A NEW GENERATION OF FINANCIAL ADVISORS

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Gerber Kawasaki was founded in 2010 by the former management team of a regional financial services company. With over 40 years of combined experience, Ross Gerber and Danilo Kawasaki joined forces to create a unique wealth and investment management firm catering to the large and diverse community surrounding Los Angeles and beyond.

The 2008 financial crisis gave pause to conventional financial thinking. Bigger no longer meant better. As many older firms perished, a window was created for new firms with fresh ideas. Clients deserve modern, unbiased, independent financial advice aligned with their goals and tolerance for risk. With these insights in mind, Ross Gerber and Danilo Kawasaki founded Gerber Kawasaki Wealth and Investment Management.

**Gerber Kawasaki’s mission is to provide the highest level of integrity, dedication, and objectivity in the holistic process of guiding clients to maximize their financial resources in order to plan for their financial and life goals.**

Gerber Kawasaki strives to provide the highest level of personal service and ethical standards. The firm seeks to recommend only the most suitable investment vehicles based on our proprietary investment research. To further enhance our client experience, Gerber Kawasaki integrates the latest technology platforms such as Facetime, Skype, Facebook, and Twitter to communicate and keep our clients up-to-date on important financial matters. Using a holistic financial approach, Gerber Kawasaki advisors will work with you to increase your understanding of personal finances and provide education to assist you in building, managing, and protecting your assets.

Sincerely,

Ross Gerber
CEO and President

Danilo Kawasaki
COO and Vice President
WHY YOU SHOULD 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:

FIDUCIARY

Gerber Kawasaki is a registered investment advisory firm with the Securities Exchange Commission (SEC); it is our fiduciary duty to always put our clients’ interests first.

INDEPENDENCE

Gerber Kawasaki is not affiliated with any proprietary company. We are free to choose the most appropriate investments based on your individual situation.

CUSTOMIZED

At Gerber Kawasaki, our experienced advisors are trained to customize each financial plan with strategic investment solutions to your particular circumstances.

GERBER KAWASAKI does not provide accounting, tax or legal advice.
CORE VALUES

1 Exceptional Service
   • Respond to all clients’ requests on the same day
   • Simplify and minimize clients’ administrative burdens

2 Education
   • Empower clients with knowledge and timely information
   • Constantly improve our advisors’ knowledge and training

3 Trust
   • Clients first - fiduciary responsibility
   • Gerber Kawasaki Code of Ethics

4 Full Transparency
   • 100% Disclosure
   • Objective and independent advice

5 Community
   • We are leaders in our community
   • Creating strong relationships with all of our clients

6 Life Goals
   • Help clients plan for life goals through the management of their financial resources
   • Improve clients’ lives by taking the stress out of managing key piece of one’s life

7 Team Approach
   • Collaboration and accountability of a highly-skilled team of advisors
   • “Alone we can do so little; together we can do so much.” - Helen Keller
DIVERSITY

We are a diverse team of wealth professionals specializing 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 9 Nationalities

- Brazilian
- Israeli
- Taiwanese
- French
- American
- Tunisian
- Mexican
- Canadian
- Chinese

Together we speak 9 Languages

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

-Danilo Kawasaki, COO
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.

**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
## WEALTH BUILDING:

Younger individuals and families looking to create and implement a financial plan to grow their assets.

**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:

Investors looking for full-service, personalized investment advice and portfolio management.

**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.
Investor underperformance

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

Ross Gerber, CEO

- **EUPHORIA**
  - Point of maximum financial risk
- **OPTIMISM**
- **PANIC**
  - “Maybe the markets aren’t for me”
- **DESPONDENCY**
  - Point of maximum financial opportunity
- **RELIEF**

**GAP**

- **4.3%**
  - Avg. Equity Investor
  - 3.5%

**S&P 500**

- **7.8%**

For Illustrative Purposes Only.


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.
CUSTOM SOLUTIONS

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

Solutions

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

Insurance
- Life Insurance
- Annuities
- Pension Plans

Estate Planning
- Living Trust
- Charitable Giving
- Philanthropy

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

GERBER KAWASAKI and its financial advisors do not provide tax or legal advice. Diversification does not protect an investor from market risk and does not ensure a profit.
By 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.

Connect with us on...

Gerber Kawasaki  @gerberkawasaki  Gerber Kawasaki
Ross Gerber
President and CEO

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 has become one of the most followed investors on social and in traditional media. His investment ideas and advice have made him a regular in the business news and he is featured on CNN, CNBC, Fox Business News, Bloomberg and Reuters as well as a contributing writer for Forbes.com. He has been ranked as one of the most influential investment advisors and Fintech innovators in America.

