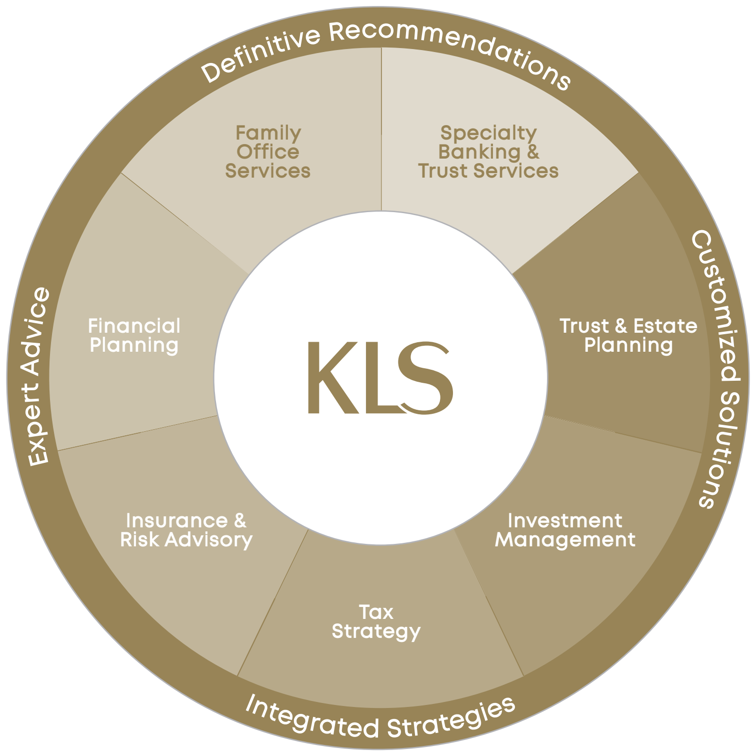
KLS

A DIVISION OF BOSTON PRIVATE

COMPLETE FINANCIAL MANAGEMENT

ABOUT KLS

Founded in 1989, KLS, A Division of Boston Private, is a boutique wealth manager dedicated to delivering fully-integrated, advanced wealth planning and investment management solutions to address the complex needs of individuals, families, and family offices with substantial wealth, across seven discrete areas:



OUR SCOPE:

We advise on and analyze all financial matters, integrating every aspect of our clients' financial affairs when designing and implementing creative, advanced solutions for wealth creation and preservation over multiple generations, accounting for all subjects with a financial dimension.

OUR PROCESS:

We utilize a highly disciplined and rigorous process to learn, review, analyze, integrate, design and implement holistic strategies, executed through to completion, interfacing with all attorneys, insurance providers, accountants, and outside advisors, and managing all administrative follow-up and reporting on our clients' behalf.

OUR EXPERTISE:

Our senior advisors are former tax attorneys, Big Four public accountants, and family office CIOs, each possessing the highest standard of technical excellence, professional experience, and judgment needed to make definitive recommendations and deliver integrated solutions, as a single-resource expert.

OUR OBJECTIVITY:

Since our founding in 1989, we have operated under a fiduciary standard, putting the interests of our clients' first in all matters, and further, never selling products. We work on an annual basis with a set-fee arrangement and are paid only by our clients..

OUR RELATIONSHIPS:

Personal connection and a deep understanding of our clients' objectives, with careful consideration of their individual philosophies and family dynamics, are at the core of our client relationships. We are retained annually and since our founding, have achieved over 90%+ client retention.

OUR RECOGNITION:

As recognized by the Financial Times (2020), Financial Advisor Magazine (2020), Barron's (2020, 2018), and Forbes (2015), KLS, A Division of Boston Private, has been named as a top-ranked fiduciary advisor, managing over $6.7 billion of Boston Private Wealth's $13.3 billion in AUM, as of Dec 31, 2019.

SERVICES

TRUST & ESTATE PLANNING
Multi-Generational Planning
Gifting Strategies
Philanthropic Planning
Revocable, Life Insurance, and Inter Vivos Trusts
Specialty Trusts
Wills

INVESTMENT MANAGEMENT
Customized Portfolio Construction & Asset Allocation
Open Architecture Platform
Alternative Asset Classes
Liquid & Non-Liquid Asset Management
Retirement Plan Selection & Asset Allocations (401K, HR10)
Traditional & Roth IRAs
Education Funding Vehicles
Private Investments
Consolidated Reporting & Administration
Capital Markets & Global Economic Research

TAX STRATEGY
Trust & Estate Tax Strategies
State & Local Income Tax Mitigation
Transaction Analysis
Tax Law Changes
Review of Tax Returns
Tax Compliance

INSURANCE & RISK ADVISORY
Life Insurance
Disability Insurance
Property & Casualty Insurance
General Liability Insurance
Long Term Care Insurance
Bespoke Solutions

FINANCIAL PLANNING
Cash Flow Projections & Analysis
Savings Targets & Achievement
Retirement Planning
IRA Distribution Strategies
Corporate Benefits Analysis & Pension Elections
Home Purchase Decisions & Mortgage Selection
Liability / Debt Restructuring & Management
Change of Employment / Contract Negotiation
Prenuptial Agreements / Marital Dissolution
Business / Substantial Asset Acquisitions
Negotiated Investments
Charitable Giving

FAMILY OFFICE SERVICES
Family Governance & Next Generation Education
Outsourced CIO Services
Direct Deal Flow
Industry Expert Network Access
Cybersecurity & Privacy Risk Management
Operations, Vendor & Staffing Advisory
Peer-to-Peer Community & Events
Primary Research

SPECIALTY BANKING & TRUST SERVICES
Specialty Cash & Liquidity Management
Alternative Lending Solutions
Corporate Trustee & Estate Administration
Foreign Exchange Services
Customized Terms and Rates

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