Vibrance
WEALTH MANAGEMENT

Achieving Financial Freedom With Confidence

Your Financial Well-Being Has Our Undivided Attention

You have worked hard to build your wealth. You want to feel free and confident to achieve the next big goal knowing that you and your loved ones are taken care of financially. You want trust in a fiduciary advisor who provides you with the right guidance throughout your financial journey.

At Vibrance Wealth Management, we believe your financial well-being and the wealth you have industriously built needs our full attention. Our mission is to show you how to achieve financial freedom with confidence.

Fostering confidence in your financial decisions requires objective, disciplined advice and a strong collaborative relationship. With the coordination of the expertise and resources we possess, we will help you make your financial decisions with confidence.

Equipped with years of experience offering Silicon Valley's wealth management services to high-net-worth clients, we act as your trusted advocate and fiduciary advisor to provide you with the wisdom and expertise to successfully guide your financial journey.

Our ideal clients are those who understand the value of advice in achieving financial well-being and their goals. They also value our long-term financial fiduciary relationships built on deep partnerships.

Why Vibrance Wealth Management?

Your fiduciary always puts your interests first

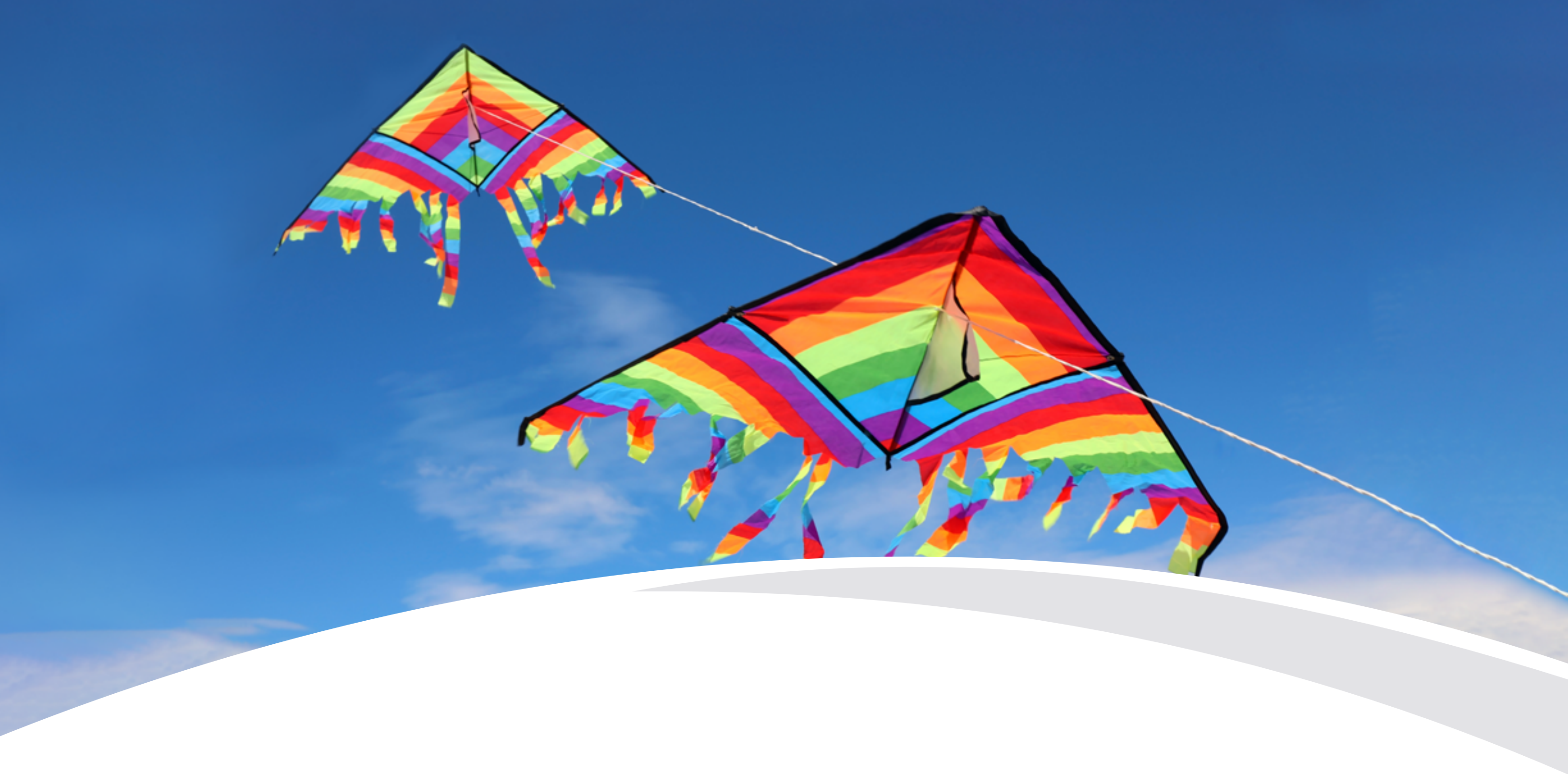
Vibrance Wealth Management is an independent wealth management firm. We are registered with the Securities and Exchange Commission (SEC) and require a fiduciary duty to you. As your fiduciary, we always make your best interest a priority. Our services are always held to the highest standard of care.

