over 100 years of combined industry experience, we have the skills and expertise to effectively guide our clients toward their ultimate goals. Our system has produced numerous rewarding and valued friendships along the way.

At Pacific Capital Strategies, our principles and integrity will not be compromised. These values are reflected in the outstanding service we provide to our clients. Assuring the personal attention you deserve is the cornerstone of our company. We look forward to working together.



Rodney D. Dir
President



Mark P. Alcorn, Jr., CFP®
Chief Investment Officer

WE TAKE A PERSONAL, STEP-BY-STEP APPROACH *...TO HELPING YOU PLAN*

Pacific Capital Strategies is one of the nation's premier independent wealth management firms. We specialize in providing asset management, estate planning and retirement services to high net worth families and individuals.

Our core client has at least \$1 million of investable assets or a net worth of \$10 million or more.

Pacific Capital Strategies serves a diverse clientele including:

- ▶ Business Owners and Entrepreneurs
- ▶ Family Farms
- ▶ Attorney's and CPA's
- ▶ Corporate Executives
- ▶ Medical and Dental Physicians
- ▶ Persons in or nearing Retirement

Our team will assess your current financial situation, learn your objectives, design suitable strategies and then implement the right plan to help you achieve your goals.

We are committed to our clients' success. To this end, each of our associates receives ongoing training and education in insurance, investment, business, retirement and estate planning. Our company's dedication to excellence is reflected in the quality of services we offer.

PARTNER WITH AN EXPERT

As the global environment has continued to evolve, so too have the complexities surrounding the world of finance and investment. When it comes to your wealth management, it has become more important than ever to partner with an industry expert. Regardless of the intricacy involved in your situation, Pacific Capital Strategies will help you develop an effective plan to achieve your goals. Together, we will guide you through our comprehensive wealth management process and create a long-term plan customized to your needs. Our comprehensive approach will evaluate all of the factors that constitute a successful financial plan:

- ▶ Accumulation: how to target asset growth
- ▶ Risk management: how to protect your assets
- ▶ Taxation: how to minimize your tax burden
- ▶ Business planning: growth, management and succession planning for your business
- ▶ Retirement planning: longevity and tax-preferential distribution planning
- ▶ Estate planning: preservation and control of assets for future generations

Our long history of guiding our clients through life's uncertainties has given us firsthand experience in building effective strategies regardless of the complexities. Our attention to detail, unrivaled dedication to our clients, and commitment to assess all potential solutions has afforded us the confidence to be our clients' trusted advisor. Working together we can simplify your financial life by focusing on managing your wealth in a systematic way for today and the future.

THE AREAS OF PLANNING IN WHICH WE SPECIALIZE INCLUDE:

ACCUMULATION

Accumulation planning addresses an individual's investment needs, asset allocation, and the suitability of different types of securities in light of your goals and risk tolerance.

Asset allocation is used to distribute your investable assets among a variety of investment categories. This process is designed to:

- ▶ Reduce overall investment risk
- ▶ Create more reliable investment forecasts
- ▶ Improve the risk/return tradeoff of your portfolio

Accumulation planning also involves the **choice of securities for your investment portfolio**. Basic securities are stocks, bonds, and mutual funds. Separately managed accounts, indices, option strategies, short-term assets and annuities may be used to optimize your portfolio.

Alternative investments may also be appropriate in certain situations. One of the premier benefits of alternative investments is diversification, resulting from the inclusion of investments that react differently to the markets than more traditional investments. Managed futures, angel investments, commodities, hedge funds, oil and gas, tax shelters, venture capital funds and real estate are all examples of alternative investments.

RISK MANAGEMENT

Risk management is intended to minimize financial and other losses potentially associated with risks to your assets, business or health. Some examples of risk are personal and professional liability, business ownership, property loss and catastrophic illness or disability.

Asset protection planning manages risks to your wealth. Lawsuits, accidents, property damage, and other financial risks are facts of everyday life and asset protection planning looks to transfer the risk of these events through:

- ▶ Insurance
- ▶ Repositioning asset ownership
- ▶ Other protections available under the law

TAXATION

Tax planning considers the tax implications of individual, investment or business decisions, usually with the goal of minimizing tax liability.

This can be achieved by:

- ▶ Reducing taxable income through income deferral or shifting
- ▶ Deduction planning
- ▶ Tax-exempt investments
- ▶ Offsetting gains and losses
- ▶ 1031 tax-free exchanges
- ▶ Qualified dividends
- ▶ Tax-deferred investing
- ▶ Mutual fund taxation

BUSINESS PLANNING

Business planning focuses on issues specific to business owners and shareholders. For most business owners, the business is their most significant asset, and the financial success of that business has an immediate impact on the economic security of the family. Without proper planning, you may have difficulty tapping the value of your business to support your retirement, or your family may lose the value of your business upon your death.

Our process **coordinates the management of your business** throughout its life cycle with:

- ▶ Risk management
- ▶ Distributions to the owners
- ▶ Succession planning

Executive compensation focuses on both cash and non-cash approaches. Examples of compensation include insurance benefits, qualified retirement plans, stock options, and other tax-advantaged non-qualified plans.

Succession planning focuses on the transition of a business from an existing owner to a new owner. Additional succession planning issues include positioning a business for sale, determining valuation terms and creating strategic alliances.

RETIREMENT PLANNING

Retirement planning involves evaluating your current financial standing and **creating an accumulation strategy that will help to ensure a desired retirement lifestyle.** Because your retirement years can span decades, retirement planning generally dominates other financial goals. A successful plan put into place during your wealth-building lifespan should address ways to maximize growth and tax-efficient distributions, as well as how to leave retirement assets to the next generation.

There are several ways to save for retirement:

- ▶ Qualified employer-sponsored plans
- ▶ Individual retirement accounts (IRAs)
- ▶ Personal savings
- ▶ Executive deferral plans

At the heart of any retirement plan is the distribution of accumulated assets. The correct distribution method will help to ensure that your retirement savings last beyond your lifetime with minimum shrinkage from taxes. From premature distribution options that allow access to retirement assets prior to age 59½ to products intended to provide stable monthly payments for retirement, **distribution planning is paramount to a successful retirement plan.**

ESTATE PLANNING

Estate planning creates a master plan for the **management of your property during life and the distribution of that property at death.**

For most people, estate planning will:

- ▶ Give you more control over your assets during your life
- ▶ Provide care if you are disabled
- ▶ Allow for the transfer of wealth to whom you want, when you want, at the lowest possible cost

Common estate planning issues addressed in the wealth management process include:

- ▶ Transfer of wealth
- ▶ Minimization of transfer taxes
- ▶ Asset and creditor protection
- ▶ Charitable giving

Our process does not end with estate planning but **coordinates your estate plan with your overall plans for your business, investments, insurance and employee benefits.**

WE WANT TO BE MORE THAN YOUR FINANCIAL SERVICES PROFESSIONAL.

*WE WANT TO BE YOUR
FINANCIAL PARTNER.*

One of the most important aspects of any relationship is trust. At Pacific Capital Strategies, we strive to earn your trust.

We are dedicated to providing the right solutions to address your unique needs and objectives. We are equally dedicated to making sure you understand the strategies we recommend, as well as the many options available to you.

You have worked hard to get where you are today. We will work hard to help you get where you want to be tomorrow, and beyond.

PACIFIC CAPITAL
STRATEGIES





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