maximizing life by
maximizing wealth

Ankerstar Wealth

A Risk-Aligned Approach to Investing

Personalized Investment Portfolios Designed for Intelligent Investing

Our Mission

Founded in service - A Client-Focused View

Dear Financially Curious Reader,

The strongest point of any firm is its foundation. While the firm has grown since 2014, Ankerstar Wealth still services the same principles upon which it was founded. Our founder, Steve Ankerstar, started his journey with investing at the ripe age of 16. Entering into service with the United States Air Force after college, Steve rose through the ranks as a stealth fighter pilot, but also kept his passion for investing. Throughout his two decades serving in the USAF, Steve performed pro bono financial planning, helping veterans and their families to maximize life by maximizing wealth. Each advisor we welcome to the team has similar stories rooted in service and a deep passion for investing.

Maximizing life by maximizing wealth eventually became the vision of the firm when Steve left the Air Force and founded it in 2014. By cultivating a personal relationship with each client, we are able to gain an understanding of your life goals and strategically maximize your chances of meeting them financially. Whether you can resonate with wanting to send your kids to college, take an extra vacation each year to make memories, or have a peaceful retirement, we're here to help.

This targeted focus on every client is what AW strives to maintain. Regardless of your financial situation, age, risk tolerance, or any of the other factors that make a client unique, there is a plan that can be formulated to secure improvement in your financial future. As fiduciaries we are required to put your best interests at the forefront of our advisor-client relationship.

The remainder of this brochure will provide more detail on the benefits of choosing Ankerstar Wealth to help you maximize your life by maximizing your wealth. It includes a summary of our investing process and the unique methods we use to ensure you're taking on a level of risk you're comfortable with - because investing should feel reassuring and be easy to understand.

From our family to yours, we hope that you can achieve all of the financial goals you desire, and even if it is not with us, there are several useful strategies outlined in the rest of the brochure that we believe can help you to do so.

