

Introducing C-PAS UMA

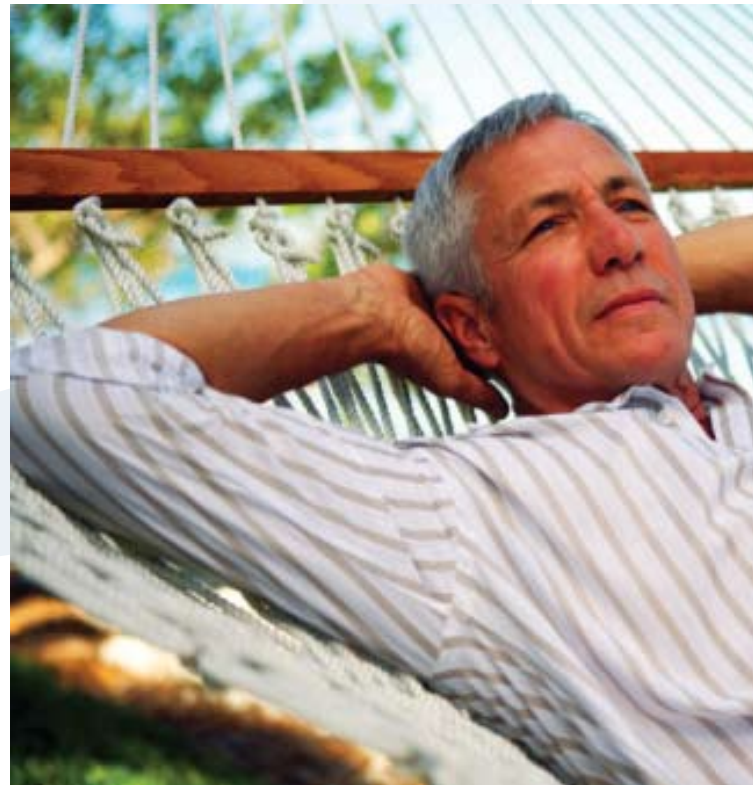
One platform to pursue your financial goals.

Whatever your goals, your timeline or your risk tolerance, C-PAS UMA from Rehmann Financial offers a wealth management solution that provides diversified investments in a single, simple, cost-efficient portfolio. With proactive tax management and complete cost disclosure, C-PAS UMA is the one account you can count on to unify your finances and simplify your life.

Exceptional benefits for investors like you.

C-PAS UMA gives investors all the advantages of professional financial management within a consolidated portfolio that delivers multiple benefits:

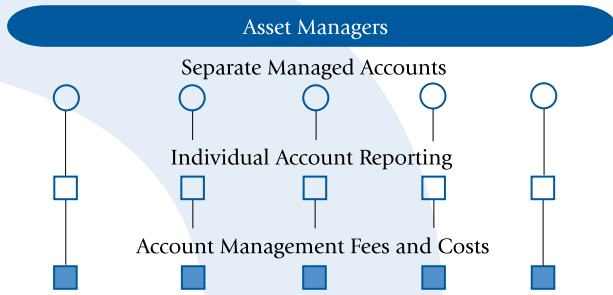
- **Broad flexibility to diversify your investments:** C-PAS UMA combines multiple investment vehicles and strategies into a single, custom-managed account designed to match your overall objectives.
- **Simplified, transparent management costs:** C-PAS UMA streamlines the advisory and reporting functions of your account, for potential cost savings across the board.
- **Optimized after-tax performance:** Through overlay technology that integrates the tax consequences of all your transactions, C-PAS UMA is designed to minimize the tax impact on your earnings.
- **Clear reporting with just one 1099:** No matter how diversified your portfolio, you will receive just one 1099 at the end of the year.



Wide range of investment options.

The goal of Rehmann Financial is to provide clients with a diverse menu of high quality asset allocation models and investment strategies. You and your financial advisor have the flexibility to combine multiple investment managers aligned with your investment style and risk tolerance into a personalized portfolio, or you can adopt one of the many asset allocation models offered through C-PAS UMA.

Before UMA:
Separately managed accounts



Outcomes:

- Several asset manager relationships
- Multiple fees, commissions and trading costs
- No coordinated tax management
- Complicated documentation

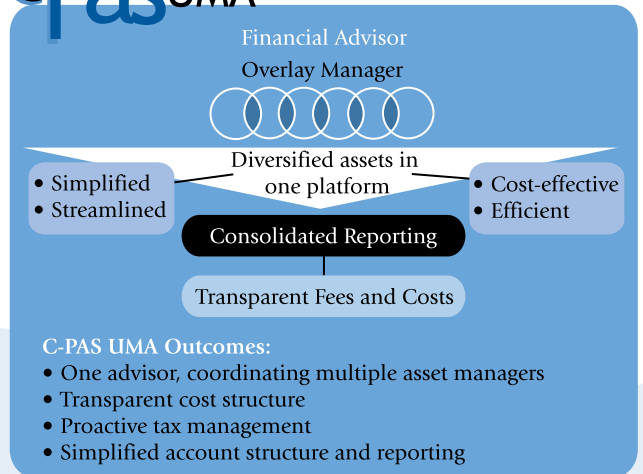
Technology streamlines paperwork and cuts costs.

The C-PAS UMA uses sophisticated technology to simplify paperwork, regularly rebalance portfolios, monitor risk and employ tax efficient techniques, which allows us to provide a very attractive wealth management platform at an attractive price. The C-PAS UMA fees are structured as follows:

- C-PAS UMA platform fee (0.50%)
- Trading fees (Your advisor will select from two trading fee options available for accounts held at Fidelity Institutional Wealth Services. The first option is .05% asset-based pricing on the value of the account combined with a \$0.05 a share charge per trade. The second option is simply \$8 a trade.)
- Manager fees will typically range from 0.20% to 0.75%

Is the C-PAS UMA right for you?

Prior to the advent of UMAs, only the ultra-affluent could invest assets in a diversified portfolio of separately managed accounts, due to the high minimum investments that separate account managers required.



C-PAS UMA Outcomes:

- One advisor, coordinating multiple asset managers
- Transparent cost structure
- Proactive tax management
- Simplified account structure and reporting

The C-PAS UMA allows the minimums to be brought down to significantly lower levels, enabling investors of \$250,000 or more to gain the advantages of a unified, simplified, customized and cost-efficient investment strategy.

How to find out more about C-PAS UMA.

Call us at 866.799.9580 or contact your nearest Rehmann Financial office today and ask to speak to an advisor about C-PAS UMA.

Bonita Springs, FL 239.494.6782	Jackson 517.787.6503	Saginaw 989.799.9580
Cheboygan 231.627.3143	Lansing 517.316.2400	Troy 248.952.5000
Farmington Hills 248.855.8100	Midland 989.631.3131	Traverse City 231.946.3230
Grand Rapids 616.975.4100	Muskegon 231.780.6060	



REHMANN FINANCIAL

Comprehensive Financial Services

Advisory services offered through Rehmann Financial, an SEC Registered Investment Advisor.
Securities offered through Triad Advisors, Member FINRA/SIPC.