WEALTH MANAGEMENT · NORTH PORT, FLORIDA

GULFCOAST EMBERS ADVISORS

INDEPENDENT | FEE-ONLY | FIDUCIARY

Built on Trust, Guided by Principles

ABOUT THE FIRM

Who We Are

Fiduciary Standard

We are legally and ethically obligated to act in your best interest, always — not just when it's convenient.

Fee-Only Independence

No commissions. No conflicts. Compensation comes only from you, our client — keeping our incentives fully aligned with yours.

Gulf Coast Rooted with a National Network

Serving retirees, professionals, and business owners across Florida and the Nation — we know this community because we're part of it.

Registered Investment Advisor

Registered with the State of Florida, providing institutional-grade financial guidance to individuals, families, and business owners.

THE CHALLENGE

Today's Investors Deserve Better

GULFCOAST EMBERS ADVISORS

STATUS QUO

The Conventional Approach

- Broker-dealers prioritize product sales
- Hidden fees buried in fund expenses
- Conflicted advice driven by commissions
- One-size-fits-all model portfolios
- Reactive, not proactive planning

OUR APPROACH

The Gulfcoast Embers Difference

- Pure fiduciary — your interest first
- Full fee transparency, always
- Conflict-free, objective guidance
- Custom portfolios for your goals
- Proactive, year-round planning

The fiduciary difference isn't just a promise — it's a legal obligation we carry every day.

OUR CORE SERVICES

Comprehensive **Wealth Management**

Investment Management

Disciplined, evidence-based portfolio construction tailored to your risk profile and time horizon.

Financial Planning

Comprehensive plans covering retirement, cash flow, education, and major life transitions.

Risk & Insurance Review

Objective analysis of your coverage needs without commissions or carrier bias.

Estate & Legacy Planning

Coordinated with your attorney to preserve and transfer wealth across generations.

Tax-Aware Strategies

Tax-loss harvesting, asset location, and Roth conversion planning to minimize your tax burden.

Business Owner Services

Exit planning, cash balance plans, and deferred compensation for business owners and executives.

GULFCOAST EMBERS ADVISORS

OUR INVESTMENT PHILOSOPHY

"We invest with discipline, not emotion — building portfolios designed to endure market cycles and fund the life you have planned."

Evidence-Based

Rooted in decades of academic research, not market predictions.

Cost-Conscious

Low-cost, tax-efficient funds to maximize net returns.

Risk-Calibrated

Every portfolio matched to your unique capacity and tolerance for risk.

OUR CLIENT PROCESS

From First Meeting to Ongoing Partnership

1

2

3

4

Discovery

We listen first. Deep-dive into your financial picture, goals, values, and concerns. No pressure. No product push.

Planning

We build a custom financial roadmap — investment strategy, cash flow projections, tax plan, and risk review.

Implementation

Portfolios constructed, accounts consolidated, and strategies activated — all handled for you with full transparency.

Ongoing Partnership

Quarterly reviews, proactive outreach, and continuous monitoring. Your plan evolves as your life does.

PORTFOLIO CONSTRUCTION

How We Build Portfolios

Precision-built. Transparently managed.

Evidence-Based

ACADEMIC RESEARCH DRIVEN

Factor-based & index strategies proven over decades of rigorous academic study

<0.50%

AVERAGE FUND EXPENSE RATIO

We keep underlying fund costs among the lowest available — more of your return stays with you

100%

CUSTOM TO YOU

No model portfolio assigned — every allocation built around your unique goals, timeline, and risk tolerance

Tax-First

TAX-AWARE MANAGEMENT

Asset location, loss harvesting, and distribution planning integrated into every portfolio from day one

FEE STRUCTURE

Transparent, Simple Fees.

You always know what you pay — and what you get.

TYPICAL AUM ADVISORY FEE

0.50% – 1.00%

Annual rate based on portfolio size. Tiered pricing — the more you invest, the lower your rate.

Assets Under Management Fee

Annual advisory fee based on portfolio size — straightforward, no hidden layers. You see exactly what you pay, every month.

Zero Commissions

We never earn commissions, referral fees, or kickbacks from any product or provider. Your fee is your only fee — full stop.

Full Transparency

Every fee disclosed clearly in our ADV — filed with regulators and always available to you. No fine print. No surprises.

Aligned Incentives

We grow only when your wealth grows. Our success is measured by yours — not by product sales or transaction volume.

Schedule a complimentary consultation — no obligation, no sales pitch.

GULFCOAST EMBERS ADVISORS

WHY CLIENTS CHOOSE US

What Sets Us Apart

GULFCOAST EMBERS ADVISORS

Fiduciary — Always

Not just a marketing claim. A legal and ethical obligation to you — in every recommendation, every conversation, every decision.

Local & Personal

We know the Gulf Coast community. We serve families like yours — not Wall Street institutions. Local roots, personal relationships.

No Product Shelf

We have nothing to sell. We only advise. That single fact eliminates every conflict of interest — completely and permanently.

Integrated Planning

Investment management and financial planning work in concert — not siloed. Your portfolio and your plan evolve as one unified strategy.

Direct Access

You call us, we answer. No call centers. No junior associates managing your concerns. You work directly with your advisor, always.

Long-Term Relationships

We measure success in decades, not quarters. We are your financial partner for life — committed to your legacy, not our next sale.

Who We Work With

We serve a focused set of clients — so we can serve them exceptionally well.

GULFCOAST EMBERS ADVISORS

1

PRE-RETIREES & RETIREES

Typically ages 55–75 navigating the retirement transition — Social Security timing, RMDs, Medicare, and sustainable income planning.

2

BUSINESS OWNERS

Entrepreneurs seeking to build wealth inside and outside the business, plan for a future exit, and protect what they have built.

3

PROFESSIONALS & EXECUTIVES

High-income earners with equity compensation, deferred comp, or concentrated stock who need a tax-aware strategy to protect and grow their wealth.

4

WIDOWS & DIVORCEES

Individuals facing a major financial transition who need a trusted, patient guide to rebuild confidence and move forward with clarity.

OUR COMMITMENT TO YOU

At Gulfcoast Embers, YOU ARE THE CEO of your investment journey.

Put your money to WORK FOR YOU!

Employing Money Brings Enjoyment in Retirement!

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NEXT STEPS — LET'S START THE CONVERSATION

GULFCOAST EMBERS ADVISORS

Ready to Experience a **Different Kind** of Advice?

A complimentary **60-minute Discovery Meeting** — no obligation, no sales pitch, just a conversation about your goals.

Call Us: 917-319-1769

Schedule your Discovery Meeting today. We pick up — no hold music, no call centers.

Email Us: john@gulfcoastembers.com

Reach out with your questions anytime. We respond personally — not with a template.

Visit our Website: www.gulfcoastembers.com

Request your consultation at a time that works for you. Simple, fast, and commitment-free.

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