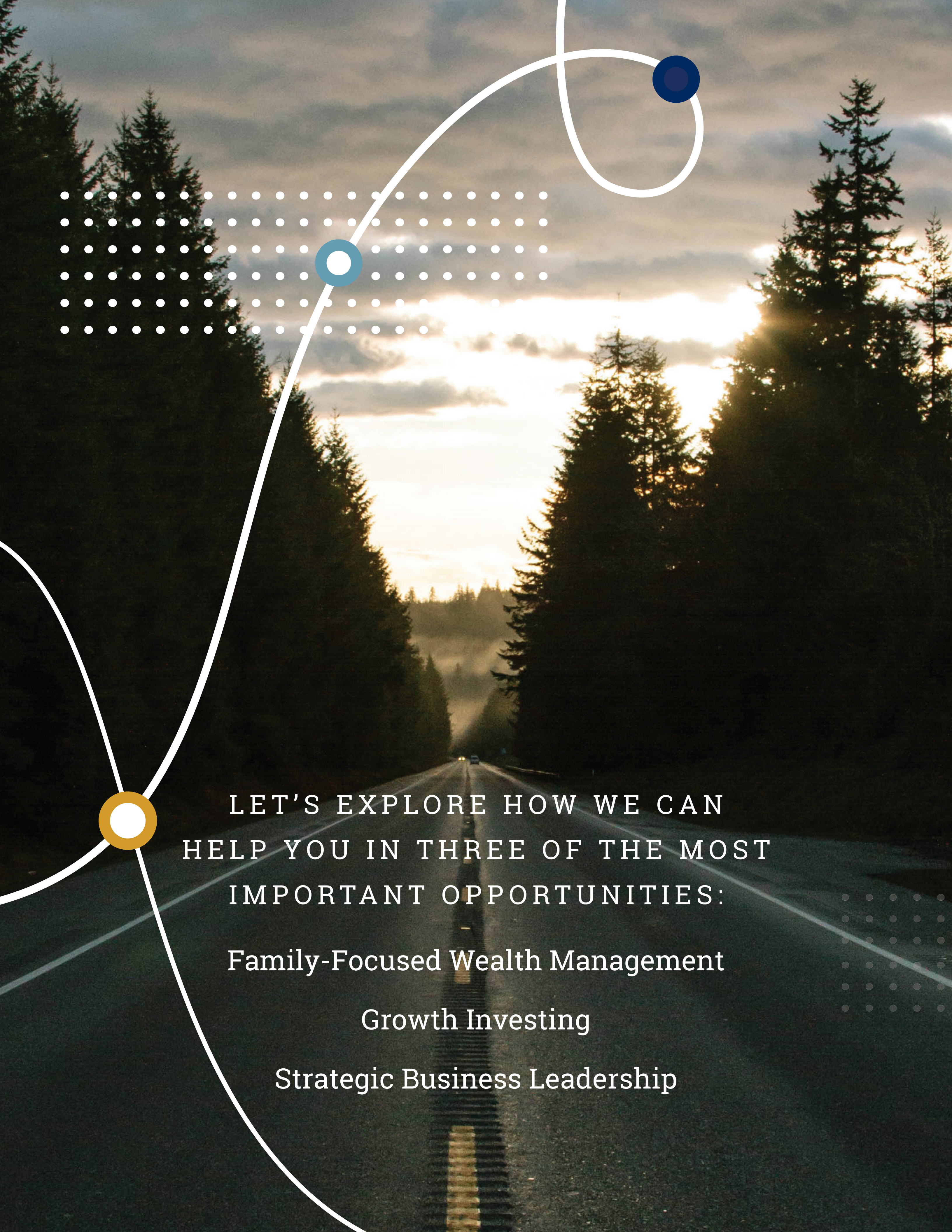
HORAN®
WEALTH

Private Wealth at HORAN Wealth

Build, Grow, & Enjoy a Legacy of Generational Wealth

Greater prosperity and wealth bring more opportunities and possibilities for a more abundant and productive life—not just for yourself, but for your loved ones, your business, and the community. To achieve these goals, you'll need clear strategies, expert guidance, and focused support.


