

Empowering our
clients, colleagues,
and communities
to flourish.



LARSON

LARSON 
FINANCIAL GROUP

LARSON 
CAPITAL MANAGEMENT

LARSON 
COMMERCIAL REAL ESTATE

LARSON 
FINANCIAL SECURITIES

LARSON 
NETWORK SERVICES

LARSON 
WEALTH PARTNERS



Evolution of Founding Vision

At Larson, we have developed a family of companies that are aligned to provide a comprehensive network of services for our advisors and clients to flourish. This combined with a community of like-minded third-party strategic partners gives our advisors an offering that includes financial planning, private placement investments, real estate management, property and casualty insurance, medical malpractice, student loan consolidation and refinance, tax preparation, and estate planning. These services are ever growing to address the latest needs of advisors who want to serve their clients and grow their businesses.

While the preliminary goal is to provide quality resources for our clients, the individual affiliates serve as lead generation sources and provide significant cross-marketing opportunities for other affiliates. Our advisors and partners are able to leverage the collective insight and experience of affiliates as a strong value proposition for clients, especially those interested in alternative or private placement investment opportunities, such as Larson Capital Management offerings.

In addition, Larson Network Services was created to provide an operational support system for affiliates in areas such as accounting, human resources, marketing, technology, and more. These support services seek to reduce the administrative burdens of the affiliates and empower them to focus on their areas of strength.

Creating World-Class Culture

We are built on the foundation of goal-oriented, servant-leaders warrior spirits. It is our belief that good business practices are clearly defined for us by principles of integrity, service, hope, and love. We strive to live out those principles in order to accomplish our mission of 'Empowering our clients, colleagues, and communities to flourish.' By taking care of our advisors, employees, and partners so that they may flourish, we believe this will overflow and enhance our clients' experience so that they may flourish.

Our founder, Paul Larson, created this business because he could not find another like it in this industry—an advisor-owned, boutique-style company built on principles devoted to serving his clients in deep, meaningful ways. In the years that followed, he has developed a platform that leveraged the strengths of collective knowledge, experience, and ideas, while still ensuring advisors have the freedom, control, and support to help their clients to be successful.



PASSION LED US HERE



Culture is Everything

We look forward to welcoming new, like-minded people who desire to participate in the growth of our culture and company.



Making an Impact

Our corporate culture is deeply rooted in service. We are passionate about helping those in need. It is so important to us that we pledge a portion of our annual profits to fulfilling local and global needs.

Volunteering is important to us. We provide our Warriors with 16 hours of “Warrior Time” each year to be used to donate time to organizations and others in need—in nearby communities or abroad.

Recent annual pledge efforts have led us to help feed thousands in India, provide computer equipment for an orphanage in the Philippines, and ensured funding for a new safe house for children of sex trafficking.

About Larson Financial Group

We are an innovative wealth management company which specializes in providing comprehensive financial planning and sophisticated investment advice to clients and other professional business owners. Nearly 15 years ago the company was founded to meet the demand that clients had in finding a one-stop resource for their financial dealings.

Since then, we have proudly served nearly 3,500 clients nationwide. Most impressively, our company's growth over the past decade has been almost completely organic.



Our Vision

To be the trusted, one-stop resource providing professional services for the most vital aspects of our clients' lives and finances.

A Brief Overview

Headquartered in St. Louis, MO, we are an independent Registered Investment Advisor and General Insurance Agency driven to impact the lives of our clients with financial planning, wealth management, and insurance solutions.

- ◇ \$1.4 billion in client assets under management.
- ◇ Over 75 employees including CFPs, CFAs, MBAs, JDs, and retirement plan specialists.
- ◇ 13 offices and nearly 3,500 clients across the nation.
- ◇ Primary clients include business professionals, retirees, and practicing physicians and dentists.

