



Powered by Savvy



 Protect my Assets

 Lower my Taxes

 Sell my Business

 Give to Charity

 Support my Family

 Secure My Legacy

 Work Less

 Roth Conversion?

 Downside Protection



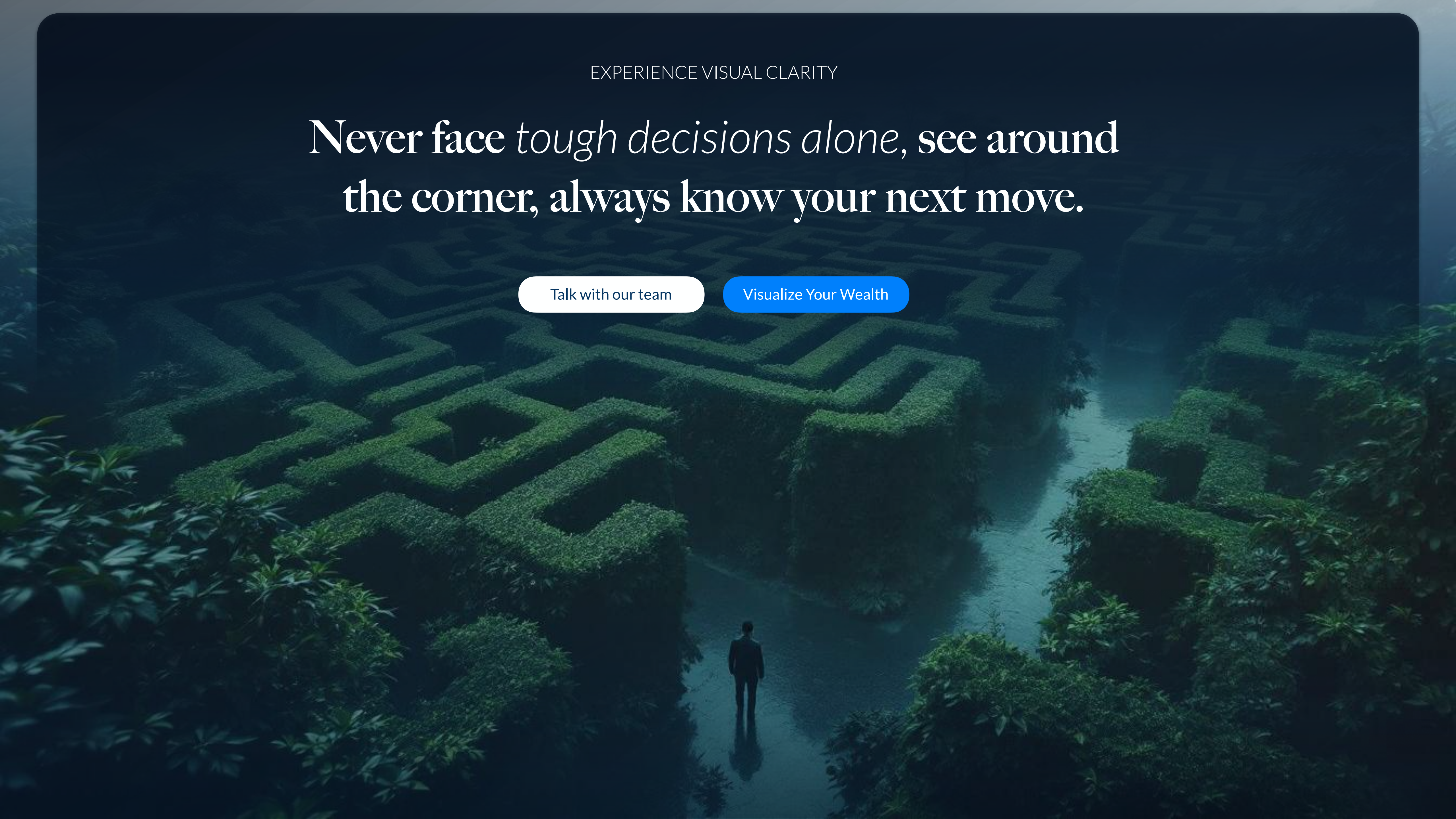
HOW DO YOU MAKE
TOUGH DECISIONS?

EXPERIENCE VISUAL CLARITY

**Never face *tough decisions alone*, see around
the corner, always know your next move.**

Talk with our team

Visualize Your Wealth





Analytics

Gain visual clarity.

Mobile App

Track your wealth visually on the go, anytime.

Explore Vision Insights

For the visionary investor: curated intelligence that brings clarity and ignites wealth-building ideas.

[Learn more →](#)

- Podcast Series
- Research
- Blog
- AI & Crypto
- White Papers & Guides

Experience Wealth Visualization

Get ready for a brand new intuitive and visual experience that turns complexity into clarity.

Savvy investment portfolio

Net worth: **\$5,631,792.11** (Return: -00.00%)

ASSET ALLOCATION

Category	Current %	Target %	Value	Returns
EQUITY	64.4%	42.3% target	\$3,626,874	+8.12%
ALTERNATIVES	22.1%	21.8% target	\$1,244,626	+4.04%
FIXED INCOME	14.7%	14.6% target	\$827,873	+4.04%
CASH	2.9%	2.1% target	\$163,321	+4.04%

Objective Sounding Board

See around the corner, always know your next move.

[Learn More →](#)

Decisions feel *lighter*.
Because the view is **clearer**.

Wealth Vision helps you cut through the noise, giving you the clarity to act with purpose.

