



Client First Capital

Building Secure **Family Futures**



www.clientfirstcap.com



PARTNER



Committed to Service

We're so glad you're here.

At Client First Capital, we are committed to protecting and sustaining your wealth and financial well-being for multiple generations through our firm values of transparency, trustworthiness and thought leadership. As a family advisor, we specialize in providing multi-generational financial planning that is integrated with estate and tax planning.

With over 15 years of experience as a family advisor and wealth manager, I founded Client First Capital with the goal of creating a company that reflects my values and provides impartial, evidence-based advice to my clients in order to maximize their financial well-being.

I consider it a privilege to have the opportunity to serve my clients and their families and help them make decisions that align with their values and family dynamics. I am a problem-solver for my clients, giving them the knowledge and resources to take action on what's important to them. I go to work every day not just to provide for my family, but to carry out my mission of helping my clients build a secure financial future.



Sincerely,

A handwritten signature in black ink that reads "Amar Shah". The signature is fluid and cursive.

Amar Shah, CFA, CFP®
Founder & CIO
Client First Capital

Why Choose **Client First Capital?**

There are many financial service providers you could choose from, spanning the range from large broker-dealers to small boutique firms. Here is why our clients choose us as a trusted family advisor over the rest of the crowd:

- We do not take a mass market approach. As a family advisor, we invest in building mutual trust through deep client relationships allowing us to give our clients a tailored wealth management solution.
- Our integrated wealth management solution combines investments, taxes and estate planning while taking into consideration your family's values and dynamics.
- We focus on simplicity, enabling our clients to focus on what matters most to them and their families.
- We are dedicated to transparency, giving our clients peace of mind that their interests come first.
- We consider the full scope of your wealth when you are crafting a legacy for future generations.

Our Guiding Principles

Integrity

Trust is central to a successful long-term relationship. We are stewards of your capital and adhere to the high watermark for ethical standards in the financial industry, as defined by the Chartered Financial Analyst Institution and the CFP® designation.

Transparency

We have a clear pricing model and believe in full transparency regarding compensation for our services. We are not a broker-dealer and do not take commissions, kick-backs, spreads, or other monetary compensation for the services we provide our clients outside of our fees.

Expertise and Insight

We pride ourselves on providing thought leadership in the field of financial services and can create and implement complex financial strategies around retirement income, tax planning, and estate planning.

Service and Dependability

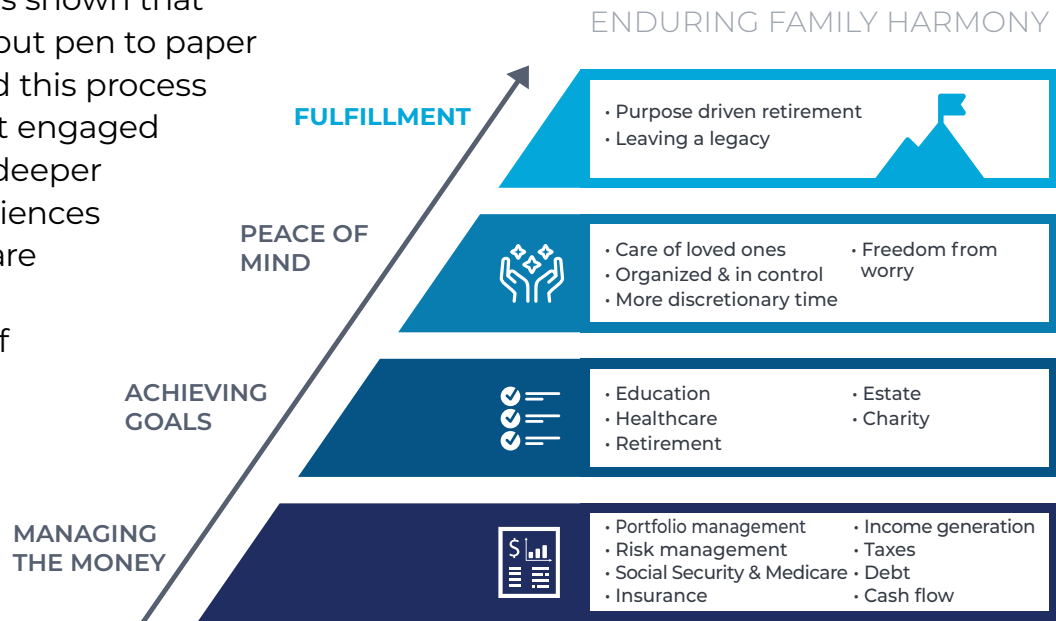
Our clients come first. It's that simple. We provide honest and impartial advice based on your goals.



Building Confidence Working Towards Fulfillment

As a family advisor, we know that excessive financial stress adversely effects physical and mental health. Our role is to help reduce financial stress which in turn improves physical health and emotional wellbeing. To achieve these goals, we use an alignment model that focuses on creating consistency between each individual's goals, values, and their spending behavior.

Research has shown that clients that put pen to paper and followed this process are the most engaged in life, have deeper family experiences and overall are happier in later years of retirement.