Comprehensive Planning Services



Financial Planning

It is the core of what we do. Our advisors work with clients to create a comprehensive financial plan based on goals, values, risks, and opportunities. Operating as a personal CFO, our teams walk with clients, providing concierge-level service beginning with the plan presentation, continuing through the implementation, and ongoing through the seasonal review process. We seek to uphold the highest standards of objectivity and ethics. As a result, our clients come to us for every important aspect of their financial lives and rely on us to be a trusted resource to guide them towards stability and prosperity.



Investment Management

The most important investment decision begins with asset allocation. Our aim is to develop a customized allocation for each client based on their specific risk profile and investment goals. Once established, each personal investment plan is implemented through an academic, disciplined approach to investing that seeks to keep the portfolio in line with the stated allocation strategy, while also minimizing unnecessary fees and taxes.



Insurance Planning

Directed by the financial plan and goals, a strategic insurance plan is developed to protect and preserve client assets. A comprehensive range of risks are analyzed and products are considered; including disability insurance, term life insurance, cash-value life insurance, long-term care insurance, malpractice insurance, liability umbrella coverage, etc. Insurance needs can be shopped out and addressed through our in-house General Agency. Variable insurance products are offered through our broker dealer, Larson Financial Securities, LLC.



Retirement Plan Design and Administration

We provide retirement plan consulting to employer-plan sponsors. These services include establishing, monitoring, and reviewing plan assets that are compliant with legal and regulatory requirements, as well as educating plan participants.

Comprehensive Planning Services Comparison Chart

Our broad focus provides a wide range of services to our clients and partners.

	Larson Financial Group	Financial Planning	Insurance	Law	Tax
One Focus Comprehensive financial planning.	✓				
Knowledge Speakers, authors, and podcast hosts.	✓				
Retirement Planning Build coordinated tax-advantaged retirement strategies.	✓	✓			
Tax Planning Coordinate tax-advantaged strategies, tax returns and bookkeeping.	✓				✓
Financial Contract Review Review medical employment contracts.	✓			✓	
Asset Protection Implement and/or coordinate asset protection strategies.	✓	✓	✓	✓	
Investments Investment policy which aims to reduce risk, expenses, and taxes.	✓	✓			
Practice Management Tools and advice to help.	✓				
Insurance Offer preferred insurance pricing.	✓		✓		
Estate Planning Coordinate with attorneys to help implement proper estate plan.	✓	✓		✓	✓
Employee Benefits Help construct benefit plan.	✓				
Educational Planning Financial news and education on topics that directly affect our clients.	✓				

Career Opportunities Geared Toward Success

We are here to help you succeed through mentorship and segmented coaching to advance skill sets and businesses. With no cap, the earning potential is limitless.

Operational Infrastructure Equipping you to focus on your clients



Collaborative Transition Team

Cross-department team members offer support with the intricate matters of a transition, including client communication, paperwork and new business strategies. Every effort is taken to ensure the transition process is as seamless and easy as possible.



Back-Office Operations Team

Our advisors are viewed as clients of the company, which means we provide world-class resources and support with the same kind of personalized service experience you bring to all of your new and existing client cases.



Portfolio Management and Analysis Team

A team of analysts and managers assist in the creation and implementation of investment strategies, constructing customized prospect presentations and leveraging insightful research. Our goal is to increase the speed and efficiency of your practice by providing instant access to account and client information, broad investment offerings, secure document storage and eSign capabilities for faster processing.



In-House Financial Planning and Insurance Support

We have internal financial planning and insurance team members to support Advisors in designing and implementing advanced planning strategies covering all aspects of retirement, wealth transfer and asset protection. Our team provides direct technical expertise during client meetings, as well as custom analysis and modeling for more complex cases. Advisors attend training sessions that incorporate case studies and innovative techniques to improve advisor satisfaction and profitability.

