

A NEW GENERATION OF FINANCIAL ADVISORS

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WHY CLIENTS CHOOSE GERBER KAWASAKI

Gerber Kawasaki is an independent, nationally-recognized firm serving the financial planning and investment management needs of a select group of younger clients, established individuals and families, as well as business owners. We are a new generation of financial advisors with a mission that is defined by three core principles:

INDEPENDENCE

Clients build the confidence and trust that comes from collaborating with an experienced team that puts their interests first

COMMITMENT

Clients receive clear and concise guidance as well as portfolios tailored to their individual circumstances

FOCUS

Clients feel they've been empowered to make better and more informed decisions for their financial future

SPECIALIZED

We are a diverse team of wealth professionals specialized in financial planning and investment management with experience advising and assisting clients seeking financial guidance.

Being from different parts of the world is a great asset when it comes to the investment management process and the exchange of ideas. It also serves us well when providing financial guidance to a diverse community of clients.

Our Team Represents 8 Nationalities

Brazilian

Israeli

Taiwanese

French

American

Tunisian

Mexican

Canadian

Together we speak 9 Languages

Independence

- An independent, diverse team of wealth professionals with experience advising and assisting a community of clients seeking financial guidance
- The expertise of advisors specialized in holistic financial planning and investment management
- Independence to choose the best investments that fit our clients' unique goals

Commitment

- Developing a clear understanding of our clients' issues helps us identify potential strategies to help address their needs and provide guidance
- Offering two programs, Wealth Building and Wealth Management, helps us customize our services to our clients' specific needs
- Providing a variety of financial solutions including: investments, tax guidance, insurance and estate planning to help address client goals

Focus

- A highly responsive and accessible team holds itself accountable as fiduciaries - the highest standard of excellence
- Leveraging various communication platforms (video conferencing, phone, social media, app, in person, etc.) we offer personal care for our clients to enhance our ability to listen, plan, guide, and execute their strategies
- A commitment to ongoing education and communication helps clients to understand complex financial topics through simple language

INDEPENDENCE

GERBER KAWASAKI is an independent, nationally-recognized firm. But, what does independence mean for our clients?

- We help clients choose the most appropriate investments based on their specific needs
- Gerber Kawasaki is a fiduciary, not a broker; we are required by law to do what is in our clients' best interest
- Trust is a crucial element to building strong relationships

“Clients deserve modern, unbiased, independent financial advice aligned with their goals and tolerance for risk.”

-Danilo Kawasaki, COO



COMMITMENT

Individuals with established financial goals are at a decided advantage over those who merely react to events as they occur. Planning for your goals will provide you with options, so that you can deal with the future rather than being a victim of it.

The Process



Discovery

- What are your goals, needs, and wants?
- What is your income to expense ratio?
- How are your current investments doing?
- What is your risk tolerance?



Recommend

- Retirement and college projections
- Custom investment portfolio
- Tax management
- Risk mitigation



Implement

- Account opening (DocuSign)
- Funding
- Transfers
- Client Services Team



Review

- Quarterly reviews
- Ongoing due diligence of investment managers
- Portfolio rebalancing & tax harvesting
- Unlimited access to your advisor

SPECIALIZED ADVISORY PROGRAMS

WEALTH BUILDING

WHO	Individuals	Families
WHAT	<ul style="list-style-type: none">• Retirement• College Education Plan	<ul style="list-style-type: none">• Saving for a House• Managing Adversity
WHY	We believe the secret to proper wealth building is applying a variety of financial planning strategies to help clients. Building wealth is a combination of savings techniques, budgeting and properly managing adversity.	

WEALTH MANAGEMENT

WHO	Individuals	Families	Retirees
WHAT	<ul style="list-style-type: none">• Holistic Financial Planning• Socially Responsible Investing	<ul style="list-style-type: none">• Team Approach• Index + Alpha	
WHY	Most firms today use computer models to manage your money but this method is typically a path to mediocre results. Gerber Kawasaki portfolios are personally designed and managed by our Wealth Management Team led by Ross Gerber, President and CEO.		

