

**Let's
pursue
what's
possible.**



**The
BLACK OAK
GROUP**



What is the most important thing to you?

Your Family, Your Health, Your Business?

At The BlackOak Group, we start by understanding who you are and what is important to you. Then we find the strategies best suited to your situation.

With honesty, openness, and optimism, we help you create a plan designed to meet your changing needs and give you flexibility as your priorities evolve.

An effective plan is personal and offers a holistic approach to financial advice that considers the whole of you.

Some groups put their interests above the clients' needs. We start by building relationships with our clients and creating a plan that is focused on their future and long-term goals.

Our mission is to help people build fulfilling futures.







Strength and stability

The BlackOak Group works in alliance with Equitable Advisors for their financial stability and innovative solutions.

We put our experience to work to earn your trust and are committed to knowing you and guiding you.

17

YEARS

The BlackOak Group financial professionals have an average of over 17 years experience

2.8

BILLION

Our clients trust us in advising them on more than \$2.8 Billion of their assets

24

INDUSTRY
DESIGNATIONS

Our financial professionals hold 24 industry designations

*Numbers listed above are statistics as of December 31, 2020

Commitment matters

The financial professionals with The BlackOak Group

Your well-being doesn't begin or end with your finances. It starts with – and is always about – you.

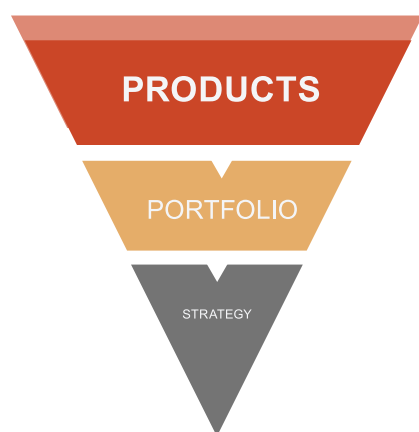
The BlackOak Group team of financial professionals knows the path to fulfillment begins with getting to know who you are, what matters to you, and how you've made decisions so far.

Only then do we offer advice on the specific products appropriate for your plan – and your life.

And we know planning for life isn't a one-time thing. As your life evolves, so will your goals. We will be there with you, helping you shift your strategy, update your portfolio and leverage the right products to make wise choices for every new chapter of your life.

We are committed to helping you live the life you want, and our professionals are expected to meet rigorous standards, supported by our commitment to continuous learning.

Our financial professionals have been guiding clients with a strategically driven approach, rather than a product-specific approach, for on average over 17 years.



THE COMMON
APPROACH



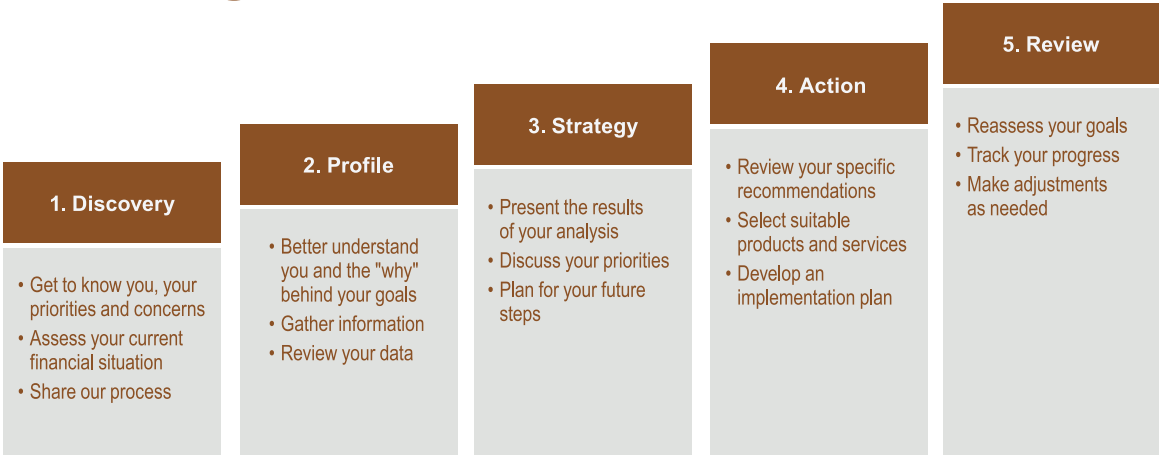
THE BLACKOAK GROUP
APPROACH



A Process that works

Our approach has stood the test of time by uncovering opportunities, understanding changing markets, and adapting to your evolving needs. Our five-step process helps clients better understand what matters most. With guidance designed to address your needs at every stage of life, we help you secure your financial well-being, so you can live the life that's most meaningful to you.

Our Five-Step Planning Process



Dedication and understanding

Here for you.

1 Understand your situation

The most important work we do is getting to know who you are. When we work with people as individuals, not dollars and stats, that's when we deliver on our mission.

2 Respect your assets

There are reasons for the decisions you've made so far. We listen, learn and build on your existing assets - respecting the choices you've made.

Professionals alongside you.

3 Educate you on your options

When you have personal and practical questions, we'll be ready with answers about the options that can help you make the most of what you've earned and saved.

4 Provide clear recommendations

A fulfilling life can mean something different to everyone. With insight and clarity, we offer new ways to help you make your own life's most important decisions.

Evolving with you.

5 Track your progress

We believe in giving you the knowledge and time you need to understand performance and, more specifically, progress toward the goals you've communicated to us.

6 Stay in touch

As the world and your goals change over time, your financial strategy should as well. With advice designed for you and products built to meet your needs at every stage in life, we help you secure your well-being so you can live the life that's most meaningful to you.

Together, we'll face the future with courage, strength and knowledge.