Sincerely,
Your Ankerstar Wealth Team

Learn more about our foundations as a firm at ankerstarwealth.com/about-us

The Ankerstar Wealth Team

Steve Ankerstar
Certified Financial Planner®

Mike Younkman
Chief Investment Officer

Candice Licht
Operations Manager

Corey Hinkle
Lead Financial Advisor

Jaden Verrico
Portfolio Manager

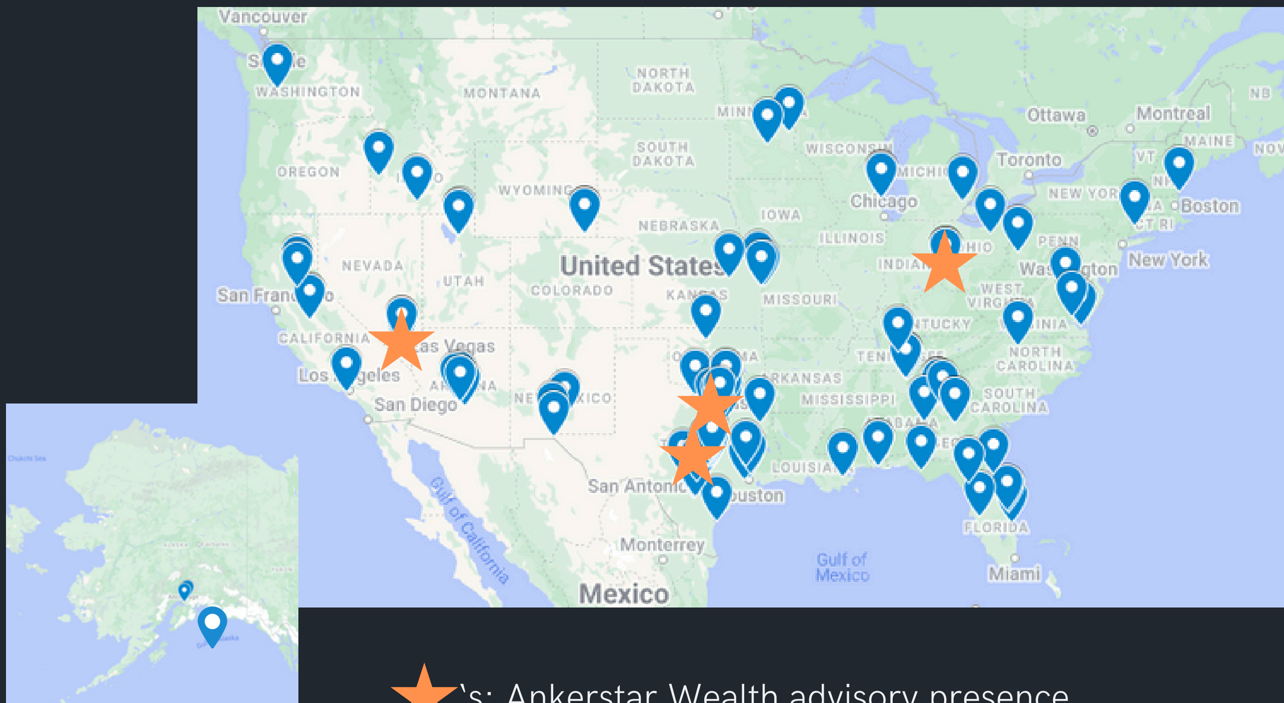
Micky Barnard*
Estate lawyer

Michael Majefski**
CPA

Joel Hanson
Financial Advisor

David Chisum
Financial Advisor

A Texas-based firm with a **NATIONAL** presence



’s: Ankerstar Wealth advisory presence.

’s: Ankerstar Wealth client presence.

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4 THINGS WE DO FOR YOU AT ANKERSTAR WEALTH

1. We make as much money as we can within your risk tolerance.
2. We apply advanced tax strategies so you can minimize what you pay to the government
3. We ensure all legal structures are in place to protect you from the complications that life throws at you
4. And whether you know a lot or literally nothing, we can explain to you what’s going on in terms that make sense to you

Why Choose Ankerstar Wealth?

"Maximizing Life by Maximizing Wealth"

Ankerstar Wealth's service-based philosophy can be summarized by the five simple words stated above. Our purpose as an organization is to enable clients to extract as much value as possible from the wealth that they accumulate and subsequently spend. To do so, the firm is working towards setting up a family office model, where your advisor, tax professional, and estate planning lawyer are all under one umbrella, and thus information flows much more efficiently. After all, if you are going to grow your wealth, you know that time is invaluable. Ankerstar Wealth is set up to reduce the amount of time you have to spend forwarding documents and introducing different professionals.

"Putting the Information in Your Hands"

The greatest service a person can do for themselves is to become intimately familiar with their financial situation. Does that mean you must know every investment that Ankerstar Wealth chooses or the tax implications of different accounts? Not necessarily, but it does mean that you should have the ability to access your holistic financial picture more than every quarter, or however you are used to sitting down and reviewing your financial plan. By flowing our tech stack through one centralized vendor, that means that all of our clients have access to an app on their phones which shows everything from advisor-generated reports, to financial plans, to portfolio performance information. This free-flow of information from firm to client makes the typically closed-off process of wealth management incredibly transparent and gives you the opportunity to be as involved as you want with your wealth journey.

"Investment Selection with Fees in Mind"

Since the very beginning, investment selection has been a core competency of Ankerstar Wealth. Our firm operates an in-house team which curates a selection of 15 different portfolios as core selections in the investing process, but also purchases things like individual bonds, CDs, and alternative assets every day. This is a stark contrast to most firms, which simply put you in baskets of mutual funds with expense ratios that often exceed 1%, meaning that you not only have to pay your advisor around 1%, but the fund manager too, totaling your fee to oftentimes double what you think you are paying. By taking the team in house, Ankerstar Wealth passes on cost savings to you. Also, with the help our Investment Advisory Board we have often been able to identify opportunities that outperform respective benchmarks, just ask your advisor to show you a Stratifi comparison.

CLIENT EXPERIENCE ONBOARDING ROADMAP

STEP 1: Discovery Meeting - Day 0

- Listening to what is important to you, your family, your legacy.
- Discuss lifestyle goals, business interests, family dynamics, liquidity needs
- Discuss services offered that align with client's needs/interest and detail on how those services work.
- Identify services that best fit client needs.