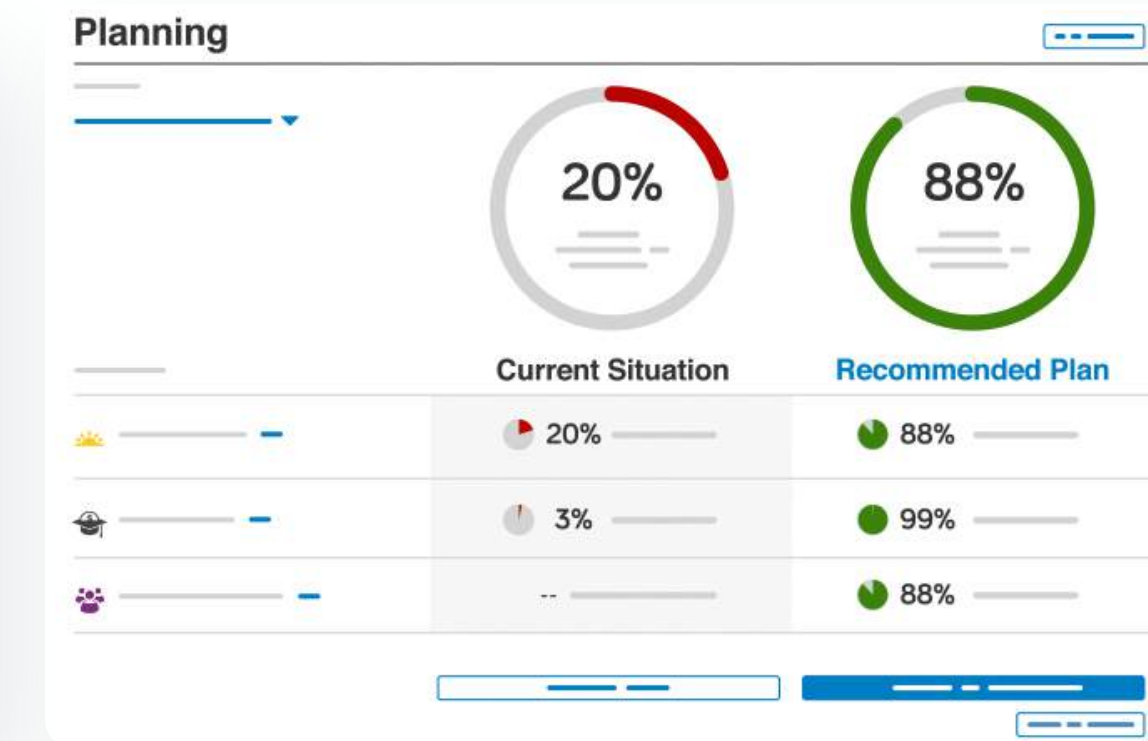
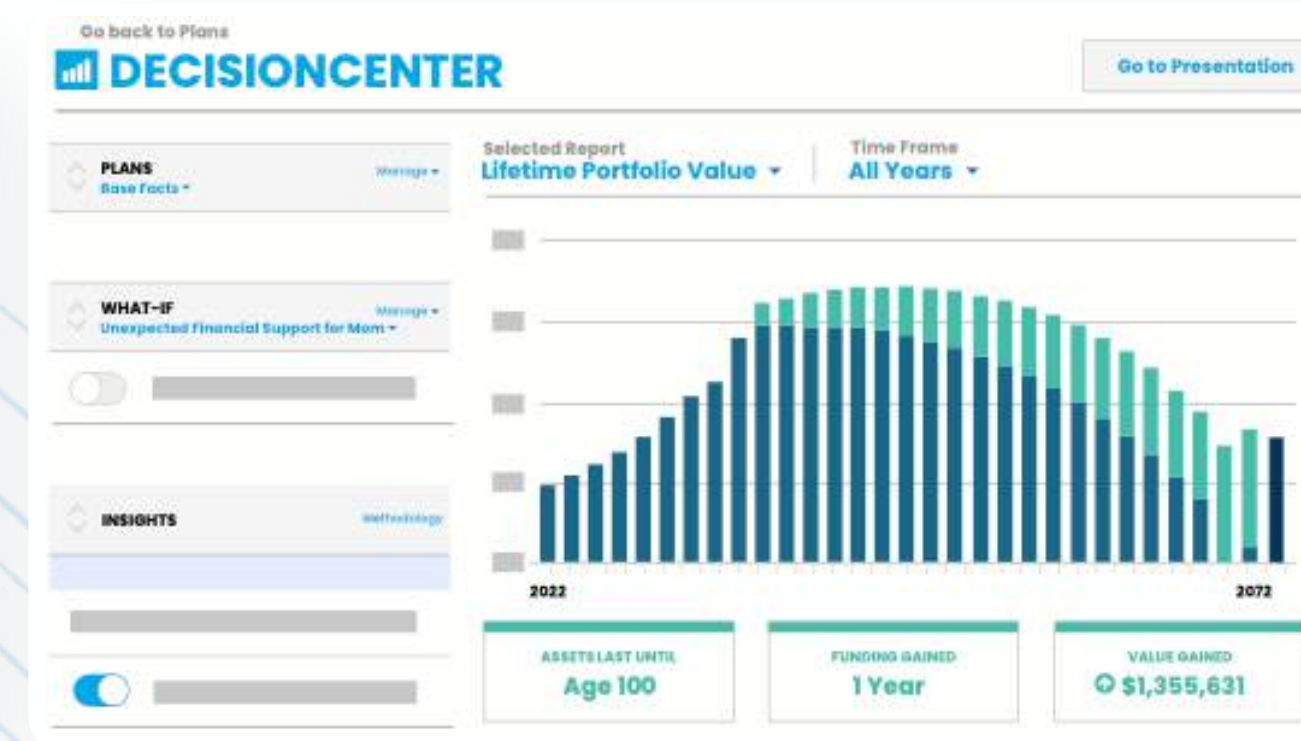
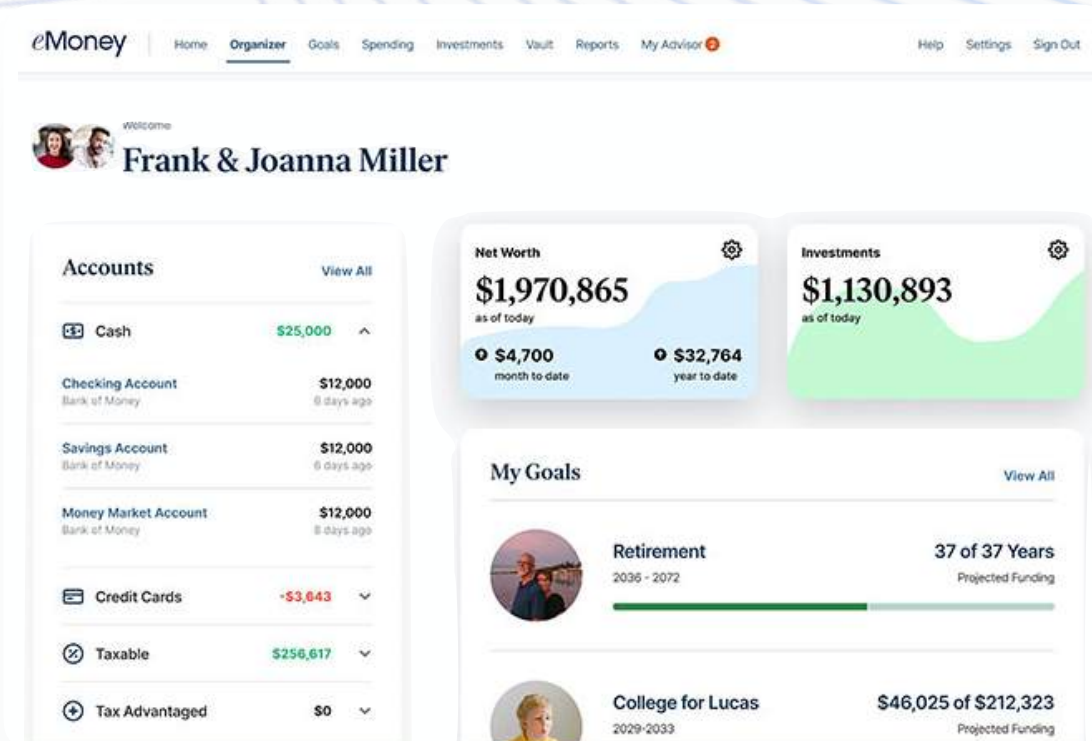


Experience Wealth Visualization

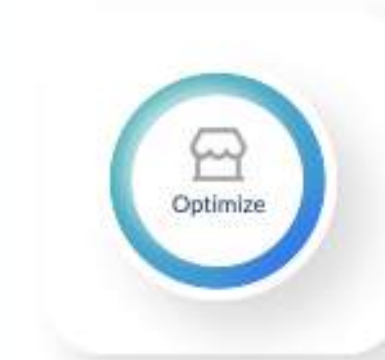
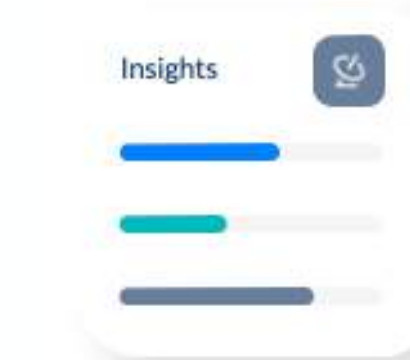
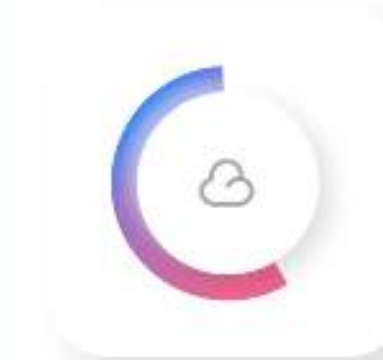
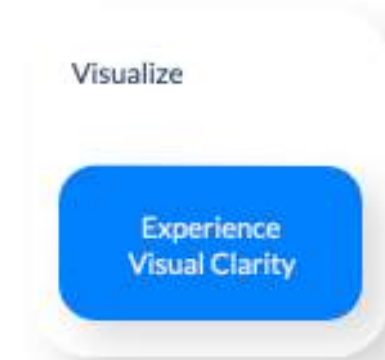
Wealth Vision revolutionizes financial planning by converting complex financial data into clear, interactive visual experiences. Our cutting-edge platform empowers users to see and understand their complete financial landscape through dynamic visualizations, making abstract concepts tangible and decision-making intuitive.

See How It Works

Get In Touch Today



Family Office Services Designed Specifically Around You



WEALTH VISUALIZATION

WEALTH PLANNING

- Holistic wealth planning for your business and personal life
- See the impact of decisions before you make them
- What-if scenario modeling
- Cash-flow models built for you based on different life scenarios

ADVANCED TAX INTELLIGENCE

- Collaborate live with your tax professionals in joint planning meetings for efficiency
- Find & implement strategies to help minimize tax exposure
- Tax management software to provide insights and return confirmations

RETIREMENT & SOCIAL SECURITY PLANNING

- Income stream coordination to help keep taxes low in retirement
- Social security timing to maximize income
- Best in class modeling software to model complex situations

TRUST & ESTATE PLANNING

- Generational wealth planning
- Tax optimization through trust structures
- Distribution visualization
- Family governance
- Assistance in document creation

CONCENTRATED STOCK MANAGEMENT (OPTIONS/RSUs)

- Hedging strategies for concentrated stock
- Manage stock options and RSUs with tax-optimal exercise strategies
- Liquidate and diversify concentrated stock positions with tax-optimal solutions

ASSET MANAGEMENT

RISK TRANSFER & MANAGEMENT

- Asset protection
- Business risk analysis
- Personal risk optimization for liabilities (e.g. life, disability, long-term care)

CUSTOM PORTFOLIO CONSTRUCTION

- Custom portfolio management seeks to reach your optimal exposure across asset classes
- Investment advice specific to your personal values (e.g. ESG, tilt, etc.)