LET'S EXPLORE HOW WE CAN HELP YOU IN THREE OF THE MOST IMPORTANT OPPORTUNITIES:
Family-Focused Wealth Management
Growth Investing
Strategic Business Leadership

The Opportunities of a More Abundant & Productive Life

Your wealth becomes more than a measure of success—it becomes a means for living abundantly and creating lasting impact.

- Create a life of greater purpose and fulfillment while enjoying the rewards of your success.
- Experience greater freedom to focus on what matters most.
- Create meaningful change through philanthropy.
- Watch your business continue to grow and thrive.
- Strengthen your family's prosperity and bond across generations.

The Challenges You May Face

Wealth brings opportunities, but it also comes with complexities. These challenges can make it harder to achieve your goals without the right guidance and support.

- Manage more details as financial complexity increases.
- Mitigate a wider range of risks across assets and investments.
- Seize unique opportunities to further grow your wealth.
- Ensure seamless transitions for businesses and family wealth.
- Plan for greater family unity, legacy, and philanthropy considerations.

How HORAN Wealth Can Help

We guide and support affluent investors, families, and businesses in navigating the complexities of greater wealth to live abundantly and productively, while building a legacy for future generations. We've done this successfully for over 75 years, impacting four generations. Let's explore how we can help you in three of the most important opportunities: Family-Focused Wealth Management, Growth Investing, and Strategic Business Leadership.

Family-Focused Wealth Management

Create greater connection, unity, and legacy of generational wealth

What Would it Mean to See Your Family Thrive Together for Generations?

Imagine the possibilities of your family united by a shared purpose, working together to build a lasting legacy and history for generations to come.

Preserving wealth across generations is one of the greatest challenges affluent families face. A 20-year research project on 3,200 families by U.S.-based wealth consultancy Williams Group shows 70 percent of wealthy families lose their wealth by the second generation, and 90 percent by the third.[1]

Establishing a family legacy requires thoughtful prioritization, specialized planning, and ongoing attention. You need a multi-generational organization that not only guides detailed financial strategies but supports family meetings, philanthropy, and next-gen preparation to sustain your unique family culture, values, and bonds.

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"I love helping families navigate complexity, solve challenges together, and build a shared vision for the future. Watching and cheering from the wings as families grow, adapt, and strengthen across generations is the most rewarding part of my work."

Andrea Costa, Esq, Vice President, Wealth Strategy & Financial Planning

[1] Professional Wealth Management April 12, 2024.

Helping Families Like Yours Over Four Generations

We have been relentlessly pursuing abundant and productive lives for our clients across four generations.

Tax, Liquidity, & Estate Planning
Decrease tax burdens across generations and secure liquidity.

Family Meetings, Governance, & Next-Gen Education
Strengthen your family unity with best practices, meaningful meetings, and tailored coaching.

Family Advisory Leadership
Empower open communication, coordination, and collaboration across your advisory team.

Portfolio Management & Financial Planning
Advance your approach to address the complexities of your wealth and goals.

Strategic Family Philanthropy
Unite your family through purposeful giving, including family foundations and donor-advised funds.

Decisions this important deserve time and exploration,

let's take the first step together.

Astute Growth Investing

Growing your wealth for a more abundant life

Time to Take Your Wealth to the Next Level

Envision how new growth in your wealth could enhance your life—empowering you to create a greater impact for those you care about, contribute more meaningfully, and enjoy a bigger future.

Public markets have changed significantly—over the last 20 years, the number of publicly traded companies has dropped from 7,400 to 3,400.[2] A handful of large-cap U.S. tech firms now make up 30% of the S&P 500's weight and 61% of its year-to-date return.[3]

As a result, alternative investments have become more significant for high-net-worth investors, with ultra-high-net-worth individuals holding about 22% of their wealth in alternatives.[4]

Achieving your wealth growth requires more than just vision—it demands access to unique investment opportunities, expert guidance, and a team you can trust to guide you through every step of the journey.

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"The end goal is always a productive and abundant life for our clients. It's the why behind everything we do."

Terence L. Horan, CLU, ChFC, CAP, President & Chief Executive Officer

[2] Wilshire Indexes April 16, 2024.
[3] Visual Capitalist December 11, 2024.
[4] Professional Wealth Management February 26, 2024.