STEP 2: Strategic Planning & Onboarding Prep - Week 1

- Gather necessary data via client completion of intake form and risk questionnaire
- Collection of necessary documents and statements for analysis – advisor will analyze current investments and any potential complications.
- Assess asset transfer needs and restrictions based on statement analysis
- Advisor will draft a tailored IPS (Investment Policy Statement) in alignment with client needs, goals and risk profile.
- Investment Advisory Contract sent to client for review and signature.

STEP 3: Account Setup & Asset Transfers - Week 2

- Client receives welcome material and account opening and transfer approvals
- AW Team confirms and tracks account openings and asset movements
- Advisor begins portfolio construction per IPS/client risk profile

STEP 4: Follow-Up, Deployment of Solutions - Week 3

- Client receives portal access.
- Existing accounts are transferred and new assets added.
- Advisor continues portfolio construction. Funds are allocated according to the predetermined investment strategy, aligning investments with the client's risk profile and liquidity needs.
- Follow-up meeting to review account structure, discuss reporting frequency, benchmarks, communication preferences, provide investment feedback, and answer client questions.

STEP 5: Ongoing Portfolio Review/Strategy Meetings - Week 4

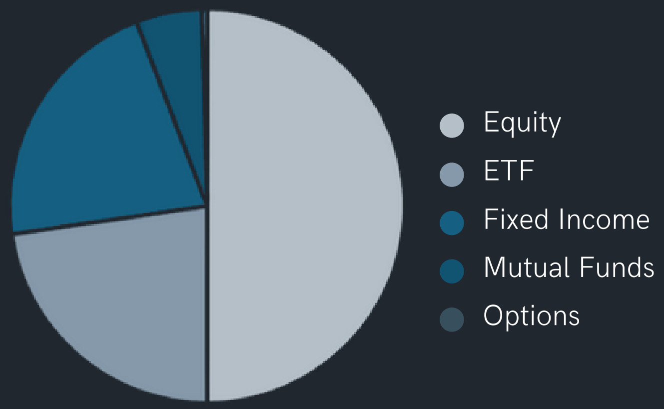
- Review progress toward goals and upcoming liquidity needs
- Evaluate retirement projections and make financial plan adjustments
- Discuss estate planning, charitable giving, and education funding
- Integrate our CPA and estate planning partners into the conversation as needed through the Family Lite model
- Transfer existing accounts and add any new assets
- Allocate funds into your predetermined investment strategy (including models, alternatives, or individual holdings)
- Continue making adjustments to financial plans

Investment Summary

$130M

Current AUM/AUA July 2025

holistic overview of firm operations and holdings



Investment Themes

The firm seeks to identify trends in the global economy and invest in sectors that benefit from these global movements. This includes a focus on what AW considers to be world-changing, high growth potential companies that have demonstrated a maturity in terms of their management and processes.

Tax Efficiency

The goal of investment strategies will ultimately produce income over the long term, which in most cases results in taxable events. Ankerstar Wealth wants to help you develop a relationship with taxes that allows you to view them as less of a problem and more of a puzzle to be optimized. We employ several strategies to accomplish this goal.

Opportunity Zones

Opportunity Zones are a unique way of managing large chunks of capital gains from things like investment or business sales. Through our relationship with Cantor Fitzgerald your gains go into a real estate project in a designated opportunity zone and are exempt from taxes for an additional lock-up period, typically 10 years. After 10 years of getting additional returns, you pay taxes on the original gain with a 10% stepped up basis, likely resulting in increased end wealth as compared to simply taking the initial tax bill and reinvesting.

Direct Indexing

Direct indexing optimizes taxes by allowing investors to harvest losses from individual stocks within an index, offsetting capital gains and reducing taxable income. This personalized approach, which Ankerstar Wealth performs via our models, enables us to strategically sell underperforming assets while maintaining overall exposure to the market. This can result in a decreased tax bill for you, the client. Additionally, direct indexing allows for more control over charitable giving and portfolio rebalancing, further enhancing tax efficiency, as is touched on with donor-advised funds..

Donor-Advised Funds

Donor-advised funds (DAFs) optimize taxes by allowing clients to make charitable contributions and receive an immediate tax deduction, while deferring the actual donation to charities. By contributing appreciated assets like stocks, clients can avoid capital gains taxes while deducting the full market value of the donation. Additionally, DAFs enable clients to bundle several years' worth of charitable donations into one, maximizing tax benefits during high-income years. Adopting this strategy , Ankerstar Wealth is able to help you achieve your charitable goals in a tax-optimizing manner.

