

Discover PCM Encore: Tailored Guidance for Your Future

Encore Investment was designed from the ground up to put clients first. We are an independent fiduciary financial advisor, taking an in-depth, comprehensive approach to helping you meet your financial goals.¹



PCM Encore grew out of the multi-billion dollar family office of Michael Paulus. The firm began because Michael envisioned a more effective way to address his family's financial planning needs and manage their assets after building two highly successful businesses.

Our investment counsel reflects the sophistication and individual client focus of our family office background.

PCM Encore has more than \$1.2 billion in assets under management and Advisors located in Washington, Colorado, Texas, and Virginia.²

What You Can Expect from a Relationship with Us:

- A Fiduciary relationship where your needs are put first.
- Comprehensive Financial Planning developed through a deep understanding of your financial goals and objectives.
- Investment Management tailored to achieve your unique financial goals and objectives.
- Direct, personalized advice and service.
- A Competitive, transparent fee structure

¹ PCM Encore acts as a fiduciary for investment advisory services. This fiduciary standard applies only when providing such services as defined by applicable regulations.

² As of December 1st, 2024, PCM Encore manages **\$1.2 billion** in assets. This figure is subject to change and includes discretionary and non-discretionary accounts.

Safeguarding Your Assets

As a fiduciary advisor, we hold all client assets at trusted third-party custodians chosen for their financial strength and platform capabilities.³ As an independent firm, we have an open architecture that allows us to select the right custodian for your portfolio.

Our partners include Charles Schwab, Fidelity, and Morgan Stanley.

Our partnership with Morgan Stanley also allows us to offer clients access to Private Banking and Lending Services.

Comprehensive Wealth and Financial Advisory

Extensive personal financial planning focused on optimizing your resources in pursuit of your specific goals drives the advice we offer. Our approach is holistic, intended to find and develop synergies between your income and expenses and assets and liabilities, and to help control costs, mitigate potential risks, and augment financial efficiency wherever possible.

Your financial planning team is invested in understanding you so they can tailor a plan that fits your life. The components of that plan typically include:

- Retirement Income Planning
- Cash Flow Management Focused on Tax-efficiency
- Risk Management
- Expense and Debt Management
- Goals-based Planning
- Insurance Planning
- Investment Strategy
- Optimizing Social Security & Medicare
- Tax Reduction Planning

Depending on your specific circumstances, your plan may also address important topics like:

- Business Succession Planning
- Trust and Estate Planning
- Wealth Accumulation
- Education Planning
- Philanthropic Planning
- Estate Planning

In Partnership with
Morgan Stanley



³ PCM Encore does not assume liability for custodians' actions.

Investment Management

Your portfolio is an extension of your financial plan and is fashioned to align with your specific risk tolerance, time horizons, and liquidity needs, among other factors unique to you.

Each investment management relationship is unique and the portfolios we craft reflect those unique circumstances.

Our open architecture frees us to explore opportunities that most appropriately solve a client's specific financial needs. This may include:

- Tax-efficient Direct-Indexing
- Exchange Traded Funds
- Individual Fixed income Securities
- Private Credit
- Private Infrastructure
- Private Equity
- Real Estate
- Mutual Funds



The hallmarks of our investment management approach are an adherence to the science of **Modern Portfolio Theory** and conviction that asset allocation will be the main driver of your portfolio's return. We seek to augment these foundational principles by applying deep scientific and technological rigor as we construct and manage your portfolio.

We stringently monitor portfolios to take advantage of ongoing rebalancing and tax-loss harvesting opportunities that may materially benefit you. This strict attention to detail is driven by a thorough understanding of your circumstances and an unwavering alignment to the various milestones identified in your financial plan.

A Year in Our Relationship

Our comprehensive wealth management approach includes constant portfolio monitoring intended to optimize after-tax total return aligned with your unique financial objectives. Our holistic methodology seeks to efficiently execute each component of your financial plan aligned with your specific financial circumstances.⁴



These unfold over the course of time and throughout a typical year they will include, but are not limited to, the following:

January to March

- Tax Efficient Distribution Strategy Review
- Annual Financial Plan Review
- Review Required Minimum Distributions
- Confirm Tax Withholding Elections
- Confirm Cash Needs for Upcoming Year

April to June

- Review IRA/Roth IRA Contributions
- Review 401(k) for Rebalancing
- Investment Portfolio Review
- Insurance Review
- Estate Planning Review
- Gifting Strategies for Estate Planning
- Tax Return Analysis

July to September

- Tax Return Collection
- Beneficiary Review
- Review Client Cash Flow Projections
- Update Outside Assets (Real Estate, External Accounts)
- Discuss Roth Conversion Opportunities

October to December

- Tax Report Review and Tax Projections
- Tax Minimization Income Planning
- Review Distributions for Upcoming Year
- Charitable Giving Opportunities
- Review Client Goals for Upcoming Year

Technology And Partnerships

We aspire to provide an unparalleled level of white-glove service to our clients and champion wholistic financial advice. PCM Encore has partnered with several leading technology companies to implement that advice quickly, efficiently, and accurately.⁵

By leveraging partnerships with top-tier technology providers, we monitor portfolios to capitalize on ongoing rebalancing and tax-loss harvesting opportunities that could significantly enhance your financial position. This meticulous approach is informed by a deep understanding of your unique circumstances and a strong commitment to achieving the milestones outlined in your financial plan.

These include:

Wealth.com: We partner with Wealth.com⁵ to provide you with free tools and a network of experts for your estate planning needs. This potentially includes the creation of trusts, wills, medical power of attorney, directives, and other critical documents. We also use this technology to provide visualization tools for more complex estates.

Orion and Addepar: We use Orion and Addepar to aggregate all your assets, both those we manage for you and other assets like your home. This allows us to offer you a complete view of your balance sheet and ensure we are managing your financial plan in the most wholistic way possible.

eMoney: We use eMoney for its sophisticated suite of planning tools to build you a comprehensive and science-based financial plan.

Box, DocuSign, Salesforce: We partner with the leading providers of secure document handling and CRM to ensure your privacy and data security.

Pontera: We partner with Pontera to access and manage 401(k) and other retirement plans to ensure we are providing as wholistic investment management advice as possible.

Morningstar Advisor: We utilize the Morningstar Advisor platform to aid us in our comprehensive analysis and due diligence of investments.



Our Leadership

Our Founder **Michael Paulus** is a recognized leader in finance and technology who built two multi-billion-dollar financial technology companies that collectively report on more than \$6 trillion of assets and have helped millions of Americans meet their financial and protection needs.

Michael is a financial thought leader who holds two patents for his innovations in financial technology. Both of these inventions help financial institutions and advisors better understand and manage client portfolios.

Michael has been featured in the **Wall Street Journal**, **New York Times**, **Fortune**, and other leading financial publications.

Michael is a graduate of Stanford University, where he combined his love of finance and technology to earn an undergraduate degree in Economics and a Master's degree in Management Science and Engineering. While at Stanford, Michael helped manage the Charles R. Blyth Fund, a student-run investment portfolio that invests a portion of Stanford University's endowment.

Earlier in his career, Michael was a consultant at the Boston Consulting Group and a Partner at Andreessen-Horowitz, a leading Venture Capital Group that now manages more than \$42 billion.



Featured in:

FORTUNE

WALL STREET JOURNAL

The New York Times

Your Journey with PCM
Encore Begins Here.