Broker-dealers such as well-known financial services institutions and banks are not required to act as a fiduciary. These financial institutions are only required to offer suitable products and services for commissions.

Unlike these institutions, we are not tied to any proprietary products and services. We have the freedom to choose from a wide range of investment options and financial products and services to best fit your needs.

We charge a fee based on your investable assets, directly aligning our financial interests with yours. We charge a flat fee for financial planning services and make our fees transparent. We work with independent business partners. Their goals are to offer open architecture products and services with an objective mindset.

Unlike biased research used by broker-dealers, Vibrance Wealth Management uses independent research and market analysis to offer solely objective advice.



You are our priority, not just a number to us

At Vibrance Wealth Management, we differentiate our fiduciary advisors as Silicon Valley's wealth management company by only selectively serving high-net-worth individuals. We are confident in who we believe best benefits from our services.

We focus on you, not your assets. We take the time to understand your unique financial situation. We ask you the right questions and listen to your dreams, hopes, and fears. Unlike working with broker dealers, you will have our full attention. At Vibrance Wealth Management, you're not just a number—you're our priority. You will feel understood.

We deeply care about your financial well-being, success, and freedom. Because of our thorough understanding of your situation, we are able to personalize our services and tailor strategic solutions aligned with your goals and values. Our goal is to create the bespoke client experience you deserve.

With our education, you feel confident in control of your assets

Making investment and financial planning decisions can be emotional and scary. No one wants to make mistakes with their hard-earned money. We help you take emotions out of the equation by using a systematic process to prioritize what is important in your life. We educate you so that you take the driver's seat in your financial decisions.

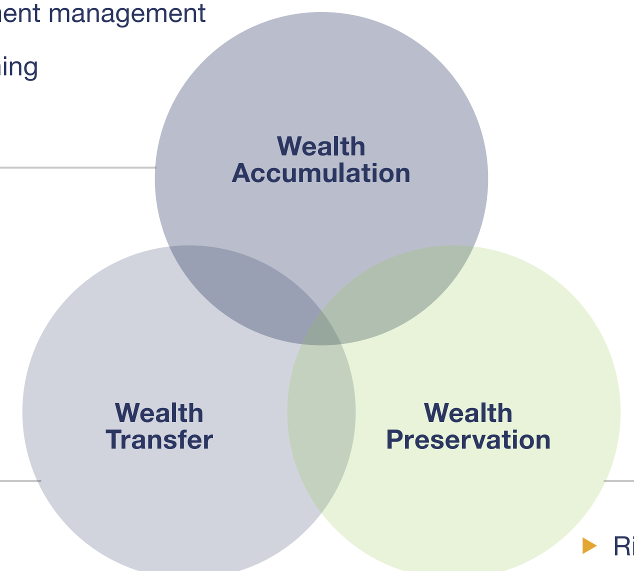
At Vibrance Wealth Management, we educate you on why we use certain financial planning and investment strategies. You feel confident and have the freedom to be in control of your financial future.

Guiding You Through A Lifetime Financial Journey

Managing your wealth can be a complicated process when your wealth grows. We believe that managing wealth involves more than balancing risk and returns. It takes a well-defined plan, a disciplined process, and a commitment to growth, preservation, and transfer of your wealth in a tax-efficient way.

During our lifetime, we go through stages including wealth accumulation, wealth preservation, and wealth transfer. At different stages, we help you identify and address your evolving needs.