Risk Alignment

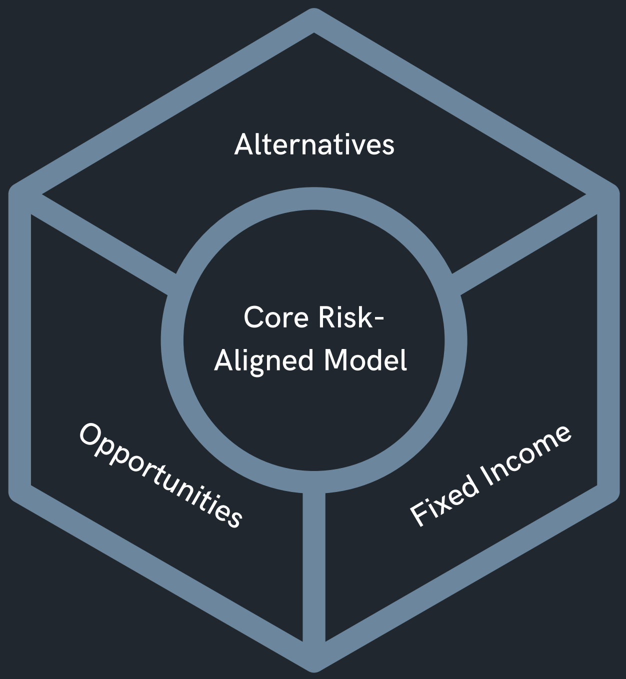
AW's investment philosophy ensures that every client is provided a customized portfolio that aligns with their risk tolerance. This ensures that the client's projected maximum loss of capital in a given period (drawdown) is set to a level that aligns with their comfort level of short-term losses, which in turn coincides with an upside potential that will help them meet their goals.

Portfolio Holdings

A Core and Satellite Approach

A portfolio's strength comes from its underlying holdings. Utilizing a core of best of breed stocks as well as a selection of thematic ETFs, AW is able to establish a foundation for each client in accordance with their risk tolerance. In addition to this core, AW provides individually targeted flexibility for clients based on their specific needs. This flexibility allows for the inclusion of satellite holdings, which thanks to existing relationships includes alternative investments such as Cantor Fitzgerald Opportunity Zones and Blackstone Private Funds.

In short, our core-and-satellite investment strategy provides long-term strategic guidance with a risk aligned core while maintaining the short-term tactical flexibility in your satellite positions that allows our advisors to use their expertise on market conditions to keep your investments on the right track.



A QUANTITATIVE APPROACH TO INVESTING

Introducing

The Risk-Aligned Core

A personalizable collection of carefully designed portfolios built with a focus on thematic, high-conviction investing. Each selection has a crafted risk-range, aiming to limit drawdown to a risk that the investor is comfortable taking.

This approach is available to every investor and strategically tailored to their unique risk tolerance using a combination of one of the portfolios below and thoughtfully selected satellite holdings. Each portfolio has an assigned risk number representing a combination of max drawdown, return, etc, which we'll explain more thoroughly on the next page. Additionally, each portfolio risk number is an approximation of the percent of equity in the portfolio (e.g. 5.0 - Balanced) has around 50% equity.

1.0 — 10.0

Conservative

3.0 - Capital Preservation
Designed to maximize income while being used in coordination with a carefully personalized bond ladder or other fixed income options.

3.5 - Capital Preservation Plus
Maximizes income utilizing high-yield bond funds and a selection of unique equity income funds designed to minimize downside risk.

Moderate

5.0 - Balanced
A strategic combination of income and growth potential aimed at a balance of capital accumulation and preservation.

5.5 - Balanced Plus
Focuses on "best-of-breed" companies in a variety of sectors as well as equity income funds to maximize growth while generating a high dividend yield.

Moderately Aggressive

6.0 - Moderate Growth
A growth-focused core focused on established large-cap companies containing a strategically crafted income stream with a balance of high and low income bonds.

6.5 - Moderate Growth Plus
Growth-focused portfolio utilizing established large-cap companies as well as thematic ETFs to capture sector-specific upside.

