CLA's Top Market Trends to Watch in 2021 and Beyond

April 21, 2021

WEALTH ADVISORY | OUTSOURCING | AUDIT, TAX, AND CONSULTING

Disclosures

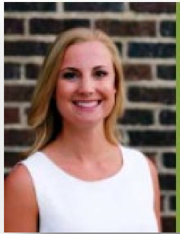
The purpose of this publication is purely educational and informational. It is not intended to promote any product or service and should not be relied on for accounting, legal, tax, or investment advice. The views expressed are those of CLA Wealth Advisors and intended for a broad audience. They are subject to change at any time and do not take your individual circumstances into account. Past performance does not imply or guarantee future results. Investing entails risks, including possible loss of principal. Diversification cannot assure a profit or guarantee against a loss. Investing involves other forms of risk that are not described here. For that reason, you should contact an investment professional before acting on any information in this publication.

Financial information is from third party sources. Such information is believed to be reliable but is not verified or guaranteed. Performances from any indices in this report are presented without factoring fees or charges, and are provided for reference and competitive purposes only. Any fees, charges, or holdings different than the indices will affect individual results. Indexes are unmanaged; one cannot invest directly into an index. bonds). Returns assume reinvestment of dividends and interest and when withdrawn, cash is not invested. Indices are unmanaged, do not incur fees and expenses, and cannot be invested in directly. Rebalancing may cause investors to incur transaction costs and, when rebalancing a non-retirement account, taxable events will be created that may increase your tax liability. Rebalancing a portfolio cannot assure a profit or protect against a loss in any given market environment. No one can predict the future and all information presented here is merely a demonstration of past performance.

Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor.

The information contained herein is general in nature and is not intended, and should not be construed, as legal, accounting, or tax advice or opinion provided by CliftonLarsonAllen LLP to the user. The user also is cautioned that this material may not be applicable to, or suitable for, the user's specific circumstances or needs, and may require consideration of non-tax and other tax factors if any action is to be contemplated. The user should contact his or her CliftonLarsonAllen LLP or other tax professional prior to taking any action based upon this information. CliftonLarsonAllen LLP assumes no obligation to inform the user of any changes in tax laws or other factors that could affect the information contained herein.

Today’s Presenters



Abby Butz
Senior Wealth Advisor
CLA Spokane

Clayton Bland
Chief Wealth Advisory Officer

Christopher Dhanraj
Managing Principal of Investments
CLA Tampa

Jamey Rappis
Principal
CLA Milwaukee (Wauwatosa)

Our Team Delivers a Seamless Approach

Common Case Studies

- **Leading the Recovery? Is it for real?**
  - Client sitting in 100% cash after 2020 COVID sell off
  - Inaction due to fear and markets at all time highs
  - How to invest new money across public and private markets
- **Navigating Tax Rate Changes**
  - Clients wondering if they should take capital gains now vs. next year
- **How to Prepare for Liquidation Events**
  - Critical steps to take
- **Financial Planning**
  - Estate planning changes by 2025
  - Post-liquidation planning

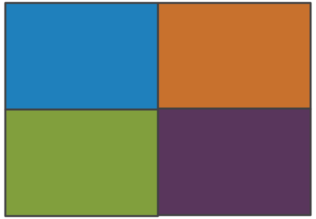
Portfolios are Customized to Meet Your Needs

Cost-effective, tax efficient, diversified strategies

Growth	Assets like **stocks** can grow cash flows beyond inflation, though with a high degree of volatility.	• U.S. Equity • Int’l Developed Equity • Emerging Market Equity • Private Equity
Income	Assets like **bonds** often have steady cash flows and lower volatility.	• Government Bonds • Municipal Bonds • Investment Grade Bonds • High Yield Bonds • Cash Equivalents
Diversifiers	Assets like **real estate** add portfolio diversification.	• Private Real Estate • Private Credit • REITs • Preferred Securities

We Help Clients Build or Enhance Their Portfolios

Core Portfolio Solutions



Objective: Total Return aligned to various risk levels

- CLA Conservative Portfolio – equity and fixed income
- CLA Balanced Portfolio – equity and fixed income
- CLA Growth Portfolio – equity and fixed income
- CLA Enhanced Growth Portfolio – equity only

Custom Building Blocks

Objective: Diversifying strategies to achieve specific goals

Cash management solutions:
- CLA Money Market Funds at Schwab

Fixed income solutions:
- CLA Taxable Income – SMA Municipal Bonds
- CLA Tax-Free Income – SMA Municipal Bonds
- CLA Income – ETFs only
- CLA Enhanced Income – ETF and active strategies

Equity solutions:
- CLA Dividend Growth – SMA or ETF
- CLA Factor Models

Private market solutions:
- CLA Real Estate, Private Credit, Private Equity

We’re Here For You

Find additional resources and learn about upcoming events at CLAconnect.com.

- May 19: Mid-Year Update — Continuing the Recovery
- June 23: What Investors Need to Know About Potential Tax Law Changes

Improving your financial health starts with an honest check-in.

Our guidance can help organizations and individuals stay on the right track.

Learn More

Thank you!

Abby Butz
CliftonLarsonAllen Wealth Advisors, LLC
Abby.Butz@CLAconnect.com
509-363-6305

Chris Dhanraj
CliftonLarsonAllen Wealth Advisors, LLC
Christopher.Dhanraj@CLAconnect.com
813-384-2737

Clayton Bland
CliftonLarsonAllen Wealth Advisors, LLC
Clayton.Bland@CLAconnect.com
425-250-6034

Jamey Rappis
CLA
Jamey.Rappis@CLAconnect.com
414-721-7625

CLAconnect.com

WEALTH ADVISORY | OUTSOURCING | AUDIT, TAX, AND CONSULTING