BUSINESS OWNERS

WHO	Business Owners	C-Level Executives
WHAT	<ul style="list-style-type: none">• Retirement plans and employee benefits• Business Succession Planning	<ul style="list-style-type: none">• Business insurance and protection• Stock Option Plans
WHY	Business Owners have many challenges in building a sustainable and successful business. Oftentimes business owners and high level executives don't have time or inclination to try to understand retirement and employee benefits. This is where we come in.	



INVESTOR UNDERPERFORMANCE

When Emotions Take Over... Results Have Lagged

EUPHORIA
Point
of maximum
financial risk

OPTIMISM

PANIC

"Maybe the
markets aren't
for me"

RELIEF

DESPONDENCY

Point of maximum
financial opportunity

GAP
4.3%

3.5%

**Ave. Equity
Investor**

7.8%

S&P 500

For Illustrative Purposes Only.

*"Working with an
experienced financial
professional will
significantly increase
your chances of
achieving your
financial goals."*

Ross Gerber, CEO

Annualized Returns 1992-2013. DALBAR: Quantitative Analysis of Investor Behavior, 2013. S&P 500 Index: Widely regarded as the best single gauge of the US equities market, this world-renowned index includes a representative sample of 500 leading companies in leading industries of the US economy. Although the S&P 500 focuses on the large-cap segment of the market, with approximately 75% coverage of US equities, it is also an ideal proxy for the total market. An investor cannot invest directly in an index. Past performance is no indication of future results. See last slide/page for important disclosures.

Solutions

Investments

Insurance

Estate Planning

Tax Guidance

CUSTOM SOLUTIONS

Providing a variety of financial solutions including investments, tax guidance, insurance and estate planning—to help address client goals.

Specific Areas

- *Asset Allocation Strategies*
- *Diversification*
- *Risk-Adjusted Portfolios*

- *Life Insurance*
- *Annuities*
- *Pension Plans*

- *Living Trust*
- *Charitable Giving*
- *Philanthropy*

- *Minimizing Tax Liability*
- *Managing Taxable Events*
- *Company Stock Options*

FOCUS

A commitment to ongoing education, communication & technology helps our clients understand complex financial topics through simple language

WEALTH BUILDING

Personalized client service

- 1 ½ Hour Discovery Meeting
- Investment Education
- Progress Tracking & Ongoing Reviews

WEALTH MANAGEMENT

Ongoing Communication

- Timely Market Commentary
- Monthly Statements
- Quarterly Reviews

BUSINESS OWNERS & C-LEVEL EXECS

Monitoring, reviewing, rebalancing

- Ongoing Monitoring of Accounts
- Review for Tax-Harvesting Opportunities
- Rebalancing/Reallocation Considerations
- Ongoing Tax Management



STAY CONNECTED

Leveraging various communication platforms (video conferencing, phone, social media, app, in person, etc.) we offer personal care for our clients to enhance our ability to listen, plan, guide, and execute their strategies.

My Money Page app



Access your account anytime, anywhere with our mobile app

BUILD your financial plan, set your goals, do your budget, and track your net worth

COMPARE your progress with friends

CALCULATE your financial needs

CHECK and manage your accounts all in one place

LEARN Gerber Kawasaki's unique viewpoint on the markets and issues

CONNECT to your financial advisor

For Illustrative Purposes Only.



Ross is the Co-Founder, President and CEO of Gerber Kawasaki Wealth and Investment Management. Ross oversees Gerber Kawasaki's corporate and investment management operations as well as serves individual clients. Ross is a frequent guest on CNN, CNBC, Fox Business News, and Reuters as well as a contributing writer for Forbes.com. He is ranked as one of the most influential investment advisors and Fintech innovators in America* and has over 43k twitter and 30k Facebook fans. Ross and the Gerber Kawasaki team oversees \$650 million of investments in technology, media, entertainment and communications companies for clients and the firm. Gerber Kawasaki has grown to be a leader in Fintech by leveraging technology to work with a younger generation of clients. In 7 years since founding, Gerber Kawasaki has grown to 26 employees and from \$50 mil to \$650 mil of AUM.

Ross received his BA in Communications from the Annenberg School at the University of Pennsylvania concentrating in Business Law at the Wharton School of Business, graduating class of 1993. Ross also received a second concentration in Classical Music Studies at the University of Pennsylvania and attended the Grove School of Music. Ross was born and raised in Los Angeles, CA and attended Brentwood High School with the graduating class of 1989.