Aggressive

7.5 - Aggressive Plus
A portfolio of roughly 75% equities focused on best of breed stocks and high income bond exposure to maximize total return.

9.0 - Highly Aggressive + EGO
A growth-focused portfolio with a tailored focus on what AW deems to be exponential growth opportunity (EGO) companies as well as growth-focused thematic ETFs.

Specialized Portfolios

AW Income Generation
A range of models which aim to produce total income of 4-6% of the portfolio whilst protecting capital. Great fit for retirees.

AW Small Accounts
Models ranging from growth to conservative for smaller account sizes (<$10k) such as newly funded Roth IRAs or child UTMA accounts.

AW EGO Stocks (5 and 10)
Concentrated exponential growth opportunity (EGO) individual stocks for highly aggressive investors with 5 or 10 of our highest conviction growth holdings.

AW Aggressive Plus w/ Income
Employs a SPY technology ETF at the same weighting as the market cap of tech in the SPY with remaining funds tactically deployed into high conviction dividend growth companies.

THE IMPORTANCE OF A RISK NUMBER

Why a number?

Typically, words like conservative, moderate, and aggressive are as far as advisors will go with their clients. While giving a broad understanding of the client's needs, these words alone are a disservice to the client and their individual investing experience. You get a much better understanding of these words when numbers are assigned alongside them.

What is a risk number?

8.4

The risk number is really called a PRISM Score. By using the PRISM Score, Ankerstar Wealth is able to target specific risk tolerances using actual historical data in coordination with Stratifi. The Stratifi software assigns investment a PRISM score, 0-9.9, based on numerous factors such as historical returns, maximum drawdowns, etc. For reference, a portfolio invested 100% in the S&P500 is at an 8.4 risk. Thus, anything above this risk is considered to be "above-market" risk and vice versa for below.

How does AW use risk numbers?

Each client will be assigned an overall risk number and range. This serves to match their overall investing goals and risk tolerance in general. Separately, each of the client's accounts will receive their own risk targets and ranges. This allows AW to position different accounts in different risk targets based on factors such as their taxability.

Risk Alignment Pipeline

New client meets with an advisor and lays out their investing goals as well as history with investing.

Advisor assigns risk numbers and ranges to client accounts.

Client approves risk assignment via contract.

Investing begins. Client is placed into a core that aligns with their risk and pre-discussed satellite investments are acquired where applicable.

ENGINEERING THE CUSTOMIZED PORTFOLIO

"Each and every client is unique, and with that uniqueness comes the importance of being able to curate a strategy based on goals. Whether the goal is to grow money for retirement using the general market or target non-traditional fixed income for someone who is already retired, our advisors can craft a portfolio for you."
- Founder & CEO Steve Ankerstar

DRAWDOWN VS UPSIDE

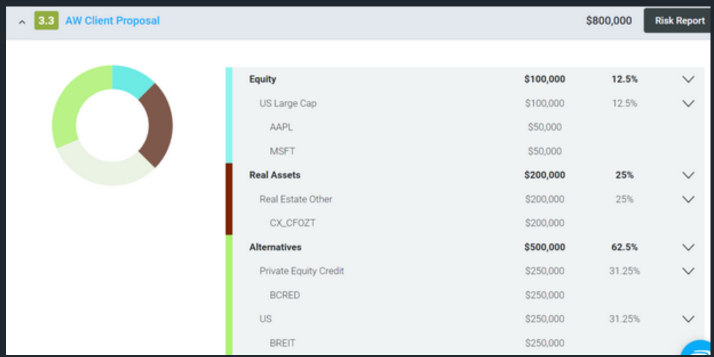
The risk conversation with the client starts with two key questions:

1. What is your acceptable percentage of principal loss in a short term period?
2. What is your desired annual rate of return?

Question 1 is integral to intelligent investing. By outlining how much one is comfortable seeing in drawdown over a short term period, you can start to formulate a portfolio that maximizes returns possible at that level of drawdown.