Continued Operational Infrastructure

Equipping you to focus on your clients



Streamlined Investment Process and Track Record

We provide fee-based portfolio management on a discretionary basis. Our model portfolios are constructed by our investment committee. The committee meets bi-weekly to discuss macro-economic trends and strategize on portfolio selections. Proprietary analytics programs are utilized, including Efficient Frontier Analysis, Monte-Carlo Analysis, and time-period analysis to shape allocation selections. We then populate allocations with carefully selected investment products, such as ETFs, mutual funds, and individual bonds. On a case-by-case basis, we may recommend the use of private investment funds, hedge funds, annuities, cash-value insurance, among other investments.



State of the Art Technology

We know that this industry changes at breakneck speeds and clients expect cutting-edge solutions and sophisticated tools for their financial needs, all while staying compliant in our heavily regulated environment. We are passionate about staying ahead of the times with technology systems that put advisors in better competitive positions to cater to their clients' needs and build deeper relationships. Additionally, being cloud-based allows our advisors to have secure access around the clock giving them the flexibility to conduct business from anywhere at any time.

Continued Operational Infrastructure

Equipping you to focus on your clients

Solutions we use



This industry-leading CRM is the backbone of our technology platform. Full integration with portfolio reporting and marketing programs allows our advisors to strategically address client needs and chart new routes of opportunity for business growth.



The nation's largest portfolio accounting service provides data aggregation, performance reporting, trade order management, and advisory fee billing technologies delivered directly through cloud-based CRM integrations. In addition, Orion provides an award-winning advisor branded mobile app, lead qualification app, video statement app, and an open API providing easy data access and integration capabilities to third-party applications.



Our comprehensive financial planning platform allows us to take a much more holistic approach to portfolio management that operates efficiently without sacrificing client service.



Provides extensive stock and fund research, portfolio monitoring and analysis tools, and economic indicator databases allowing our advisors to offer in-depth asset management for every investor.



Making portfolio management simple, flexible and efficient. The software allows firm-wide trades with various levels of customization which can then be executed directly with the custodian.

Custodians we use



Custodians TD Ameritrade, Charles Schwab, and Fidelity provide proprietary account reporting software, as well as friendly user interface to fully support advisor-client collaboration.

Continued Operational Infrastructure

Equipping you to focus on your clients



Support Business Generation with Marketing Initiatives to Assist in Growing Businesses

The core of our business strategy is focused on leveraging marketing, communications, branding, public relations, and relationships for generating new business. Our growth and recognition are largely a result of targeted marketing efforts. Each advisor is supported by our marketing team of creative professionals with the skills and resources to assist in growth.

Approved Content and Streamlined Communication

Our marketing platform and resource library enables our advisors to send compelling content to clients, prospects, and COIs. Strategic marketing support ranging from customizable communications to ongoing, value-added programs are available to help build your brand and your business.

Digital Marketing and Online Presence

Delivering continuous brand recognition and inbound leads through a professional online presence and Search Engine Optimization.

Social Media Content and Coaching

Regular posts provide our advisors with easy-to-implement content to leverage individual social media presence. One-on-one coaching is available to more effectively utilize the strategy.

Recognition as a Top Wealth Advisor

Larson has been recognized in national publications such as Financial Advisor, Financial Planning, Financial Times, and Investment News.

Public Relations Recognition

Providing third-party credibility that enhances the overall brand and prowess by contributing insightful content to reputable industry publications.

Affinity Relationships

Key relationships are built within partnerships and resources that direct new leads to our advisors and brokers.

Key Participation in TD Ameritrade's Advisor Direct Platform

Delivering warm, closable leads to participating advisors on a consistent basis. The share of referrals is increasing and will further expand our Advisor Direct involvement with additional teams and offices.

Investment Philosophy

Fiduciary

We believe that there is a better way to deliver wholistic investment services to high net worth families. We strive to operate in a structure that mitigates the conflicts of interests that has plagued the financial services industry for too long. By being an independent company upholding the fiduciary standard, we value objectivity above all else so we can truly sit on the same side of the table as our clients. Clients and investors are treated as family when they walk through our door.