- Cash flow management
- Debt management
- Goal-based investment management
- Life insurance planning
- Education planning



- Asset protection
- Charitable gifting
- Beneficiary planning
- Financial conversation with your next generations

- Risk and liabilities management
- Estate planning
- Taxation management
- Retirement planning
- Retirement income planning
- Extended care and health insurance planning

After discussing the focused areas in great detail, we then introduce holistic goal-based wealth management solutions including financial planning, investment management and insurance planning.

If you can see it in your mind,
you will hold it in your hand.

– Bob Proctor

Our Financial Planning Solutions

We accumulate and grow our wealth for a purpose, whether saving for your retirement, providing for your loved ones, or creating a legacy. At Vibrance Wealth Management, we specialize in goal-based wealth management. We inspire you to identify clear purposes when it comes to growing, managing, and enjoying your wealth.

When you set clear goals and look far into the financial future, you can avoid worrying about short-term volatility in the market and other uncontrollable uncertainties. You will be motivated to prioritize your success and let go of your worries. Then, you experience freedom, confidence, and feel financially independent.

Visualize your financial future

We inspire you to visualize your financial future. Through the power of visualization, you will see the possibility of achieving your goals and become motivated to pursue them. Studies show that visualization will keep us tethered to our goals and increase our chances of success.

After you visualize your financial future, we factor your dreams and goals into a written financial plan with our robust financial planning tools. By doing so, you can see the plan and believe that you can accomplish it. We offer you our honest advice about what needs to be done so you achieve financial freedom with confidence.

Look at the big picture to deliver prudent advice

We at Vibrance Wealth Management use our unique balance sheet approach to maximize your assets while minimizing your liabilities. Most advisors only focus on gathering assets and investing in one of your accounts without examining the big picture. However, we believe that providing valuable wealth management services means understanding both sides of your balance sheet. This allows us to give prudent and objective advice.

Plan for the "what-if" scenarios

Planning for your financial future can be scary and emotional, which makes us want to procrastinate. At Vibrance Wealth Management, we help you plan for any "what-if" scenarios that may arise in your financial situations so that you are prepared for the unexpected. You will have freedom, feel confident, and be able to spend quality time with your loved ones.

Actionable steps to stay on track with your goals for success

Instead of presenting projections of lots of numbers in the written financial plan, Vibrance Wealth Management translates the numbers in a meaningful way to help you understand what they mean. We also create small specific steps with a timeline for you to keep track of your progress together.

Disciplined, Time-Tested Investment Management Solutions Outperform Emotional Investing

Our Investment Management Solutions

The key to success when investing is to stay disciplined and patient. We help you feel confident with your decision-making. We focus on fundamental analysis and long-term success. We simplify investment concepts and explain to you why we think a portfolio is right for you. We build investment portfolios that you understand. When you understand why and how we invest your money for you, you are in control.

We want you to feel confident in predictable, consistent results that promote your freedom and financial well-being. We apply time-tested investment management methodologies and strategies to deliver results that exceed expectations.

Strategically managed portfolios for long-term success

Our portfolio strategy is to structure an optimal diversified portfolio to meet your long-term investment objectives while adhering to your risk tolerance. We apply strategic asset allocation to set long-term targets with periodic rebalancing back to the target guideline. Meanwhile, we also apply tactical asset allocations that are adjusted based on current market events. As such, we maximize the risk-adjusted return while minimizing the downside risks.

Satellite strategies capture interim opportunities

We believe that there are always opportunities available. To capture short-term investment opportunities, we apply satellite strategies. These include sector, alternative, and tax efficiency strategies to complement your core diversified portfolio in response to different market situations and your income tax situation.

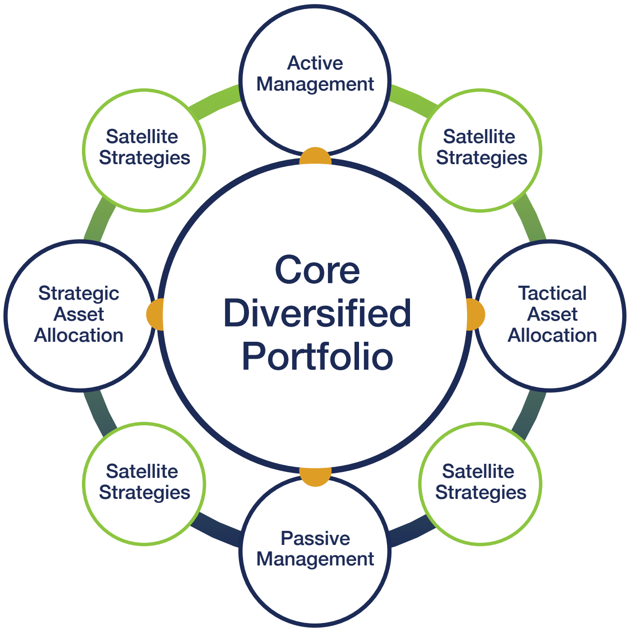
Enjoy the best of both worlds of investing