CLIENT RESPONSES

PORTFOLIO DRAFT



Equity	**$100,000**	**12.5%**
US Large Cap	$100,000	12.5%
AAPL	$50,000	
MSFT	$50,000	
Real Assets	**$200,000**	**25%**
Real Estate Other	$200,000	25%
CX_CFOZT	$200,000	
Alternatives	**$500,000**	**62.5%**
Private Equity Credit	$250,000	31.25%
BCRED	$250,000	
US	$250,000	31.25%
BREIT	$250,000	

Portfolio customization benefits both the client and advisor. The client receives the net benefit of having a portfolio that fits their investing philosophy while the advisor benefits from having the flexibility of operating within a risk range rather than a fixed investment portfolio. This allows the advisor to take advantage of tactical opportunities to achieve financial objectives.

Here we can see a draft proposal for a client with a moderately aggressive risk tolerance. AW has conferred with the client and determined two private equity investments for total return and an Opportunity Zone to roll previous capital gains into. In addition, AW puts the client in two high-conviction individual stocks based on previous company employment, which also have a higher upside and drawdown potential than the PE and OZ investments. We have optimized their risk, deferred capital gains, and fit their wishes. This type of service is what AW strives to perform for each and every client.

Enhancing the Investing Experience with

AUTOPILOT

At Ankerstar Wealth, we've partnered with Autopilot to give investors a more efficient and hands-off approach to managing their finances. Autopilot is a modern investment platform that lets you automatically follow and invest in curated portfolios - right from your own brokerage account. No transferring funds. No giving up control. Just smart, real-time automation. This strategy is typically provided for non-AUM clients.

Ankerstar Wealth Portfolios:

How it works:

Connect Your Brokerage

Securely link your existing brokerage account—no need to move your money.

Select a Portfolio

Choose from Ankerstar Wealth's custom strategies like Bitcoin Alpha or Bitcoin Hedged.

Autopilot Goes to Work

Your account automatically mirrors every trade in real time, proportionally to your investment.

Stay in Control

You can pause, stop, or switch portfolios at any time—your funds stay in your account, always.

Elevating Your Wealth Journey

Ankerstar Wealth is committed to elevating the client experience, and our new Endgame Lounge and executive classroom are a reflection of that mission. These spaces were designed to create more engaging, personalized interactions—whether through educational events in our state-of-the-art classroom or meaningful conversations in the relaxed, elegant setting of the Endgame Lounge. It's all part of our effort to deliver a deeper, more valuable experience for every client we serve.

The Endgame Lounge

We designed the Endgame Lounge to be an environment where clients can relax, connect, and engage in meaningful conversations. We regularly host happy hours where clients enjoy curated food and drinks while hearing from trusted sponsors about potential investment opportunities and financial strategies. The atmosphere is intentionally designed to spark valuable discussions and create a more personal, engaging client experience.

Executive Classroom

We created our executive classroom as a dedicated space to host in-depth sessions on a wide range of financial topics. These classroom events are designed to educate and empower our clients, providing the opportunity to dive deeper into key areas of wealth and financial planning. Whether it's tax strategies, estate planning, or investment insights, clients are encouraged to ask questions and engage in meaningful discussions that help them make more informed decisions about their financial future.

FAMILY OFFICE LITE

At Ankerstar Wealth, we're building a streamlined, modern take on the traditional family office —designed to deliver high-level coordination across every area of your financial life. With the recent addition of an in-house CPA and plans to bring on an estate attorney, we're assembling the core team that allows us to offer comprehensive, flat-fee service under one roof.

Micky Barnard - Estate Lawyer
(512) 769-6186

Steve Ankerstar - Certified Financial Planner®
(512) 701-1989

Michael Majefski - CPA
(512) 689-3024

The Traditional Way

- Juggling separate professionals
- Gaps in communication
- Overlapping fees
- Missed opportunities

The Ankerstar Way

- One team, one plan
- Real-time collaboration
- All-In pricing
- Proactive strategy & execution

This model is just the beginning. Not every client needs a full-scale private office, which is why our Family Office Lite approach delivers the same high-level service and coordination in a more accessible, flexible structure - with a simple all-in pricing model. As we grow, we're adding new talent - including a fifth advisor and the continued development of our next-generation team- so we can bring this elevated experience to more families across the country.

Our mission remains the same: maximize life by maximizing wealth - and our AW Family Office Lite model helps us do exactly that.

DISCLAIMERS

Versions of the firm's latest compliance documents are available at ankerstarwealth.com.

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