Independence

Advisors are more successful when they have the freedom to manage and grow their practice in ways that best suits them and their clients with a broad range of financial management products and dedicated support teams. In a competitive market, long-term success depends on the value that you deliver to your clients. Through constant open communication with our advisors and assistants, we are able to collectively adapt to changing factors in the industry and address variation in clients' needs.

Allocation Strategy and Process

In general, we subscribe to an investment strategy that is driven by diversification and reallocation, keeping fees low, and creating tax-efficiency. Built on well-founded academic data and ongoing research studies, systematically identifying value across global asset classes and minimizing underlying investment expenses, we strive to generate positive risk-adjusted returns over full-market cycles.

Individual Coaching Development

Our advisors go through an onboarding process that focuses on best practice training as well as products, investments, and advanced planning to continuously upskill associates. One-on-one individual coaching, as well as team training are included. Our segmented coaching is designed to help advisors advance from associate to senior advisors. There is no upside cap. The Larson Financial Pathway to Success provides for unlimited earning potential.

1 **Maintaining a Long-Term, Disciplined Approach**
Investing is a marathon, not a sprint. Advisors can help their clients see the big picture by essentially coaching them to evaluate their portfolio in a long-term context instead of seeking instant gratification. Investing can be an inherently emotional experience. Advisors have to maintain a disciplined approach that avoids the temptation of chasing returns.

2 **Applying an Asset Location**
The coordination of assets between taxable and tax-advantaged accounts can add value to your portfolio every year that builds up quickly. We believe a properly structured portfolio will hold broad-market equity investments in taxable accounts while keeping taxable bonds within tax-advantaged accounts. This approach strives to generate higher returns with more stability by spreading the yield between taxable and municipal bonds.

3 **Asset Allocation**
Our clients should begin with an investment policy statement that outlines the financial objectives of the portfolio. Having this blueprint in place provides a solid foundation for the advisor and client relationship. Not only does it allow them to adopt an investment philosophy and embrace it with confidence, but it also makes enduring the inevitable ups and downs of the market more tolerable.

4 **Employing Cost-Effective Investments**
Advisors constantly seek ways to control costs so they can efficiently deliver higher-than-expected returns. Every dollar spent on management fees, trading costs, and taxes is a dollar less for your potential net return. By paying less you are essentially keeping more, regardless of how the market is performing in general.

Continued Individual Team Coaching Development

5 **Maintaining Proper Allocation through Rebalancing**
Risk tolerance is different for every investor. It's up to the advisor to reconcile the risk/return characteristics of a portfolio with the client's appetite for taking risks. The objective of a properly implemented rebalancing strategy is to minimize risk, rather than maximizing return.

6 **Implementing a Spending Strategy**
When the time comes to divest your portfolio, it is important to consider this income in the context of your estate so that tax liabilities are minimized. The acceleration of income taxes and the resulting loss of tax-deferred growth can negatively affect a portfolio. An informed withdrawal order strategy will minimize the total taxes paid when a client reaches retirement which ultimately increases the wealth and longevity of their portfolio.

7 **Investing Income versus Total Returns**
Our approach goes beyond just answering how to create an income stream into retirement. We help to identify income streams that are tax efficient. We look for strategies that balance the income needs of clients but not at the expense of greater investment risk due to large concentrations of certain sectors which could adversely impact the lifespan of the portfolio. This consideration of both income and capital appreciation has grown from of a desire to help retirees avoid the risk of falling short of their long-term financial goals.



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Advisory services offered through Larson Financial Group, LLC,
a Registered Investment Advisor.

Securities offered through Larson Financial Securities, LLC,
member FINRA/SIPC. Larson Financial Group, LLC, Larson
Financial Securities, LLC and their representatives do not
provide legal or tax advice or services.

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