Ross and the Gerber Kawasaki team oversees $800 million of investments focused on technology, media and entertainment 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. Ross is an expert in online marketing and social media as well as co-developed the company’s app for iOS. In 8 years since founding, Gerber Kawasaki has grown to 25 employees and from $50 mil to $1 billion of AUM as of 11/27/19.

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.

Ever since he was a child, Ross has had a passion for investing and music. He began learning and following investments as a 13 year-old after receiving Apple and Disney stock as a gift for his birthday. His passion for learning and investing grew as he followed the bull market of the 80’s throughout his high school education. During college, Ross pursued his degree as well as his passion for music, forming several local bands.

Upon graduating college, Ross returned to Los Angeles in 1994 and joined an independent investment firm affiliated with SunAmerica Securities. By 1997, he was managing a branch of 15 advisors in Woodland Hills, CA. In 1998, Ross received the Archon and Million Dollar Branch Award. At age 27, he was the youngest million dollar branch manager in SunAmerica’s history. He was promoted to vice president and COO in March of 1999 and began overseeing 15 branches and over 200 advisors for SunAmerica securities.

In 2008, the financial crisis caused the collapse of several major financial institutions and the government bailout of others, challenging the existing state of affairs within the financial industry. Navigating these trying times, Ross understood the importance of focusing on the client’s best interest utilizing a modern and unbiased approach to serving the client community. It was during this time that Ross developed his vision for a new type of investment firm.

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 and social media 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 operations of the firm as well as serves individual clients. He is a member of the Gerber Kawasaki Board of Directors and the Investment Selection Committee. In 2018, Danilo was nominated by Investment News as one of the top 40 advisors under the age of 40 in the country (investmentnews.com).

Danilo received his BS degree in Business Administration from the University of Redlands. As a scholar athlete, Danilo is a three-time All-American in tennis. Danilo also received a certificate in Personal Financial Planning from UCLA and is a Certified Financial Planner™ professional.

Danilo Kawasaki
Vice President and COO

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. Growing up in Brazil, Danilo learned the importance of proper wealth management at a very young age. With inflation averaging as high as 1000% a year, it was vital to ensure that your money was always working for you.

Danilo started his career in the financial services industry joining SunAmerica Securities in 2002. He moved up the rankings in record time and was promoted to the branch manager position of the West Los Angeles branch by the age of 24. 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 the top office 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 Wealth Management. “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 Pacific Palisades 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.
## Our Fees

### Wealth Management

<table>
<thead>
<tr>
<th>Balance Range</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$250,000</td>
<td>1.5%</td>
</tr>
<tr>
<td>$250,000 - $1 M</td>
<td>1.0%</td>
</tr>
<tr>
<td>1 M</td>
<td>0.85%</td>
</tr>
<tr>
<td>5 M+</td>
<td>0.65%</td>
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</table>

### Financial Planning Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wealth Building Setup Fee</td>
<td>$250</td>
</tr>
<tr>
<td>Financial Check Up</td>
<td>$500</td>
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<tr>
<td>401(K) Review</td>
<td>$500</td>
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<tr>
<td>Portfolio Makeover</td>
<td>$500</td>
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<tr>
<td>Small Business Planning</td>
<td>$500</td>
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<tr>
<td>Financial Education Workshops</td>
<td>$250</td>
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<tr>
<td>Comprehensive Financial Plan</td>
<td>$1,500</td>
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<tr>
<td>PRODUCT/SERVICE</td>
<td>Fee</td>
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<tr>
<td>---------------------------------------</td>
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<tr>
<td>Equities/ETFs</td>
<td>$7</td>
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<tr>
<td>Participating ETFs</td>
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<tr>
<td>Fixed Income</td>
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<tr>
<td>Options</td>
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<tr>
<td>Participating Mutual Funds</td>
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<tr>
<td>Non-Participating Mutual Funds</td>
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<td>IRA Annual Fee</td>
<td>$40/Year (Waived)</td>
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<td>IRA Termination Fee</td>
<td>$125</td>
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<tr>
<td>Outgoing Non-Retirement Account Transfer Fee</td>
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<td>Roth IRA Conv. Fee</td>
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<tr>
<td>Wired Funds</td>
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</tbody>
</table>
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 strategy 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.

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.
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