Why HORAN Wealth is the Partner You've Been Looking for

Unique & Private Investment
Access exclusive, curated options tailored to your growth goals and financial aspirations.

Growth Roadmap
Develop a strategic plan tailored to your vision and goals.

Comprehensive Portfolio Management
Achieve a balanced and holistic approach to building your future.

Personalized Approach to Philanthropy & Community Impact
Support causes that matter to you with guidance on charitable giving, legacy, and community impact.

Ensuring Liquidity for Life's Milestones
Manage funds for major life events like college, weddings, and family adventures.

Risk Management Customized to You:
Enjoy incisive and balanced strategies designed to safeguard your wealth and achieve your unique goals.

Your wealth deserves a strategy as ambitious as your vision.

See how HORAN Wealth can help you achieve more, protect more, and build a lasting legacy.

Strategic Business Leadership

Build a lasting business and family legacy

Most family-owned businesses don't survive—only 40% make it through the second generation, and just 13% last to the third.[1] **The biggest reason for this? A lack of planning.**

Ready to Build a Bigger Future for Your Business and Your Family?

Imagine ensuring the long-term success of your business while creating family unity. Now, there's the future to consider. Think about the freedom, greater possibilities, and bigger future you could create.

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The biggest reason for this? A lack of planning. While 72% of family business owners want to pass their company down, only 34% have a formal succession strategy.[6]

We've been helping business owners and their families for four generations, with experienced specialists and meticulous attention to protect and grow your business, optimize tax and liquidity strategies, and ensure a successful succession of your business.

"The reason I absolutely love my job is because of the trust-building and relationships I have with my clients. That trust is earned through the expertise and constant support of our team, guiding business leaders to make well-informed strategic decisions."

Michael Napier, CFP®, Managing Partner, Wealth Advisor

[5] Benchmark Intl September 7, 2022.
[6] PwC May 16, 2023.

How HORAN Wealth Can Be Key to Success for Your Business and Family

Business Valuation
Make certain that you don't leave money on the table.

Business Succession Planning
Structure ownership and seamless transitions to secure business success.

Liquidity & Insurance Solutions
Ensure liquidity for major life and business events for better security.

Tax Optimization Strategies
Decrease tax burdens across personal and corporate assets with integrated plans.

Recruit, Retain, Reward, & Retire Top Talent
Leverage your top professionals through benefits, incentive programs, and retirement solutions.

Financial Wellness, Retirement Planning, & Social Security
Manage a better bottom line while empowering your employees.

Your business and your family's future are deeply connected.

HORAN Wealth provides the guidance to help you manage both with clarity and purpose.

Private Wealth Services at HORAN Wealth

Build, Grow, & Enjoy a Legacy of Generational Wealth

We guide and support accomplished investors, families, and businesses in navigating the complexities of greater wealth to live abundantly and productively, while building a legacy for future generations.

For over 75 years, this has been our purpose, and it runs to the core of what we do for our private wealth clients, like you.

Abundant Wealth

Forward-Thinking Wealth Management to achieve more freedom and fulfillment in your life.

Productive Wealth

Strategic Wealth Management to increase your impact and leave a legacy.

Our Values. Your Legacy.

Our core values—Commitment, Accountability, Integrity, Innovation, and Corporate Social Responsibility—guide our every action to ensure you receive the highest level of care, transparency, and forward-thinking solutions. As an employee-owned fiduciary with a multi-generational team of experienced specialists, we provide the in-depth support you need.

Tailored Solutions, Meticulous Attention, Exceptional Results.

We've developed an integrated approach grounded in 27 fundamentals that define excellence in wealth management. These fundamentals create a culture of meticulous attention to your unique needs and goals. **We call it the HORAN WAY.**

The Four Pillars of Our Practice

1. Guidance Throughout Your Journey to Greater Wealth and a Lasting Legacy
2. Support from Your Team of Experienced Specialists Committed to Your Success
3. Tailored Solutions and Services for Your Greater Prosperity
4. Shared Vision and Values for a Brighter Legacy for Causes and Community You Support

Start Building Your Legacy Now.

Talk to One of Our Advisors

513-745-0707 | privatewealth@horanwealth.com

Visit us online at horanwealth.com/private-wealth

HORAN® WEALTH

Scan to learn more about HORAN Wealth

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