

The
Fox Alliance
WEALTH ADVISORS





OUR *four* CORE VALUES

01 / Integrity

Recent regulatory changes are designed to ensure that financial advisors put clients' best interests before their own. But long before there was such a rule, we were committed to that principle. Our clients come first, now and always.

02 / Empathy

We know that the complexities of life can make it challenging to plan for the future—and because we all have loved ones of our own, we recognize the anxiety that uncertainty can cause. We draw on our own experiences to guide the process of helping you find confidence in your financial future.

03 / Trust

Our commitment to engaging in ongoing, authentic conversations with our clients about their needs and goals means that we strive to build long-term, multi-generational relationships centered on mutual trust and deep respect.

04 / Mastery

We bring over 100 years of collective experience to every client relationship. We've honed our skills working with clients from a wide range of financial situations, from young families and business executives to empty nesters and retirees.



FROM THE *Partners*

We believe that in order to grow and achieve fulfillment in life, you must have a clear sense of why you do what you do.

The Fox Alliance started as a one-man operation in 1986, and has since then turned into a full-fledged team of financial professionals with diverse backgrounds and more than 100 years of combined experience. We now have the privilege of serving hundreds of families in Texas and throughout the country.

We are passionate about bringing financial empowerment to not only our clients, but our community around us. Financial literacy is not a requirement to graduate from high school or college, and most Americans are not equipped to see the path that will lead them to financial security.

Our desire is to be part of the solution, and we engage daily in our local cities to empower individuals and families to take control of their financial future. This is our heart. At the Fox Alliance we believe we can make a difference.

Over the years, we've helped guide our clients through dramatic economic changes; from the market mania of the 1990's to the dot-com bubble of the early 2000's, the Great Recession of 2008 through the world changing COVID-19 pandemic. With those experiences, we've learned that more than anything else our clients want and need to trust that we are dedicated to their goals no matter what challenges we face together. We wholeheartedly embrace that trust, and we are here to serve as your ally in your financial journey.

Bill Fox, Holden Fox, Josh Renfro
Bill Fox, Holden Fox, Josh Renfro

1. Comprehensive

Comprehensive—It's a word that is thrown around everywhere these days, but what *is actually being delivered*? Offering financial planning and investments is a good start. But what about tax planning and preparation? Insurance? Employer benefits, budgeting, debt management, social security benefits...we can help you with it all.

2. Fiduciaries

When our financial professionals act as your investment adviser representative, we have a fiduciary duty to act in your best interest and not put our interest ahead of yours. A small portion of client investments are held in brokerage accounts which have less stringent suitability standards. Regardless of the minimum legal requirements, we are committed to ALWAYS putting our client's best interest first.

3. Heart of a Teacher

We don't want to just tell you what to believe, we want you to be educated and empowered to make informed and confident money decisions. Every client is different, and we tailor the education to your specific level of interest.

4. Team Approach

Our team is comprised of CFP's, CPA's, and Certified Wealth Strategists®. Every team member has domain knowledge in specific areas, and when you work with one advisor, you are accessing the knowledge of all. This is because we establish best practices for advice and investments at a committee level to make sure clients are receiving a consistently exceptional experience across the firm.



5. Customization Driven by Process

Every client goes through the same methodical proven process to uncover areas for improvement, develop a customized game plan, and then regularly monitor on an ongoing basis. Our process is defined, but our portfolios and plans are custom-tailored strategies unique for each client.

6. Tax Practice

Tax planning is a commonly touted service that financial advisors provide, but most don't have the true subject matter expertise to deliver sophisticated planning strategies. Beyond planning that is directed by our team of CPA's, we also offer tax preparation and accounting services.

7. Culture

As Financial Advisors, we view this profession not just as a livelihood, but a calling. Every person in our firm is committed to the mission we serve, to better the lives of not only the clients we serve, but our community around us. We are passionate about financial literacy and believe that too many people lack the tools and knowledge needed to accomplish their financial goals. We believe we can make a meaningful difference in the lives of the people we serve.

8. Household Endowment Model

We believe that true diversification requires utilizing more asset classes than just stocks and bonds. Our firm utilizes a proven investment philosophy called the Household Endowment Model, which seeks to follow the same investing principles as billion-dollar university endowments and adapt it to our client's specific situation. We provide access to asset classes and investment managers that for many years were previously reserved for the ultra-wealthy.

Differentiators

Services

WE PROVIDE



Financial planning

Every good financial decision starts with an end goal in mind, and every client relationship at The Fox Alliance starts by establishing a plan. Whether your goals are centered around retirement or pursuing financial independence, we help to define and create a path to success that is unique to you. We believe that a good financial strategy is not a one and done proposition, but a living plan that changes as your life does.



Investment Management

We partner with you to build lasting portfolios by drawing from our years of expertise and institutional caliber investments. Every family has unique needs, challenges, wants, and desires. We craft custom portfolios with you and for you by taking into account the many facets of your family's needs and goals. Our investment portfolios are built using the Household Endowment Model approach, which utilizes asset classes that endowments and institutions have successfully used for decades, but have historically been unavailable to individual investors.



Taxes

As a part of our comprehensive methodology, we provide both tax planning and preparation services. Tax planning is one of the keys to effectively and legally reducing your tax liability. We go beyond just traditional tax deferred investment accounts and proactively leverage sophisticated tax saving strategies to increase your after-tax income. Tax preparation is a standalone service, but when combined with our investment management services can create a streamlined approach reducing your headache and resulting in beneficial synergies.



Insurance

Insurance can be an important part of a financial strategy and protects clients and their heirs in the event of their death, illness, or disability. As part of a broader financial plan, we will assess your insurance needs. In some cases, this may mean increasing your coverage but in many cases we will recommend reducing or discontinuing insurance policies that are no longer needed. We have access to dozens of carriers to serve life insurance, long-term care, and disability income insurance needs.