ALTERNATIVE INVESTMENTS

- PE/VC funds, angel investments, & non-public real estate
- Review of existing alternative investments
- Attractive higher yield products (structured notes, market linked CD's, etc.)

CHARITABLE GIVING

- Financial planning and investments that match your philanthropic interests
- Tax efficient charitable vehicles (DAF, CLAT, GRAT, etc.)

CREDIT MANAGEMENT & CASH MANAGEMENT

- Access to credit facilities (e.g. margin, pledged credit lines) to help meet your liquidity needs efficiently & securely
- Competitive rate options for cash management available

Walk Where Shadows Lead

It's not about where you've been. It's
about who you become on the way

[Visualize Now →](#)

Savvy

UNITED CAPITAL

Goldman
Sachs

Morgan Stanley

A Legacy of Excellence

Sophisticated Strategy Execution

At Wealth Vision, our investment philosophy blends institutional-level rigor with cutting-edge adaptability. Our Investment Committee, led by Dr. Robert (Bob) Barone, Ph.D. and Joshua Barone, ensures portfolios are strategically designed, wrapped in a value driven thematic overlay, and further customized with tactical satellite sleeves for optimal risk-adjusted returns and personalization.



DR. ROBERT BARONE, Ph.D.
CHIEF INVESTMENT OFFICER

- Ph.D. in Economics from Georgetown University
- 40+ years in investment management, banking, and macroeconomic analysis
- Former Director of the Federal Home Loan Bank of San Francisco
- Renowned for economic forecasting and market-cycle expertise



JOSHUA BARONE
MANAGER & PORTFOLIO STRATEGIST

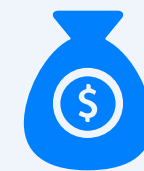
- 20+ years of portfolio construction and risk management experience
- Specialist in long-term strategic investing, market dynamics, and asset allocation
- Oversees UVA's research-driven, risk-adjusted investment strategies

Investment Philosophy *Our Core Values*



VALUE ORIENTED

We apply Graham's 'Margin of Safety,' investing at a discount to intrinsic value to offset uncertainties. This proven strategy protects capital and delivers strong returns for our clients.



VIGILANT

We scrutinize investments for a robust 'Margin of Safety' (Graham's concept), prioritizing strong balance sheets, solid models, cash flow, dedicated management, low debt, and growth.



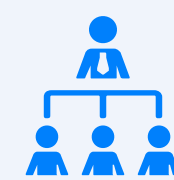
DISCIPLINED

Even strong companies can become overvalued. When we notice this condition, we trim positions in our client portfolios, setting our approach apart from 'Buy and Hold' philosophy.



ATTUNED

Our experts monitor market conditions, investing based on fundamentals, even against prevailing trends. Unique insights give our portfolios an early advantage in emerging investment opportunities.



ACCOUNTABLE

All investment decisions are made in-house. We do not farm out portfolios to other managers. We take responsibility for the performance of client portfolios always with an eye on each client's risk profile.



PROTECTIVE

We leverage deep economic intelligence to consistently outperform the market, blending seasoned expertise with a tailored approach to enhance and safeguard your investments.

Core - *Satellite* Investment Strategy

Our investment strategy is a sophisticated portfolio construction approach that blends a stable, diversified **Strategic Core** of long-term holdings and a proprietary **ARC** of **Inevitable Adoption (AIA)** overlay with **Satellite** investments designed to capture tactical opportunities and market inefficiencies.

AIA is a precision overlay that dynamically adapts to economic changes based on forward-looking thematic trends and technological innovation to drive alpha generation.

ARC Overlay Examples:

- Artificial Intelligence
- Quantum Technology
- Semiconductors
- Cryptocurrencies
- Space Exploration
- Healthcare
- Robotics
- Biotechnology
- Cybersecurity
- Blockchain
- Nuclear Energy
- Satellites



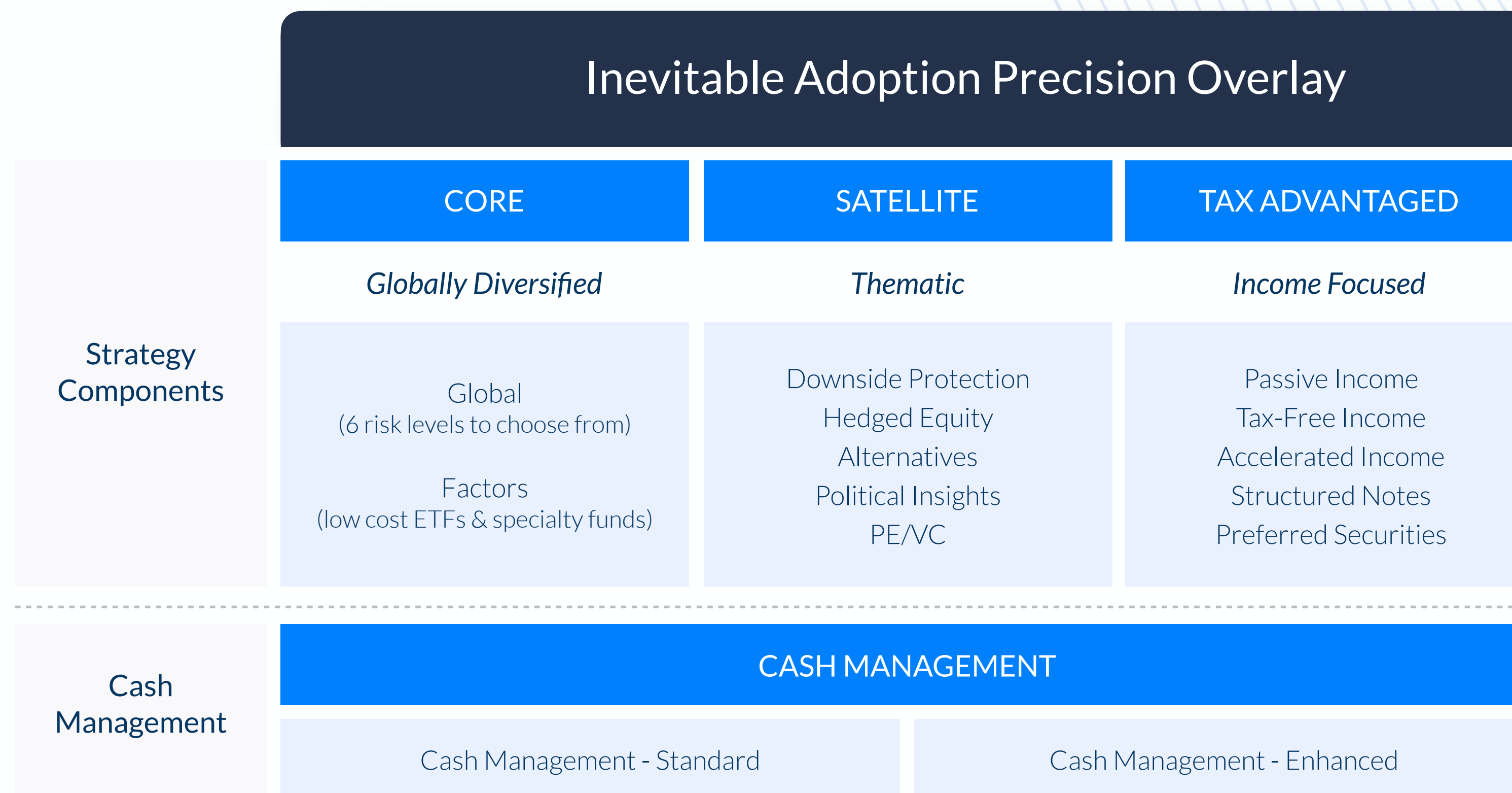
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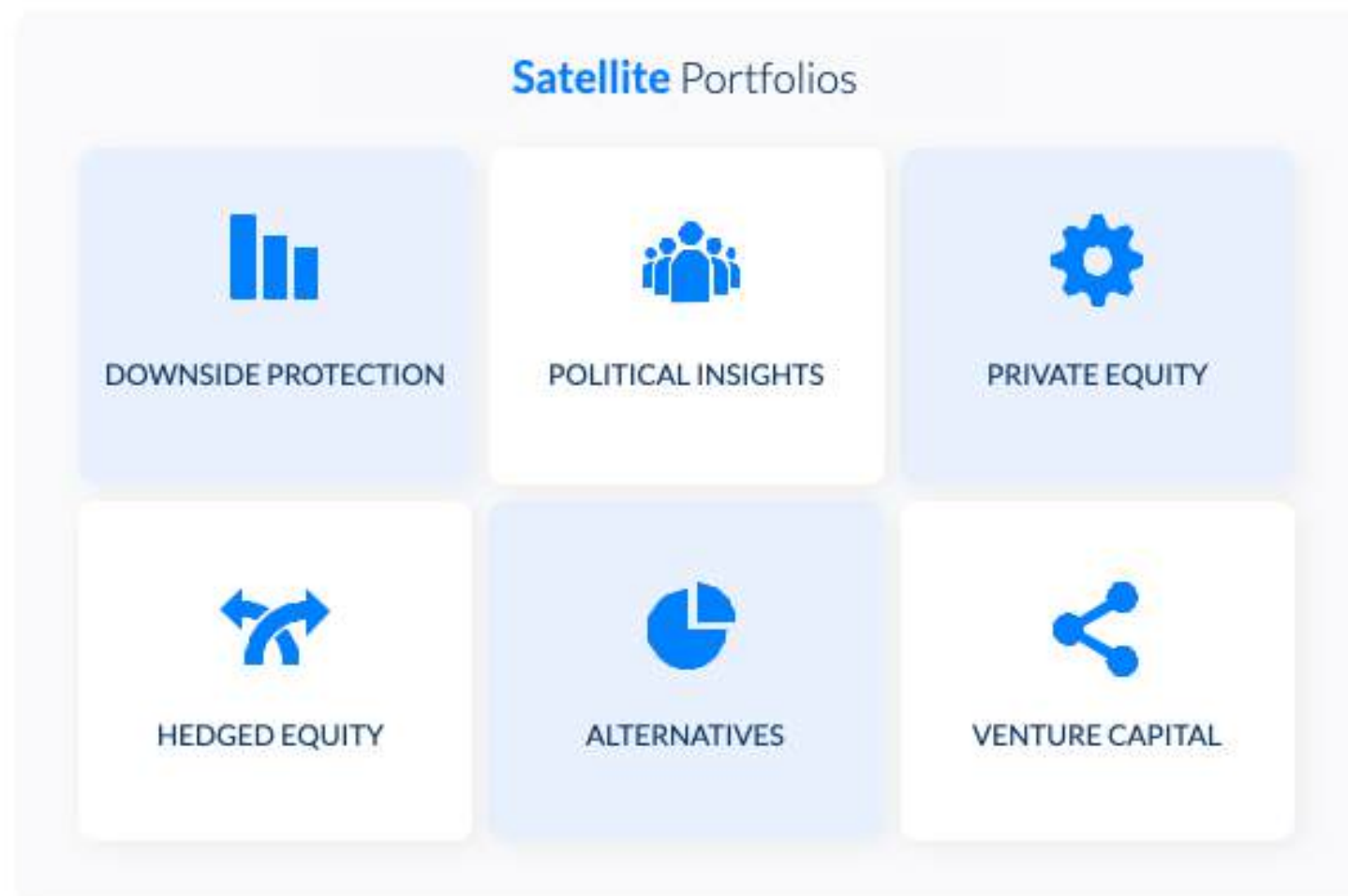
- Artificial Intelligence
- Quantum Technology
- Semiconductors
- Cryptocurrencies
- Space Exploration
- Healthcare
- Robotics
- Biotechnology
- Cybersecurity
- Blockchain
- Nuclear Energy
- Satellites