Wealth strategies

Customized strategies to meet your personal needs.

At The BlackOak Group, we rely on a well-established methodology that incorporates your plan's most significant components. We divided the relative elements into 11 essential parts (6 personal and 5 business) and address them individually, depending on your specific circumstances. We can also recommend investment and insurance strategies to support your chosen goals.

Our approach allows you to evaluate every critical option available. Creating your plan becomes a collaborative effort. We will help you implement your plan and choose target dates to reassess your original goals.



- 1. Financial Planning**
- 2. Retirement Planning**
3. Education Savings
- 4. Investment Strategies**
- 5. Insurance Strategies**
- 6. Estate Preservation & Wealth Transfer Strategies**



1. Financial Planning

Developing a well-rounded financial plan requires an analysis of all your current financial needs and concerns while still addressing your long-term goals. To construct a meaningful financial plan, we take the time to learn your priorities and understand your cash flow and income taxes so you can start on a path to achieving your personal and financial objectives.

2. Retirement Planning

At the heart of most people's plan is their desire to retire in a comfortable financial manner. Whether someone wants to travel around the world or enjoy time with their family at home, we help our clients build an appropriate savings plan while they are working and a proper income plan for when they retire.

3. Education Savings

With the increasing costs of obtaining an education, we help clients determine their education priorities and financial objectives for their loved ones. Building out a flexible, efficient savings program to achieve those educational goals is crucial in this process.

4. Investment Strategies

Every client has different financial needs, different levels of risk they are willing to take, and different time horizons to achieve their financial goals. We help clients create investment strategies that are customized to their unique situation.

5. Insurance Strategies

From time to time, life can throw us curve balls. Assessing risk is a crucial part of your plan. If you experience a long-term illness, disability, or premature death, it can adversely impact your family's financial future. Fortunately, there are a number of insurance products that can reduce the financial loss associated with these risks.

6. Estate Preservation & Wealth Transfer Strategies

A well-drafted estate plan can ensure that your assets will be used to benefit the people or institutions that you choose in the amount you choose. It attempts to minimize the taxes and costs associated with your death. A good estate plan also keeps the process of settling your estate as simple and efficient as possible.



Business strategies

Sophisticated planning to meet your business needs.

We understand the challenges of running the day-to-day operations of a business and the financial protection and safeguards needed to help ensure that business owners and their families will be able to maintain their current standard of living.

Integrated Strategies for Business Owners

A well-structured plan of action can help you control your financial life so that you can feel confident about meeting your goals. Since even the best plans can't anticipate all the things that can happen in the future, we will meet with you periodically to review your progress toward your goals and adjust your strategy to changing circumstances. Like many business owners, your business and personal financial needs may be closely intertwined.

At The BlackOak Group, our financial professionals work with you to develop and execute an integrated approach designed to help you meet both your personal and business financial objectives.



- 1. Employee Benefits Plans, Pension and 401(k) Implementation**
- 2. Key Person Planning**
- 3. Executive Benefits and Deferred Compensation Plans**
- 4. Employee Planning and Seminars**
- 5. Business Succession Plan**



1. Employee Benefits Plans, Pension & 401(k) Implementation

Key employee retention is often based on providing them with a competitive benefits package. There are many tax benefits associated with a qualified retirement plan and life insurance program. Benefits packages often aid in recruiting highly trained staff and provide them with additional security that may be unavailable otherwise. We will help you re-evaluate your employee benefits to be certain that all plans are providing maximum protection and security.

2. Key Person Planning

Every successful business employs key personnel. Have you considered the impact on your business if you unexpectedly lost such a key person as a result of premature death? In the event of such loss, a well-structured continuity plan can make a difference in the continued success of your business. We can help.

3. Executive Benefits & Deferred Compensation Plans

Rewarding and retaining valued employees can be a key way to grow and sustain your business. Executive benefits and deferred compensation plans provide the business with additional tax advantages. We have the experience and financial insight to implement bonus plans, cost-sharing plans, deferred compensation plans, and other nonqualified retirement plans.

4. Employee Planning & Seminars

Many of your executive-level employees have the same or similar financial planning questions and concerns that you have. We can provide your executives with valuable financial planning information. We believe that helping these employees plan their financial future increases morale and employee productivity while potentially reducing overall costs to your business. In addition, many employees benefit from educational seminars on financial planning, retirement planning, and long-term saving and investing.

5. Business Succession Planning

Where your business is concerned, you don't leave success to chance. You shouldn't leave the business succession to chance either. Whether your business is a one-person operation, a partnership, or a closely held corporation, a business continuation plan should be a component of your overall strategy. What would happen to my business if I (or my co-owner) were to die today? If I died today, would my family's future plans be met? We can help you develop strategies to address the business continuation and family protection issues raised by these questions — strategies right for your business and right for your family.

Plan for a fulfilling life

The hard work, love and commitment you put into everyday life should carry you toward a meaningful future. Your BlackOak Group Financial Professional will meet you where you are, with advice and strategies designed for you, so you can make smart choices as your life evolves.

Holistic life planning for your finances, your retirement, and all aspects of a life well-lived.

Let's get started together.



In alliance with



**EQUITABLE
ADVISORS**

Securities offered through Equitable Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC (Equitable Financial Advisors in MN & TN). Investment advisory products and services offered through Equitable Advisors, LLC, an SEC-registered investment advisor. Annuity and insurance products offered through Equitable Network, LLC.

The BlackOak Group is not a registered investment advisor and is not owned or operated by Equitable Advisors or Equitable Network.

Fee-based and non-fee based financial planning is offered by financial professionals who are investment advisor representatives of Equitable Advisors, LLC, a SEC-registered investment advisor.