Education Savings

With tuition prices at an all-time high, saving for education continues to be a top priority for many families. If you are interested in setting aside money for your children, grandchildren, or other beneficiaries, we can help you determine which savings method is most appropriate for your specific need.

THE *Household* ENDOWMENT MODEL

OVER THE LAST 30 YEARS, ONE CLASS OF INVESTORS HAS STOOD OUT FOR ITS SUCCESS. University endowments have been consistently good investment performers, achieving annual returns that are much higher than the market average. One "super-endowment" though stands out from the rest. Yale University uses an approach incorporating seven asset classes that include not only traditional U.S. stocks, foreign stocks and bonds, but also investments in Private Equity, Natural Resources, and Absolute Return Funds.

Over the past 30 years, Yale's endowment has averaged a 13.6% annual rate of return. (<https://investments.yale.edu/>)

The Yale team uses an "intelligent diversification" approach which spreads investments over a wide range of asset classes in order to achieve a truly diversified portfolio. This approach has not only resulted in strong compound annual returns, but has also mitigated risk.

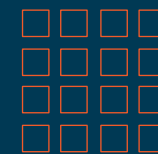
It's true that individuals don't have Yale's over \$30 billion portfolio, one-hundred plus year time horizon or tax-free nonprofit status —so we don't recommend that you invest exactly as Yale does. But we have adapted the principles of intelligent diversification to create our own approach: the Household Endowment Model.

- Absolute Return 21.6%
- U.S. Stocks 2.3%
- International Stocks 11.4%
- Private Equity 38.4%
- Natural Resources 3.9%
- Real Estate 8.6%
- Cash 13.7%



“At The Fox Alliance, we believe applying Yale’s asset allocation principle to client portfolios creates powerful benefits.”

We bring this investment philosophy to life by applying a rigorous three-stage process for vetting investment vehicles to see whether they're the right fit for our clients:



• *First*

We consider only investments that have been approved on our broker-dealer platform at LPL Financial.



• *Then*

The Fox Alliance Investment Committee goes through an in-depth vetting process before approving specific investments for client use.



• *Finally*

Our advisors create custom portfolios for each client, utilizing the approved investments that best fit each client's goals, time horizon, and risk tolerance.

By applying these institutional investment strategies of some of the world's most successful endowments and foundations, we've built a sophisticated blueprint for preserving and growing wealth. The Household Endowment Model gives clients of The Fox Alliance access to investment opportunities traditionally reserved for the ultra-wealthy.

YALE

2021 BREAKDOWN

Our Proven PROCESS

Discovery

2-3 weeks

1

- › **INSIGHT:** Our first meeting is a deep dive into your specific situation. We want to thoroughly understand your goals, needs and circumstances. We will also share how we work with our clients and who is a good fit for our services.
- › **PROPOSAL:** We use the information we collect to run an analysis and create a custom investment proposal.

Transition

2-4 weeks

2

- › **ESTABLISH ACCOUNTS:** Our team will prepare all necessary paperwork and send via e-signature to make the transition process as easy as possible.
- › **ASSET TRANSFER/FUNDING:** Our team will facilitate account funding through check writing, in-kind asset transfers, ACH transfers, etc.
- › **ONLINE ACCESS:** You will receive access to be able to view all your investments through our online portal or mobile app.

Planning & Implementation

2-3 weeks

3

- › **FINANCIAL PLAN MEETING:** Based on all relevant information you've provided to us we will present your custom financial plan that provides specific actionable steps in the nine areas of financial planning, retirement income modeling, and your personal balance sheet.
- › **INVESTMENT IMPLEMENTATION:** Once assets have been received into your accounts, we will implement your custom investment portfolio in a tax efficient manner.

Ongoing Servicing

Perpetual

4

- › **PLANNING AND INVESTMENT MANAGEMENT:** We will have scheduled meetings 1-3 times per year (based on complexity) to review and adjust your financial plan and investment portfolio. Clients also receive access to ongoing educational webinars and classes. Additionally, you will have direct access to your advisor and dedicated service team for any ongoing needs as life happens.

OUR *Valued Resource:* LPL FINANCIAL

WE BRING YOU THE BEST OF BOTH WORLDS: the personal attention you get from an independent, community-based firm, plus the resources of the largest independent broker-dealer in the nation.*

We've chosen to affiliate with LPL Financial, which serves approximately 20,000 independent financial professionals nationwide. LPL Financial provides its network of financial advisors with a best-in-class technology platform, regulatory oversight, and back-office support.

The Fox Alliance's independent status gives us the freedom to serve our clients with the tools and investments that best suit their personal financial goals.

We don't have any quotas or proprietary products — our only concern is what is best for our clients.

We invite you to visit our website at www.thefoxalliance.com or email us at info@thefoxalliance.com.

What LPL Does for

The Fox Alliance

- Internal Technology
- Regulatory Oversight
- Back Office Support
- Compliance Audits

Client

- Investment Statements
- Tax Forms
- Custody of Assets
- Mobile App

*As reported by Financial Planning magazine, June 1996-2021, based on total revenue.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. Investing involves risk, including possible loss of principal.

Professionals associated with The Fox Alliance may be either (1) registered representatives with, and securities and advisory services offered through LPL Financial, Member FINRA/SIPC, a registered investment advisor; or (2) solely tax professionals of The Fox Alliance Tax Advisors, LLC., and not affiliated with LPL Financial. Tax related services offered through The Fox Alliance Tax Advisors, LLC. The Fox Alliance Tax Advisors, LLC. is a separate legal entity and not affiliated with LPL Financial. LPL Financial does not offer tax advice or Tax related services.



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