Note: In taking a core-satellite approach, the core allocation serves as the anchor to the long-term growth of wealth in a passive, diversified, and low-cost way. The satellite holdings complement the core goals and express an investor's tactical views; they can be a way to diversify further or focus on certain geographies, sectors, themes or factor that an investor wants additional exposure to.

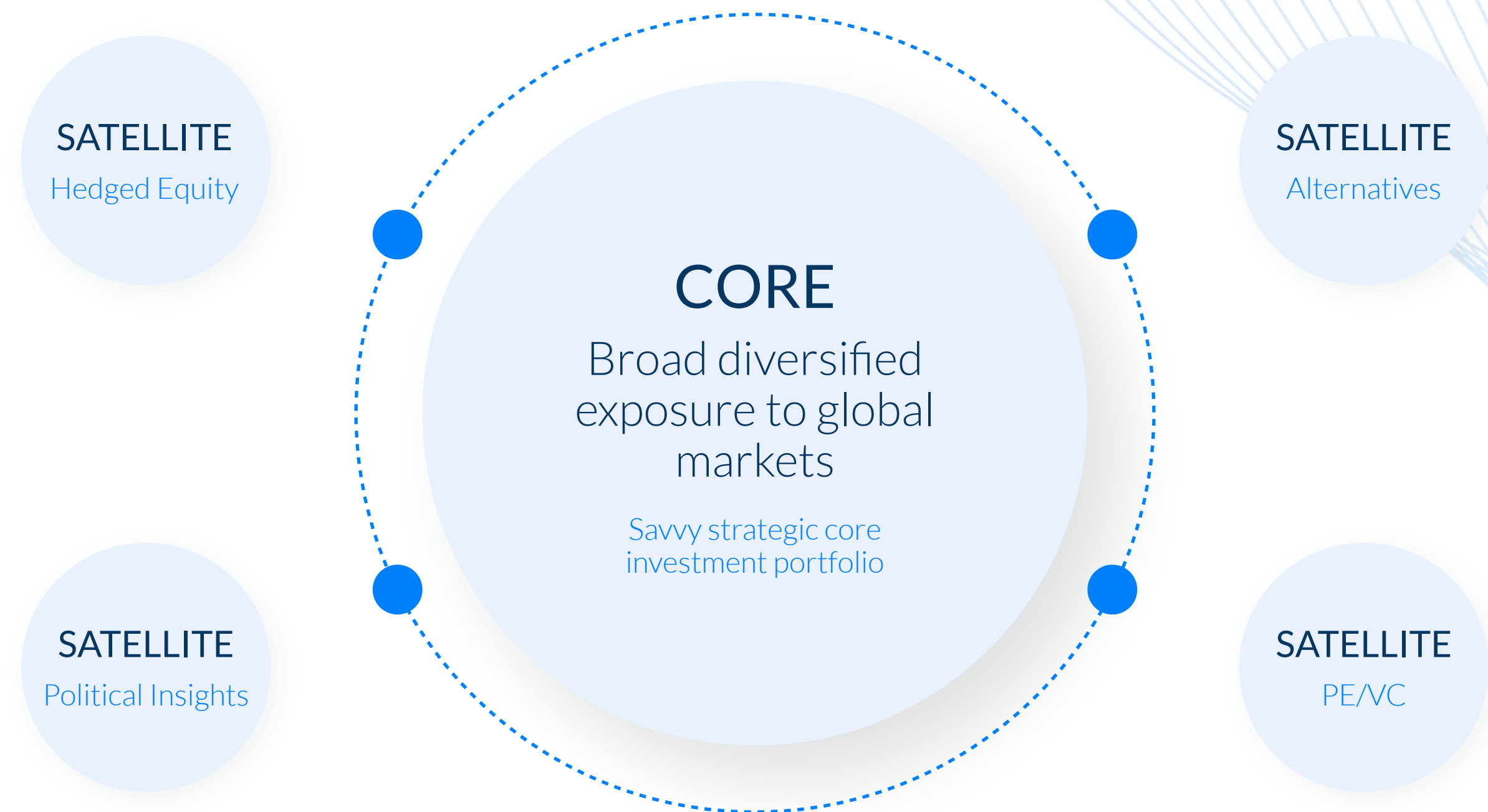
Seamless Integration for *Optimal* Portfolio Efficiency

The **satellite** component acts as a high-impact overlay to the core portfolio, allowing for targeted tilts that align with your specific goals, prevailing economic conditions, or forward-looking thematic trends while enhancing diversification and flexibility.