In 2010, Ross and his business partner, Danilo Kawasaki, felt it was the opportune time to start their own firm, Gerber Kawasaki, aligned with this client-centric mission. Built on the mission to provide clients with customized, objective financial advice, Gerber Kawasaki began with a core group of advisors and specializes in working with two groups of clients, baby boomers and Generation X/Millennials. Ross and Danilo started Gerber Kawasaki with the goal of using online advertising, social media and their financial application, My Money Page, to attract new clients and enhance the client experience as well as to focus on a new market for financial advice, Generation X/Millennials. While maintaining their traditional wealth management business focusing on helping baby boomers plan for retirement and protect their families, Gerber Kawasaki also serves a younger generation of clients through their wealth building program.

Ross currently resides in Brentwood Park, CA with his family and is on the executive board and is most recent past President of the charitable organization, The Guardians of the Jewish Home. He continues to play music and perform in his free time with his band, The Danger Band.



Danilo Kawasaki

Vice President and COO

Danilo is the Co-Founder, Vice-President and COO of Gerber Kawasaki, a wealth and investment management firm. Danilo oversees the compliance and day-to-day supervision of the firm. He is a member of the Gerber Kawasaki Board of Directors and the Investment Selection Committee.

Danilo received his BS degree in Business Administration from the University of Redlands where he was honored with three All-American tennis awards. Danilo also received a certificate in Personal Financial Planning from UCLA and is a CERTIFIED FINANCIAL PLANNER™ professional.

Danilo was born and raised in Sao Paulo, Brazil where he was a top-ranked junior tennis player, which earned him a scholarship to play tennis in the US.

Danilo started his career in the financial services industry joining SunAmerica Securities in 2002. He moved up the rankings and was promoted to the branch manager position of the West Los Angeles office. At the time of his arrival, the West Los Angeles office had only a few advisors and it was at the bottom of the firm's rankings. Danilo's conviction that he is doing one of the most important jobs anyone can do in life by helping people save, grow, and preserve their assets helped gross revenues for the branch tripled from 2004 to 2007. Shortly after, his branch became one of the top offices in the company.

The 2008 financial crisis, which resulted in the collapse of large financial institutions and the bailout of many others, challenged the status quo. Large financial institutions got themselves in trouble for not putting their clients interest ahead of their own. Danilo felt that clients deserve modern, unbiased, independent financial advice in line with their goals and tolerance for risk. With all that in mind, Danilo and his business partner, Ross Gerber, founded Gerber Kawasaki, a wealth and investment management firm. It is our mission to have a client-centric practice, provide our clients with quality and objective financial advice, and by combining the latest technology and our personal touch Gerber Kawasaki promises to offer our clients a unique client experience.

Danilo lives in Topanga Canyon and enjoys spending quality time with his wife, Wendy, and his three kids, Gabi, Tristan, and Bodhi. In his spare time he can be found beating opponents on the paddle tennis courts of the Jonathan Club, playing golf, and practicing yoga and meditation.



ALLIANCES

LPL Financial

LPL Financial is one of the leading financial services companies and the largest independent broker/dealer in the nation*. For more than four decades, the firm has served as an enabling partner, supporting financial advisors in their goals of protecting and growing their clients' wealth. A chief objective of LPL Financial is to reduce the complexity of running a financial services practice so advisors can focus on what they do best – help their clients attain their financial goals and fulfill their dreams.

With headquarters on both coasts, LPL Financial supports financial advisors in helping their clients by offering a robust mix of services and tools such as:

- Enabling technology
- Comprehensive clearing and compliance services
- Practice management programs and training
- Independent research

LPL Financial understands that providing Americans with unbiased investment advice is critical to their financial security. Because the firm has no proprietary products to sell, LPL Financial advisors can provide truly unbiased, conflict-free advice and investment recommendations.

