BaldwinClarke

Private Wealth Management

Financial Planning | Investment Management | 401(k) Advisory

About

Since 1971, BaldwinClarke has provided independent, fee-only wealth advice to individuals, families, and business owners. As an SEC-registered investment adviser, we act solely in your best interest - no commissions, no proprietary products.

What sets us apart

- **Three core capabilities under one roof**

  Investment Management | Financial & Estate Planning | 401(k) Advisory

- **100 % fee-only fiduciary**—transparent, conflict-free guidance
- **Multidisciplinary team** that helps to coordinate your financial life
- **Open-architecture portfolios** for diversification without product bias

How we work

1. **Listen first.** We clarify your goals, risk tolerance, and time horizon.
2. **Design an integrated plan.** Investments, tax, cash-flow, retirement and estate considerations are modeled together.
3. **Execute and monitor.** Your strategy is implemented, tracked, and adjusted as life and markets evolve.



The result

A single, cohesive blueprint—continuously refined by advisors who have guided clients through multiple market cycles—so you can retire confidently, grow wealth strategically, and preserve your legacy for future generations.

Financial & Estate Planning

BaldwinClarke is your trusted partner in preserving and growing your wealth while ensuring your vision, values, and legacy endure. Our experienced professionals deliver comprehensive financial and estate planning tailored to the unique needs of high net worth business owners, families, and individuals.

We are well-positioned to help perpetuate your wealth by advancing your goals and principles for future generations. Our team has deep experience working with successful individuals and families to provide thoughtful, integrated planning solutions.

Creating Your Roadmap

We begin by building your personalized roadmap, starting with a detailed discussion of your goals, concerns, needs and aspirations both personal and financial. Our first meeting is designed to surface both your objectives and your worries, helping us understand your priorities from the start.

Our structured process includes a full analysis of your estate and financial picture, aligning your financial goals and personal values through a disciplined approach. We combine emotional and family priorities with a rigorous review to help insulate your assets from risk.

Understanding Your Needs

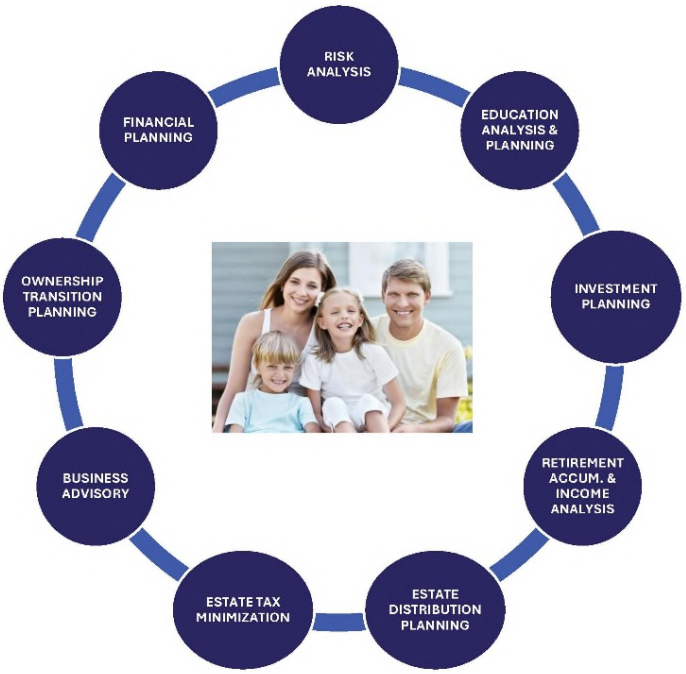
As we go through the planning process, we gain a deep understanding of what matters most to you and your family. This often leads to clearer conversations about risk, retirement, and legacy—and reveals opportunities for stronger planning.

Tailored Strategies and Solutions

At the conclusion of our analysis, we present a range of personalized strategies. These are delivered clearly and thoughtfully, empowering you to make informed, actionable decisions.

Holistic Planning Approach

We integrate various types of planning into our holistic approach, including:



- Risk Analysis – disability, life and long term care insurance
- Education Analysis & Planning
- Investment Planning
- Retirement Accumulation & Income Analysis
- Estate Distribution Planning
- Estate Tax Minimization
- Business Advisory – Coordination of business & personal planning
- Ownership Transition Planning
- Financial Planning analyzing cash flow & income tax planning

This comprehensive approach ensures that all aspects of your financial and estate planning are addressed cohesively, providing you with clarity and confidence in your financial future.

Investment Management

BaldwinClarke has a long-standing reputation for providing independent investment advice and consulting services to business owners, families, and individuals. Each portfolio is meticulously tailored to align with our clients' unique goals, objectives, and risk tolerances. Our comprehensive, fee-based service follows an institutional-quality investment process, ensuring a disciplined and strategic approach.

Analyze | Identify

Your initial analysis focuses on understanding what matters most to you and assessing your risk tolerance before charting a course. Our asset allocation modeling incorporates a full spectrum of global, traditional, and alternative investment options, including private equity and debt.

Design | Implement

We then craft investment strategies specifically designed to support your current and long-term objectives. By aligning the right mix of investment components with your goals, we enhance the likelihood of achieving meaningful financial outcomes.