Creating a personalized investment portfolio

Example core-satellite portfolio customized to support your investment strategy.

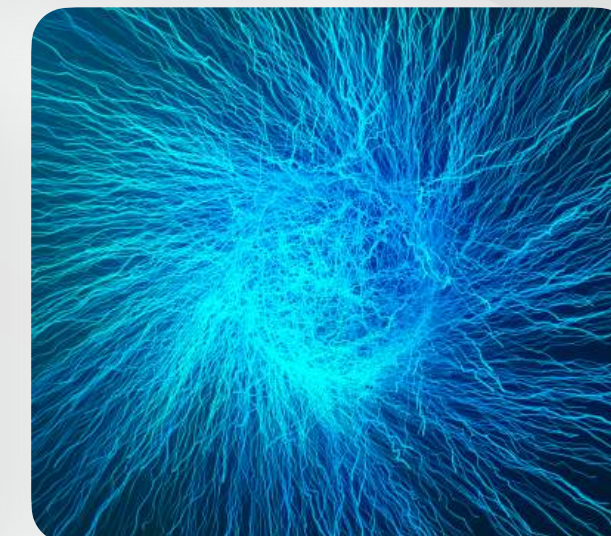


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Aligned with the Arc of **Inevitable Adoption**

By analyzing the trajectory of transformative technologies, we place capital where user adoption is set to surge. This ARC overlay is designed to grow in sync with solutions becoming fundamental to daily life and industry.

[Check My Future Readiness](#)



Taxes threaten our financial futures. Explore expert tax strategies to *maximize your money.*

Taxes quietly chip away at your wealth and legacy. Wealth Vision pairs expert tax planning with vivid wealth visualization, showing you exactly how to keep more of what you earn. Discover truly tax-smart moves—made simple.

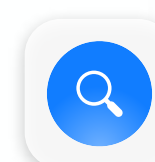
Learn about tax-smart decision making

Optimize my tax strategy

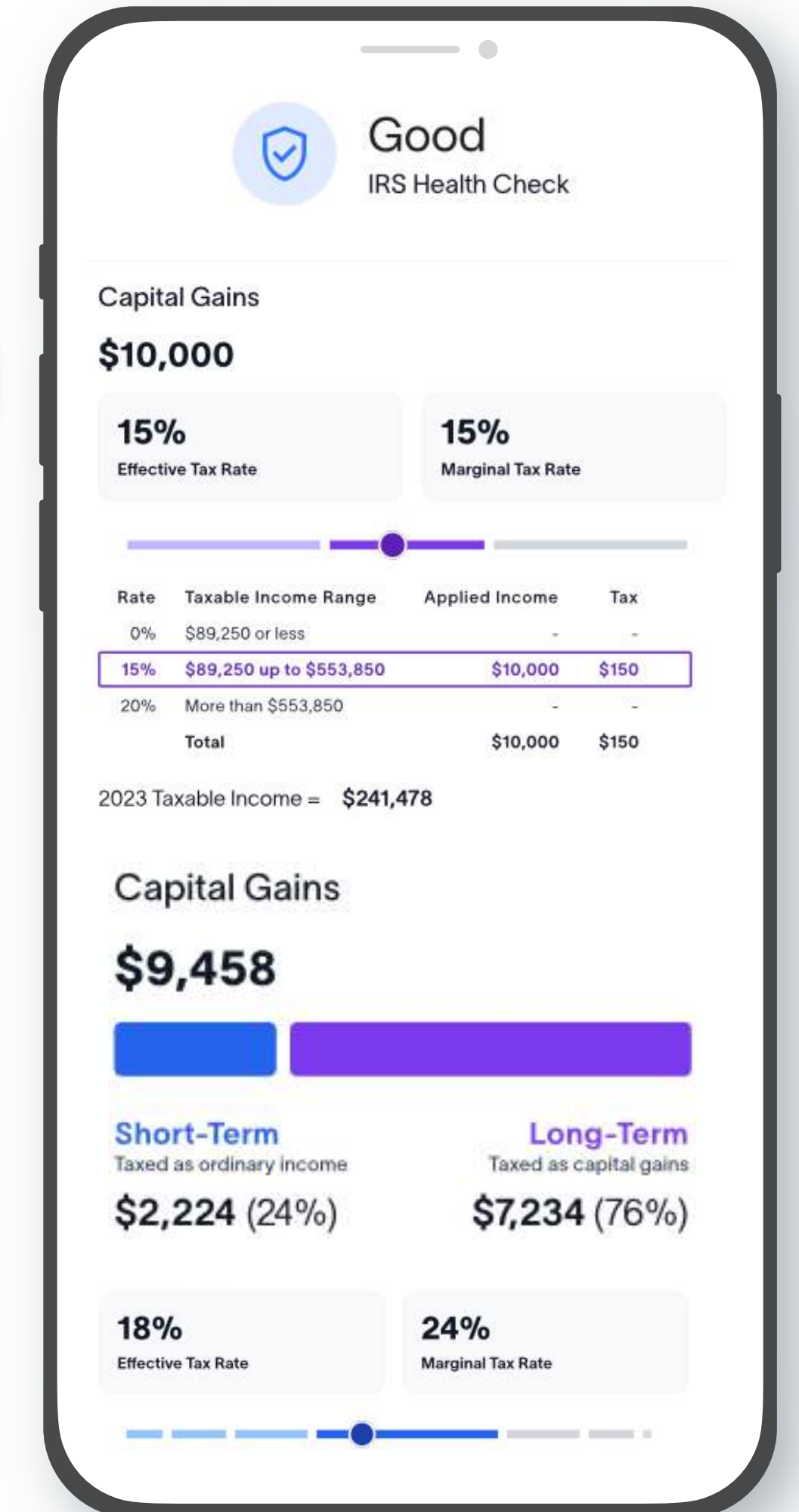
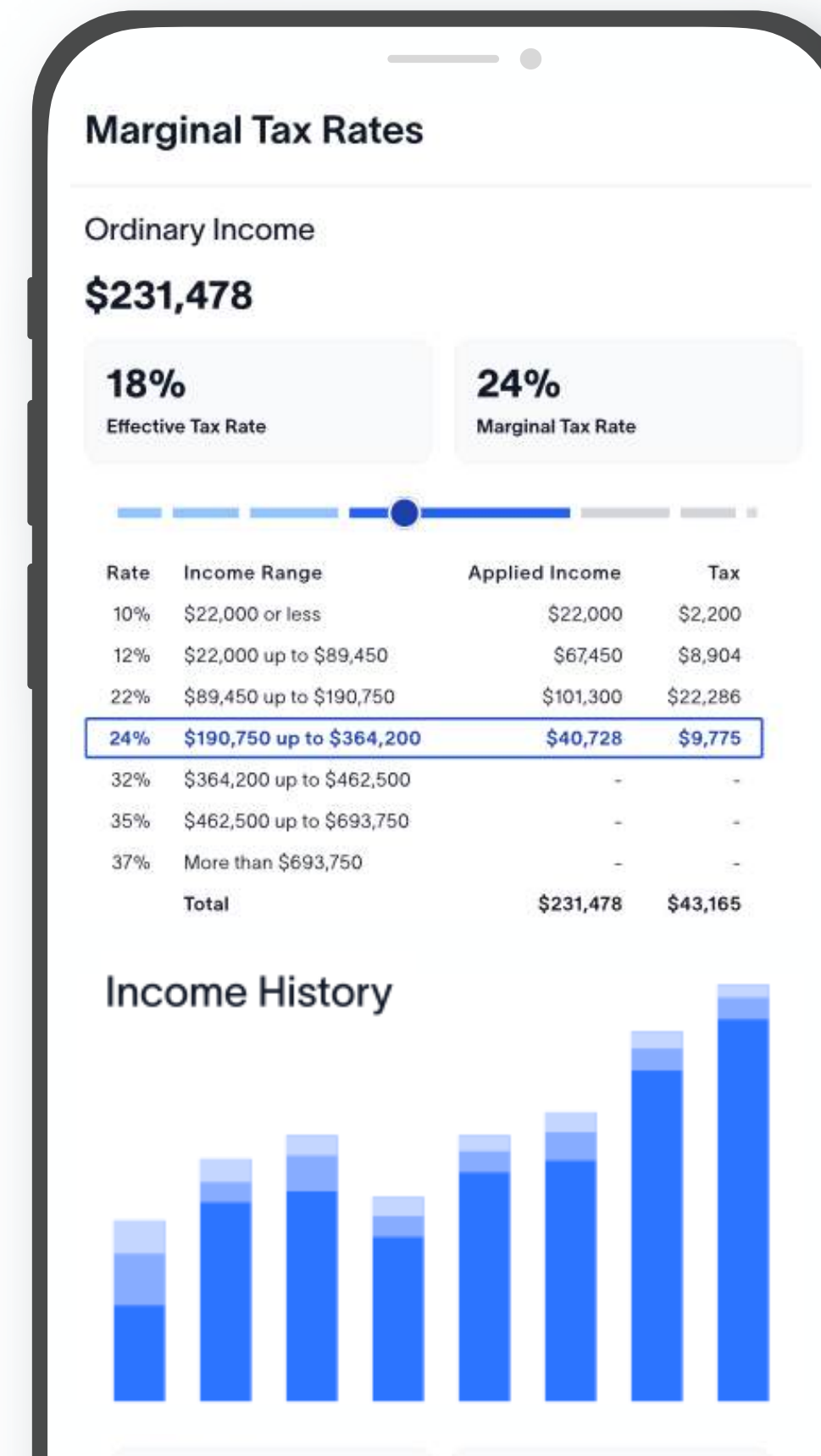
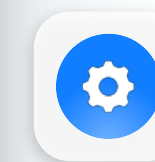
See the Full Picture