Thousands of financial advisors nationwide rely on LPL Financial to help meet their client's financial needs. They do so by using the firm's tools and resources that help them discover their clients' priorities, dreams, and passions; analyze and develop financial plans that support every stage of their clients' lives; and make product recommendations that put clients on the path to pursuing their goals. For more information about LPL Financial, visit www.lpl.com

OUR FEES

WEALTH MANAGEMENT

<\$250,000 **1.5%**

\$250,000- \$1 M **1.0%**

+1 M **.85%**

**Plus Ticket Charges*



OUR FEES

FINANCIAL PLANNING SERVICES

Financial Check Up	\$500
401(K) Review	\$500
Portfolio Makeover	\$500
Small Business Planning	\$500
Financial Education Workshops	\$250
Comprehensive Financial Plan	\$1,500

**Plus Ticket Charges*



LPL FINANCIAL FEES

PRODUCT/SERVICE

Equities/ETFs	\$9
Fixed Income	\$50
Options	\$25
Participating Mutual Funds	No Charge
Non-Participating Mutual Funds	\$26.50
UITs	\$35
Alternative Investment Admin Fee	\$35/Year
IRA Maintenance Fee	\$40/Year
IRA Termination Fee	\$95
Outgoing Non-Retirement Account Transfer Fee	\$95
Roth IRA Conversion Fee	\$25
Wired Funds	\$25

**Fees are subject to change. The fees mentioned above may not include all fees applicable and fees mentioned may not apply to all account types*



DISCLOSURES

The information and data in this presentation were obtained from sources deemed reliable. Their accuracy or completeness is not guaranteed and the giving of the same is not deemed a solicitation on our part with respect to the purchase or sale of any securities or commodities, or any specific investment or strategy. For more information, please contact your Financial Advisor.

Tax laws are complex and subject to change. GERBER KAWASAKI and its financial advisors do not provide tax or legal advice. This material was not intended or written to be used for the purpose of avoiding tax penalties that may be imposed on the taxpayer. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a retirement plan or account, and (b) regarding any potential tax, ERISA and related consequences of any investments made under such plan or account.

The strategies listed may not be suitable for all investors. GERBER KAWASAKI recommends that investors independently evaluate particular strategies, and encourages investors to seek the advice of a financial advisor. The appropriateness of a particular strategies will depend upon an investor's individual circumstances and objectives.

Investors should carefully review and consider potential risks before investing. Some of these risks may include: · loss of all or a substantial portion of the investment due to leveraging, short-selling, or other speculative practices; · lack of liquidity in that there may be no secondary market for the fund and none is expected to develop; · volatility of returns; · restrictions on transferring interests; · potential lack of diversification and resulting higher risk due to concentration of trading authority when a single advisor is utilized; · absence of information regarding valuations and pricing; · complex tax structures and delays in tax reporting; · less regulation and higher fees than mutual funds; and · manager risk. Individual funds will have specific risks related to their investment programs that will vary from fund to fund.

GERBER KAWASAKI offers insurance products in conjunction with its licensed insurance agency affiliates. Since life insurance is medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy will require a medical exam. Surrender charges may be imposed and the period of time for which the surrender charges apply may increase with a new policy. You should consult with your own tax advisors regarding your potential tax liability on surrenders.

The information, products and services described here are intended only for individuals residing in states where the Financial Advisor is properly registered as described on our website: www.gerberkawasaki.com

Fixed annuities are long-term investment vehicles designed for retirement purposes. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Withdrawals made prior to age 59 ½ are subject to a 10% IRS penalty tax and surrender charges may apply.

Investors should carefully consider the charges and fees associated with a new insurance policy as well as any cost that may be associated with surrendering the current policy.

The Average Equity Fund Investor (as defined by DALBAR) represents the aggregate action of all investors in equity mutual funds. The return is calculated by treating aggregate industry flows as being representative of the average investor and applying these flows to the appropriate performance index. The rate of return investors earn is based on the length of time investors actually remain invested in a fund, amount of dollars bought and sold and the historic performance of the fund's appropriate index. DALBAR'S <year> Quantitative Analysis of Investor Behavior (QAIB) study examines real investor returns from equity, fixed income and money market mutual funds from January 1984 through December <year>. The study was originally conducted by DALBAR, Inc. in 1994 and was the first to investigate how mutual fund investors' behavior affects the returns they actually earn.