Monitor | Adjust

Once your portfolio is constructed and implemented, we continuously evaluate and review your strategy and holdings to ensure they remain aligned with your objectives and adapt to changing market conditions.

Any holdings that no longer meet our standards will be modified or replaced to maintain portfolio integrity.

Your entire investment portfolio—both liquid and illiquid assets—is incorporated into regular performance reports, ensuring a comprehensive view of your financial position.

You can expect an ongoing dialogue with your investment advisor, keeping you informed while allowing us to stay up-to-date on any changes in your financial situation or objectives.

401(k) Advisory

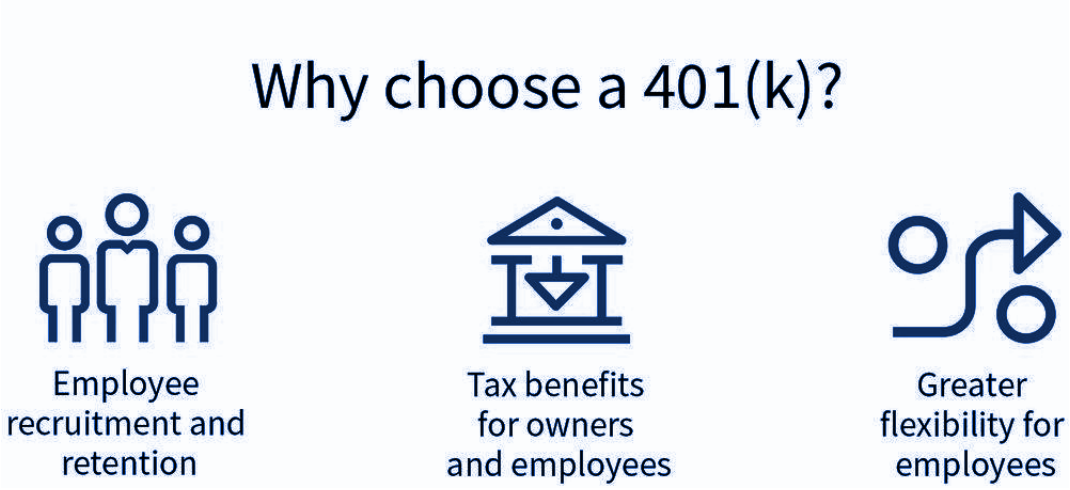
Administering retirement plans has become increasingly complex, with growing compliance obligations for businesses. BaldwinClarke provides expert investment guidance tailored to the needs of business clients, working closely with owners and plan trustees to design and manage effective 401(k) and cash balance retirement plans.

Today's employers and employees seek retirement plans that not only secure their financial future but also create a meaningful impact. We help businesses navigate these demands by curating and advising on plan investments while identifying, selecting, and monitoring top-tier third-party administrators (TPAs) and record-keepers.

BaldwinClarke 401(k) Advisory Services Include:

- Mitigating fiduciary risk related to plan administration and investment decisions.
- Researching and selecting industry-leading providers.
- Evaluating trustee and participant platforms for robustness and functionality.
- Ensuring plan suitability and alignment with business objectives.
- Leveraging our independence to offer a broad and diverse selection of funds.
- On-site or remote employee education to enhance financial literacy and engagement.

Our goal is to simplify plan management while ensuring your retirement offerings support both your business and your employees' long-term financial success.



Wealth Management Team



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BaldwinClarke's team is fundamentally committed to your journey. We are 100% independent, with financial experience that spans 50 years over multiple generations, economic cycles, and business climates.



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Synopsys

BaldwinClarke seamlessly integrates Financial & Estate Planning and Investment Management, providing a cohesive strategy tailored to your needs, supported by a dedicated team committed to your financial success.

Why BaldwinClarke

- Perspective that endures — 50 + years advising through multiple economic cycles
- Truly independent, open architecture. No proprietary products or agendas.
- 100% fee-only; no commissions.
- We are a full-service advisory firm under one roof – financial planners, investment advisors, retirement experts and client service specialists collaborate on every engagement.

For business owners, BaldwinClarke's platform of services extends beyond traditional wealth management to address the key role your business plays as part of your life and financial well-being.

We are one of the few local, independent firms that provide integrated support, offering access to a comprehensive team of investment banking and business continuity professionals to help align your personal and business planning.

Planning is always in collaboration and partnership with any of your other key advisors, (CPAs, attorneys, or more). The commitment and access to these additional business advisory capabilities are just another way we seek to create value for our clients.

Next Steps

Give us a call. Let’s discuss how we can move you closer to your lifetime and legacy goals.



BaldwinClarke

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Financial & Estate Planning, Investment Management, and 401(k) Advisory Services are offered through Baldwin & Clarke Advisory Services, LLC (BCAS). BCAS is a Registered Investment Adviser with the United States Securities and Exchange Commission (SEC). BCAS’ Form CRS and other disclosure documents are on our website www.baldwinclarke.com. Additional information about BCAS is available on the SEC’s website at: www.adviserinfo.sec.gov, using CRD # 105666.

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