At Vibrance Wealth Management, we believe active and passive management can complement each other. Active management seeks to outperform benchmarks. However, it comes with higher expenses because skilled managers actively trade in the portfolio.

On the other hand, passive management mimics benchmark returns. It is less expensive and more tax-efficient than active management. We conduct extensive research to identify strategies that work best in different asset classes and market situations to balance costs and values.

Seek tax alpha

Since our clients are in high tax brackets, we focus on after-tax returns. We take advantage of all tax-efficient strategies and vehicles in our investment management and financial planning process to make your financial portfolio more tax-efficient.



Turn Uncertainties Into Control In Your Hand

Our Insurance Planning Solutions

At Vibrance Wealth Management, we believe that life insurance is an indispensable part of every client's financial portfolio to help you preserve your assets and provide your loved ones with a monetary safety net, as well as plan for retirement, business succession, and legacy in a tax-efficient way.

Most importantly, life insurance allows you to take control of your assets, including when and where you would like to distribute or make bequests for yourself or your loved ones.

Partnering with an independent insurance agency, we can select from a wide range of policies from qualified life insurance carriers to best fit your needs.

Risk management for life

Our lives are subject to different risks and uncertainties, such as being disabled, needing long-term care, or death. These risks are more emotionally devastating and financially destructive to your loved ones or your stakeholders in your business than risks in an investment portfolio. By having the right insurance policy in place, you are transferring the risks to life insurance carriers. You then are protected, and have the confidence and freedom to enjoy life.

Peace of mind

Life insurance provides guarantees to us. With proper design, you can enjoy guarantees such as guaranteed death benefits, income, and returns. It gives you one less thing to worry about.

Tax shelter

There are distinct tax benefits with life insurance policies that are not available in other investments, including tax-free death benefits, tax-deferred growth, tax-free withdrawals, and tax-free exchange if there is cash value. With our expertise in advanced planning strategies for complex financial and estate situations, we help you save more income, capital gains and estate taxes.

Life changes as do your life insurance needs

At different stages of your life, you need different types of insurance. At Vibrance Wealth Management, we specialize in customizing life insurance policies to fit your current financial situation. Most life insurance policies are not regularly reviewed, so policyholders become over insured or underinsured. We help you review policies within your current policy while exploring all of your options.

Ongoing Conversations About What Matters Most At Each Life Stage

It may take decades of hard work and diligence to build your wealth. We are committed to taking the time to go through our comprehensive process. In doing so, we deliver a personalized experience to help you grow, preserve, and transfer your wealth in a tax-efficient way.
Our process includes:

Discovery

We believe the discovery stage is a very crucial step at the start. At Vibrance Wealth Management, we spend a significant amount of time understanding how you got here, what your current financial situation is, and where you want to go next. We want to know the purposes of your wealth and what matters to you financially.

Customization

Each client is unique. Most broker-dealers or independent financial firms with a large client base use a cookie-cutter portfolio approach because you are just a number to them. Vibrance Wealth Management customizes our investment strategies and solutions for you based on what we learned during the discovery stage.

Execution

Based on the carefully crafted plan we agree upon, we execute our strategies with diligence and confidence. At Vibrance Wealth Management, we believe in a team-based approach to formulate the best strategies. When necessary, we bring in specialists, such as tax advisors, estate planning attorneys, and family law attorneys to strategize and offer tailored solutions.

Ongoing dialogue and revision

The market changes happen, as do changes to your life. As we get updates about changes in your life, we adjust our plan accordingly. We stay in constant touch with you to deliver actionable plans and insightful information about the economy and your investment portfolio. That way, you feel confident in our fiduciary duty.

Vibrance Wealth Management specializing in Silicon Valley's Wealth Management services offers a flat fee for comprehensive financial planning services and an asset-based fee for investment management. For a customized quote, please contact us at 408.475.8883 or email at info@vibrancewealth.com.

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