BANKING
WEALTH
INSURANCE

The Pilot Program

Helping United Airlines Pilots and Their Families Since 1997

AT-A-GLANCE

ABOUT JOHNSON FINANCIAL GROUP

- Johnson Wealth Inc advises on nearly $8 billion in assets under management (6/30/2020)
- National presence
- Founded in 1970

SUMMARY OF SERVICES

- Pre-Retirement Planning
- PRAP 401(k) Investment Management
- UAL Benefit Consultation
- IRA Rollover Consultation
- Full Investment Management Services
- Retirement Income Planning
- Estate Planning
- Family Survivorship Guidance
- Social Security Analysis
- Retirement Planning Seminars

WEBSITE RESOURCES

- Blogs
  - Retirement Planning
  - Economic Commentary
  - Financial Planning
- Risk Tolerance Profiling
- Quarterly Market Webcasts

OUR INVESTMENT PHILOSOPHY

We focus on meeting the financial objectives of individuals, families and closely held businesses. The result of our investment approach? A globally diversified portfolio of active and passive strategies, using both fundamental and qualitative analysis, combined with a disciplined valuation framework for allocating assets. A portfolio, in other words, built with your future in mind.

We act as fiduciaries. That is, in your best interest. Always.

We are discretionary managers. We learn your needs, goals, and risk-tolerance. We find a strategy that meets your objectives then invest accordingly.

We are fee-only managers. We accept no commissions, rebates or incentives from investment sellers. We serve you alone, in exchange for a fee based on assets under management.

We give you independent advice. No proprietary funds. No incentivized fund managers. We find and use independent managers for your portfolio, period.

We give you vetted research. We quantitatively screen investments within each sector. Then follow up with in-house qualitative, analytic vetting.

OUR CLEARWEALTH® EXPERIENCE

ClearWealth, is an ongoing financial management process that works to build and preserve your wealth. ClearWealth is designed to help clients adapt to changing markets and changing life goals.

The ClearWealth Process

- First, we listen to you, so we understand what you're trying to accomplish.
- Then we work with you to determine your life goals, priorities, investment objectives and risk tolerance.
- Next, we create a Statement of Investment Policy (IPS) document, which establishes benchmarks, timelines and guidelines for investment management and client communication.
- Your IPS serves as a blueprint for your investment recommendations. Typically, individual security selection is placed in the hands of money managers handpicked to reflect client needs.
- There is no final step. Financial planning is an ongoing process. We'll regularly review your objectives and discuss progress through quarterly goal monitoring and performance reports, meetings and update calls.

WHY JOHNSON FINANCIAL GROUP?

- Commitment to United Airlines Pilots since 1997.
- You'll get the best of both worlds. We're big enough to gain access to cost effective investment strategies, yet small enough to react deftly to market changes.
- Access to research analysts, reputable money managers and senior investment professionals.