THE TRADITIONAL EXPERIENCE

COOPER
NORMAN
WEALTH

Three professionals. *One ledger.*

Most wealth is built across three dimensions: *business, investments, and legacy.* Each has its own specialist. Few see how they work together.

PRIVATE BUSINESS HOLDINGS

Typically your CPA.

Operating companies, real estate, partnerships. Your CPA handles the tax return. Most CPAs aren't licensed to advise on investments, so the strategy stops at the tax line.

PUBLIC INVESTMENT PORTFOLIO

Typically your wealth advisor.

Public investments, retirement accounts, alternatives. Your advisor harvests losses and balances allocations. Most aren't licensed for tax advice, so the same playbook gets applied whether your business had a banner year or a loss year.

LIFE GOALS & ESTATE

Typically your attorney.

Estate documents, succession, philanthropy, family transitions. Your attorney drafts the structures. The timing, the tax treatment, and the family conversation rarely get coordinated with the other two.

Three excellent professionals. Three different perspectives.
One client translating between them. *All at hourly rates.*

The result: *complexity you carry alone.*

Each specialist excels in a specific area. But few are tasked with connecting business, investments, and legacy into one cohesive strategy. That responsibility often falls to you, with only part of the picture in view.

> *"I have great professionals, but no one is looking at the whole picture."*
>
> — What we hear from new clients, before we begin

THE COOPER NORMAN WEALTH DIFFERENCE

The Decision *Engine.*

We don't replace your specialists. We are them, in one team. Our advisors are dual-credentialed as CPAs and wealth advisors, with your attorney coordinated at the table, so the three perspectives finally inform each other in real time.

One team at the table for *all six moving parts.*

YEAR ROUND

TAX STRATEGY
Proactive, year-round work. Not annual filings.

RISK & LIQUIDITY
Visibility into concentration and cash needs across business and portfolio.

CASH FLOW
Optimized across your business, your investments, and your life.

ESTATE COORDINATION
We work with your attorney. We don't replace them.

SCENARIO MODELING
Stress-test the biggest decisions before you make them.

ONGOING OVERSIGHT
Continuous review as markets, laws, and life evolve.

Coordinated *outcomes.*

What changes when the three dimensions start informing each other.

- Optionality on the biggest decisions you'll make
- Family continuity through transitions
- Stewardship that compounds across generations
- More after-tax wealth, compounded over time
- Liquidity at the moments you actually need it
- Coordinated risk across all three dimensions

One integrated view. Smarter decisions. Stronger outcomes for generations.

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