Evaluate Your Efficiency



Unlock Hidden Savings



What matters most deserves protection.

Visualize *your* wealth

Fortify your legacy

Transform your family tree

[Click Here to Visualize](#) ↓



Everyone has something *valuable to protect*, let us help you safeguard your legacy.

ASSET DIAGRAM

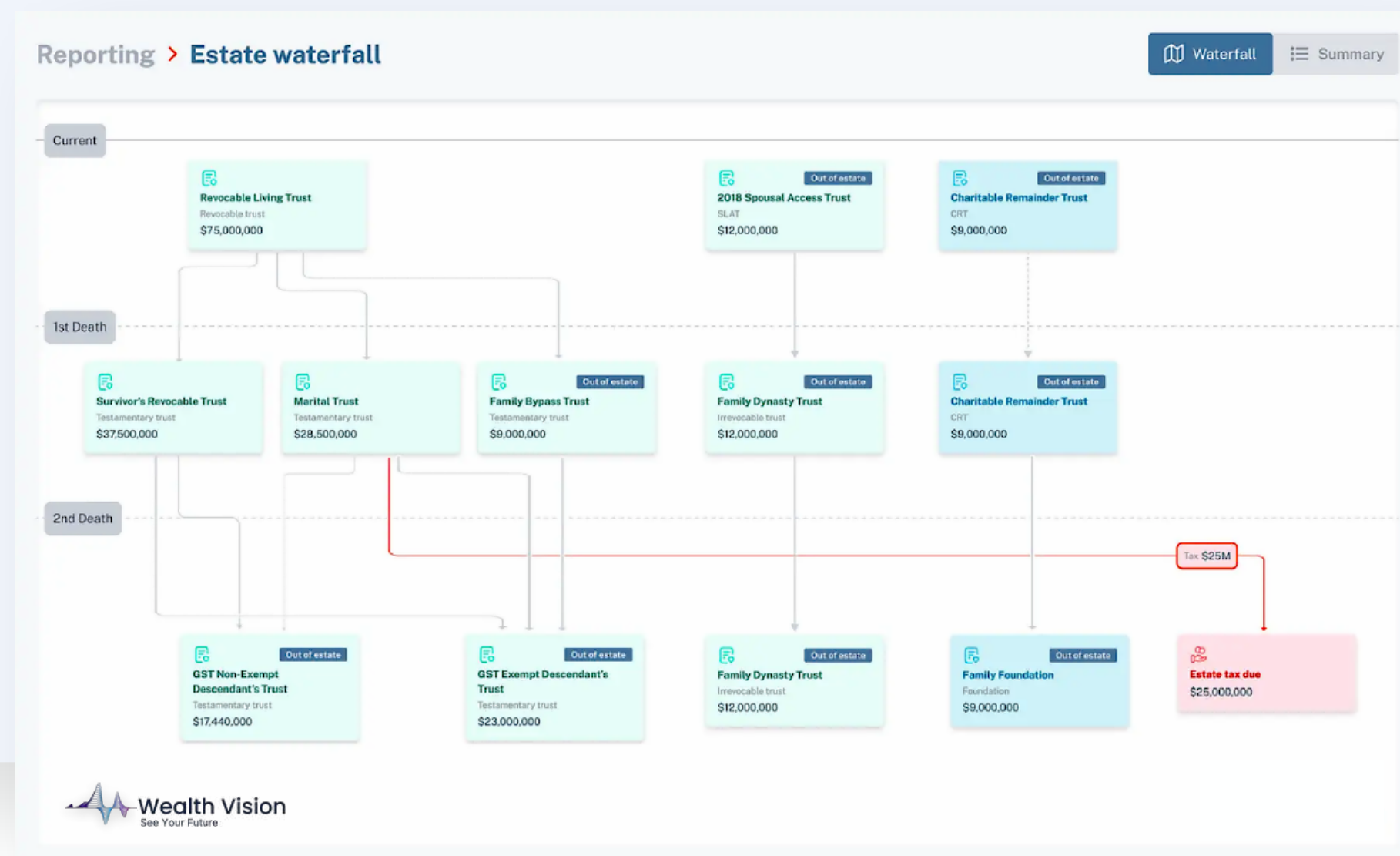
Visualize asset distribution by illustrating and adjusting an interactive flowchart showcasing the cascading effects of updated asset values on real estate, bank accounts, IRAs and other investments, under real life event scenarios.

ESTATE REPORT

Insights on wills, living trusts, beneficiaries, powers of attorney, advanced medical directives and other non-probate directives.

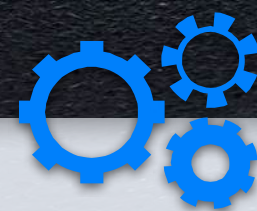
BENEFICIARY REVIEW

Ensure beneficiaries are up-to-date with a summary review and last-reviewed date markers for all transfer-on-death assets.



As your wealth grows, so too does the complexity of your trust & estate plan

Navigating evolving financial landscapes demands clarity and strategic foresight. Wealth Vision helps simplify intricate decisions, align financial goals with life priorities, and identify opportunities to preserve and grow wealth. By visualizing the interplay of assets, liabilities, taxes, and estate plans, individuals can confidently make smart decisions that secure their legacy.



Complex Responsibilities

Trustees and other fiduciaries must navigate complex legal and tax rules, administrative duties, and at times emotional decisions.



Complex Goals

Without a well-constructed plan, there is no safeguard to ensure your wealth is transferred in a way that will support and protect your loved ones.



Complex Assets

Your most valuable investments are often the most complex, time-consuming, and require specialized expertise to manage effectively.

See your estate like never before, Organized, Simplified, and *Actionable*.

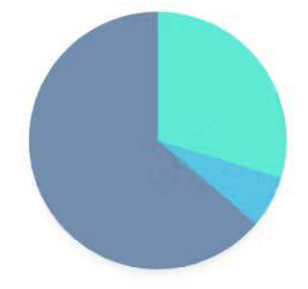
Wealth Vision transforms static documents into dynamic digital records with AI assistance, and streamlines visualization, what-if analysis, and reporting.