Personalized Planning Driven by Your Values

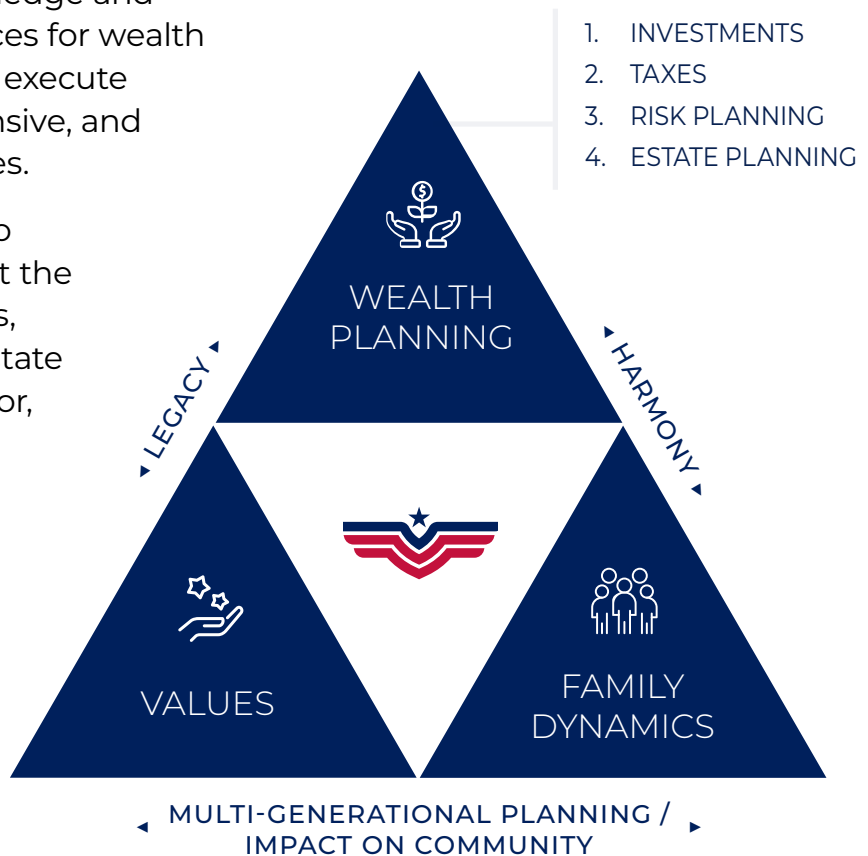


Our goal is to build trusted, long-term relationships with our clients founded on evidence-based financial advice and sound investment strategies.

Integrated Approach to **Wealth Management**

We rely on our deep knowledge and insight around best practices for wealth management to build and execute highly-tailored, comprehensive, and dynamic financial strategies.

Our integrated approach to wealth management lies at the intersection of investments, taxes, risk planning, and estate planning. As a family advisor, we are best positioned to understand how decisions impact all four of these areas.



A photograph of a middle-aged man and woman smiling warmly. The man is on the left, wearing a blue and white plaid button-down shirt. The woman is on the right, wearing a light blue striped button-down shirt and a gold necklace with a small pendant. They are in a home environment with a bookshelf in the background.

**Multi-generational
financial planning**
integrated with estate
and tax planning.

Wealth Management: **Investments**

Our investment approach is to create a tailored strategy based on a holistic view of your total portfolio. We take a long-term view to understand market volatility and pay close attention to tax implications for your investments. The steps of our investment approach include:

- 1.** Starting with a core portfolio that is matched with your risk appetite.



- 2.** Layering in additional investments in sectors that have a higher probability of success based on our research.



- 3.** Being tax-sensitive around portfolio management.



- 4.** Ensuring you have access to liquidity within your portfolio regardless of market cycles.



Wealth Management: **Taxes**

Taxes are an integral part of any well thought out wealth management strategy. When it comes to taxes, it is about what you keep, not what you make. Further, we believe that this statement holds true for both family and multi-generational planning.

We work closely with our clients and alongside their CPAs to ensure a robust tax strategy is in place. Our approach uses market-leading tax planning software and scenario analysis with a focus on balancing taxes paid today with future taxes.



Wealth Management: **Estate Planning**

Effective estate planning ensures a secure financial future for both you and your loved ones and also allows you to leave the legacy you desire.

Estate planning, when done correctly, is a dynamic process given changing asset values and tax codes. We are uniquely positioned to provide an integrated estate planning service as we see all the pieces that need to be taken into account, such as investments, taxes, values, and family dynamics.

To complement our estate planning services, we are able to serve as a corporate trustee and provide additional comprehensive financial services such as bill pay, real estate services, and tax return preparation.





Wealth Management: **Charitable Giving**



Our Solutions

We have three service options to choose from to best suit your needs:

Advice Only

We work with individuals and families to craft a highly-customized financial plan with well-defined goals and use evidence-based strategies to create the highest probability of success.

Wealth Management

We strive to provide a customized wealth and investment advisory solution focused on building and executing investment strategies with the understanding that no two clients are alike. These financial strategies take into account family dynamics/wealth succession, taxes, liquidity needs, risk tolerance, and time horizon.

Family Office & Trustee Services

We work with individuals and families with significant wealth who need our help to seamlessly align complex situations with their goals so they can focus on living their best possible life during and after their careers. This option also provides comprehensive solutions and trustee services through Fidelity and Schwab.



**We are family
advocates,
not salespeople.**



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