Estimated tax savings

Wealth transferred
\$30,126,000

Implied estate tax savings
\$3,780,652

Total assets
\$59.8M



In estate **\$37.9M** | Out of estate **\$21.9M**

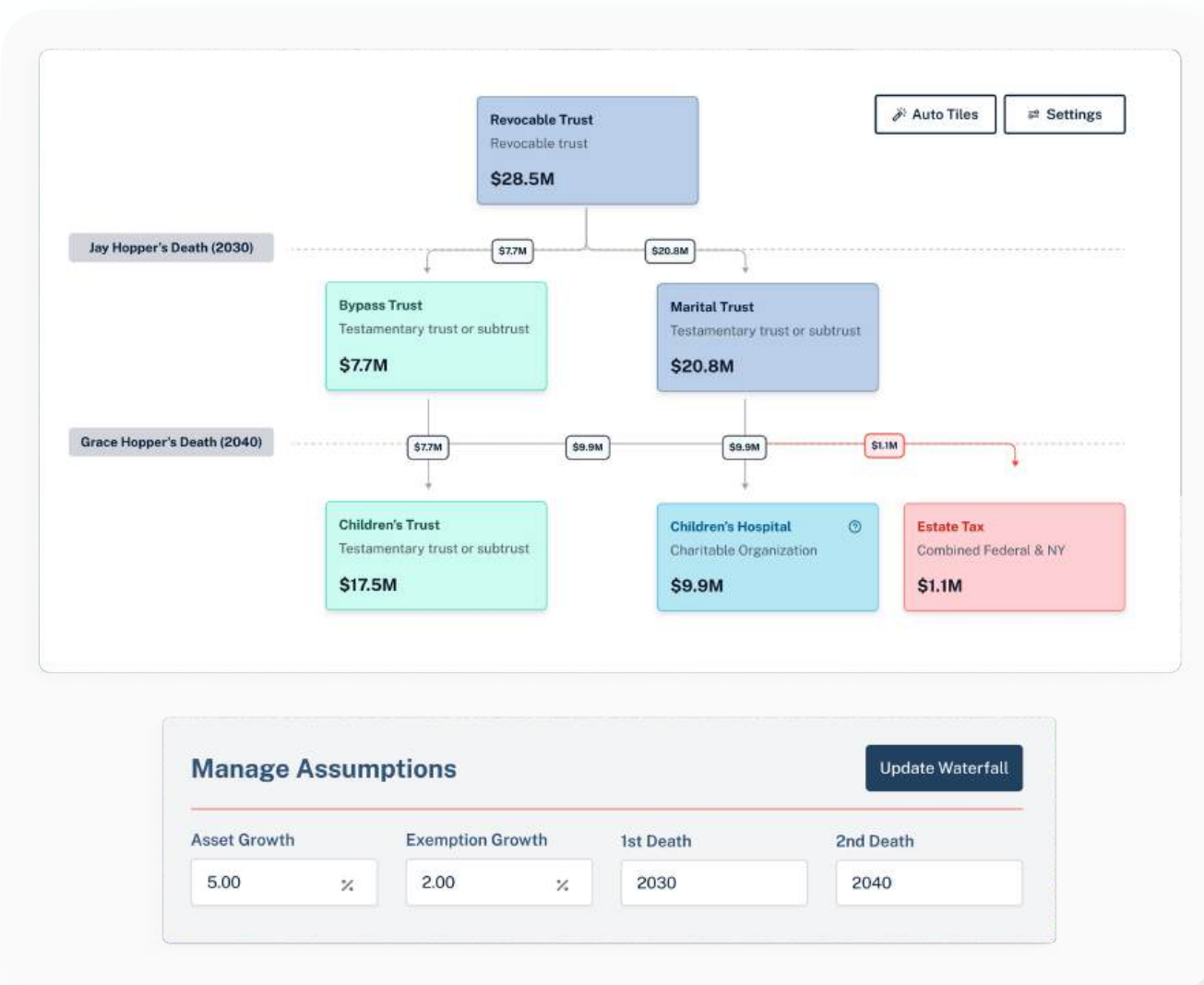
Lifetime exemption
\$8.92M available

GST exemption
\$11.84M available

Documents

Cavendish Trust Agreement

Trust Agreement: Irrevocable Life Insurance Trust for Lee Beane
Trust Agreement: An irrevocable life insurance trust funded by Lee Beane under Nevada Trust Company's administration. The trust can't be modified or created once established. The trustee has rights and powers over the trust's assets, annuity payments, and dividend management, while the beneficiaries have limited withdrawal rights.
Asset Distribution After Beane's Death: Primary beneficiary: the spouse; reserve: the trust net income. The trustee can distribute principal assets for spouse and children's needs; spouse's health or support; others are secondary.
Asset Distribution After Spouse's Death: The trust assets divide equally among Beane's children.



Overview | Tasks | Drafts | Proposals | Entities | Balance sheet | **Reporting** | Documents

Reporting > Estate waterfall

Manage tax calculation | Waterfall | Summary

Grace Hopper predeceases Maxwell Hopper

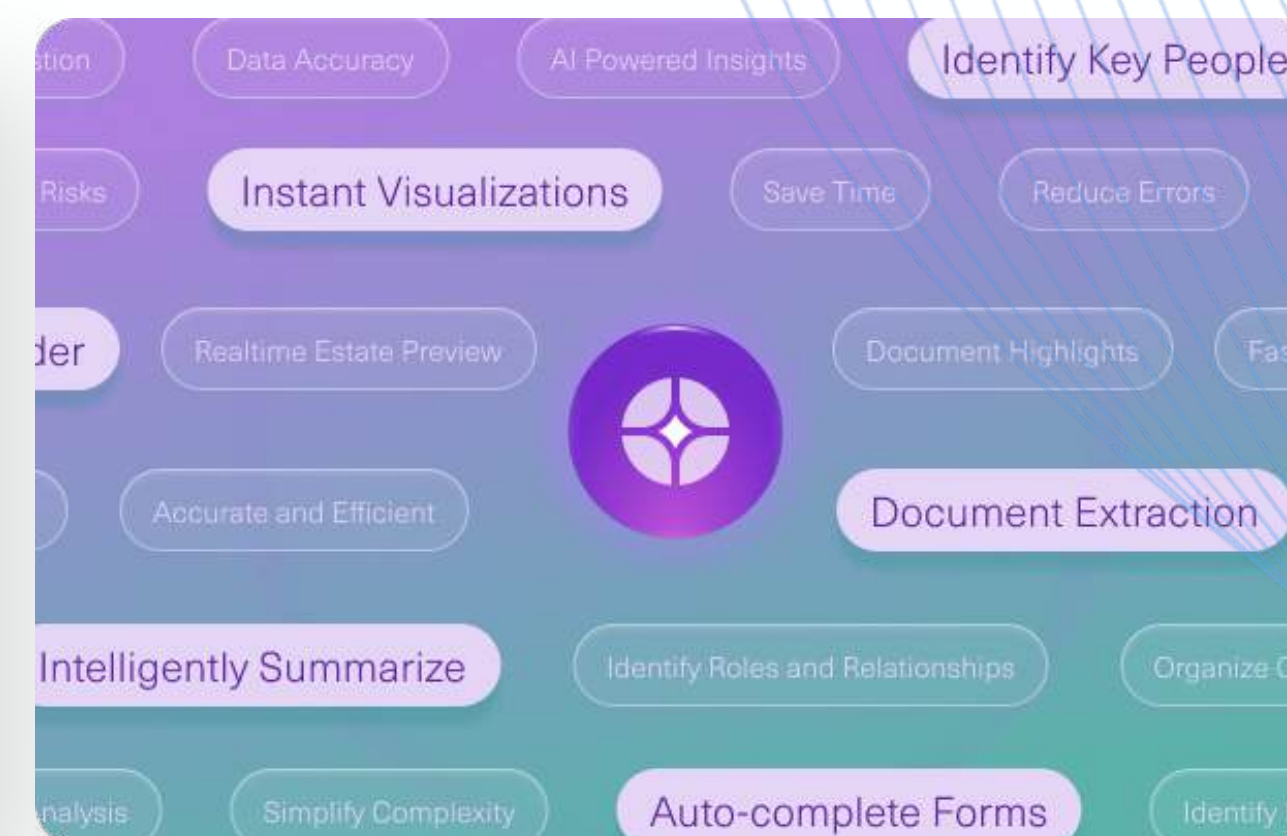
Scenario	In estate	Out of estate (family)	Out of estate (charity)	Estate Tax
Current	\$75M	\$12M	\$9M	
At First Grantor Death	\$66M	\$21M	\$9M	
At Second Grantor Death	\$62M	\$9M	\$25M	

Entity | Recipients | Value ↓

Revocable Living Trust	Bypass Trust, Marital Trust	\$75,000,000 as of today
Grantor A 2018 Spousal Access Trust	Family Dynasty Trust	\$12,000,000 as of today
Charitable Remainder Unitrust Trust	Family Foundation	\$9,000,000 as of today

What is Ester™ AI?

Ester is a proprietary AI technology that fully reads and extracts estate plan documents. Ester automatically transforms extracted data into clear, impactful visualizations - making complex estate plans easy to understand.



Upon the death of the surviving spouse, the remaining trust assets shall be distributed as follows: 50% to the named children in equal shares, 25% to charitable organizations chosen by the trustee, and 25% retained in a discretionary trust for the benefit of the grandchildren until they reach the age of 25, at which point they shall receive the principal outright.

Disposition Details

- **Disposition on Second Death:** Upon the surviving settlor's death. (Page 5, Block 1)
- 50% to children in equal shares. (Page 5, Block 1)
- 25% to charities chosen by the trustee. (Page 5, Block 1)
- 25% in a trust for grandchildren until they reach age 25. (Page 5, Block 1)

Intelligently Summarize

Berman-Family-Trust.pdf
Completed

[View Extraction and Summary](#)

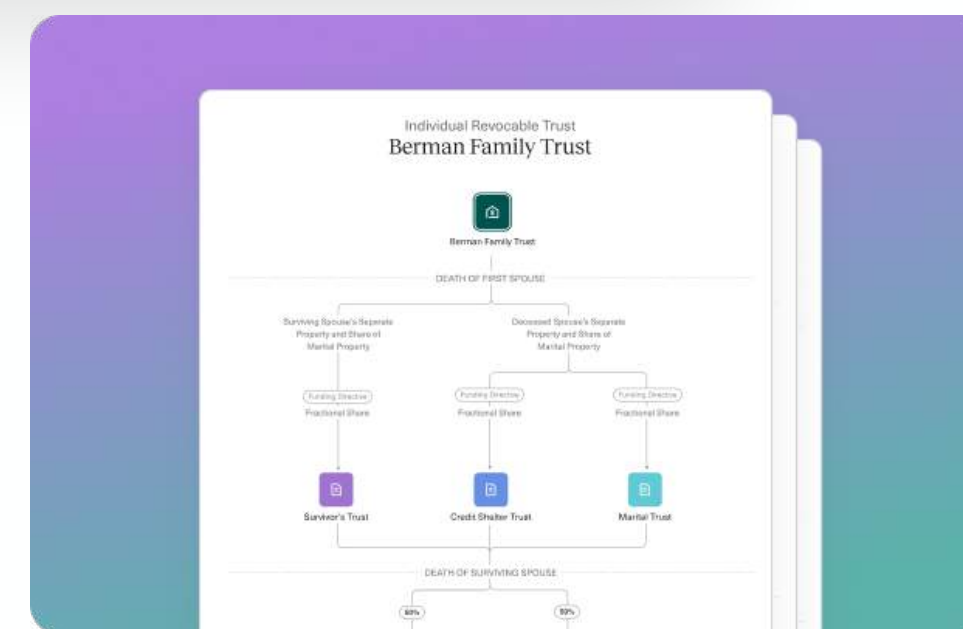
Trust Type
AI Joint Revocable Trust

Trust Name
AI Berman Family Trust, as Amended and Restated

Governing State
AI California

Date of Creation
AI 01/30/2020

Extract & Structure Data



Bring Your Estate Plan to Life

Is there anything I can help?

How will the children receive the estate?

Who is the Grantor?

Are there any sub-trusts?

How will the children receive the estate?

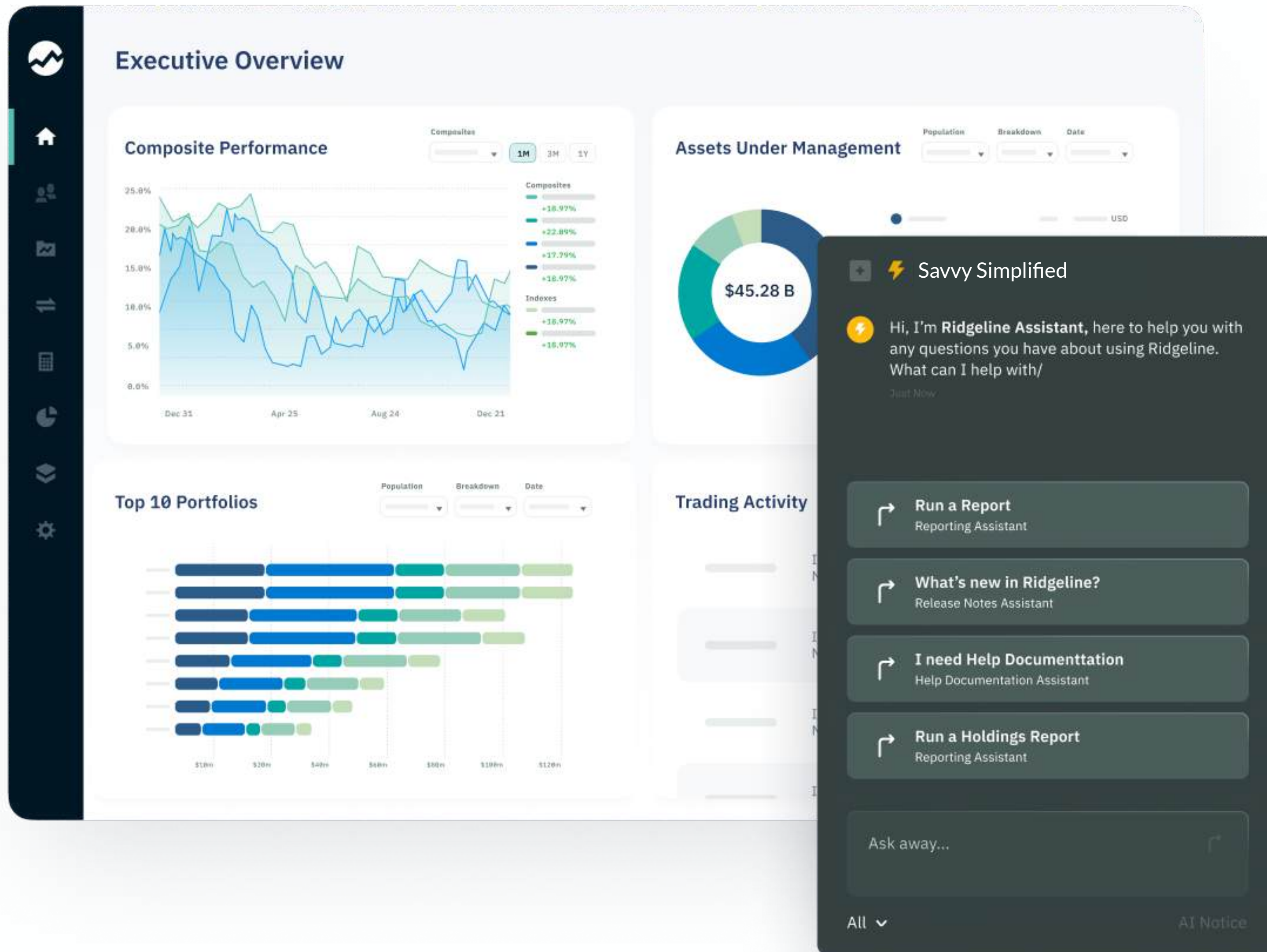
Questions? We Have Answers

Wealth Vision: Autonomous Intelligence That Works for *You*

Experience a brand new way to Visualize Your Wealth. Mobile access to your entire financial life, important documents seamlessly organized, easy advisor communication preferences, all personalized to you!

Talk with our team

Explore for Free →



Executive Overview

Composite Performance

Composites: 1M 3M 1Y

25.0%
20.0%
15.0%
10.0%
5.0%
0.0%

Dec 31 Apr 25 Aug 24 Dec 21

Composites
+18.97%
+22.89%
+17.79%
+18.97%

Indexes
+18.97%
+18.97%

Assets Under Management

Population Breakdown Date

\$45.28 B

USD

Top 10 Portfolios

Population Breakdown Date

\$10n \$20n \$40n \$80n \$100n \$120n

Trading Activity

Savvy Simplified

Hi, I'm **Ridgeline Assistant**, here to help you with any questions you have about using Ridgeline. What can I help with?

Just Now

- Run a Report
Reporting Assistant
- What's new in Ridgeline?
Release Notes Assistant
- I need Help Documenttation
Help Documentation Assistant
- Run a Holdings Report
Reporting Assistant

Ask away...

All ▾ AI Notice

A straightforward and *simplified* process



Deep Discovery

Understanding your unique goals, values, and risk tolerance



Intelligent Aggregation

Bringing together all your financial pieces into one clear view



Wealth Visualization

Using proprietary smart technology & AI to model scenarios in real-time



Personalized Strategy

Crafting a comprehensive plan focused on what matters most to you



Ongoing Partnership

We act as your “On-demand Financial Quarterback” to provide clarity



A BRAND NEW WAY TO SEE YOUR FUTURE

Unlock your *personalized* path to higher wealth

✉ Enter Your Email

Sign Up Free

LAS VEGAS

RENO/TAHOE

SCOTTSDALE

LOS ANGELES

MIAMI

NEW YORK