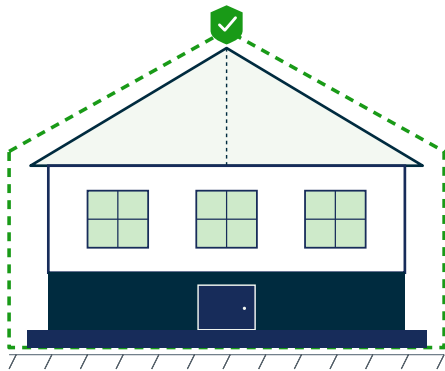


The *house* we build for you.

We don't pick a portfolio off a menu. We build something — yours — in three layers, each with a different job. **What protects you. What you stand on. What grows above.**



▲ THE SHELL — PRESERVATION

What surrounds everything else. Long-term care, life, umbrella liability — the policies that keep one bad day from undoing the whole plan.

▲ WHAT'S ABOVE — ASPIRATION

The wealth that grows beyond what your living costs require. Long horizon, more equity, designed to compound through full market cycles.

▲ WHAT YOU STAND ON — FOUNDATION

Five years of net portfolio withdrawals, held in conservative assets. When markets are unkind, this is what spends — so Aspiration stays invested.

PRESERVATION THE SHELL

"The plan only works if nothing can take it all away."

The first job in your plan isn't growth — it's making sure no single event can undo the rest. Most of this lives *outside* your portfolio.

- Long-term care insurance, when appropriate
- Life insurance for those who depend on you
- Umbrella liability above auto and home
- Reviewed at every life-event change

ASPIRATION WHAT GROWS

"The rest is wealth working long term — for you, and for what comes next."

Everything beyond your Foundation. This is the engine — invested with a long horizon, accepting near-term volatility for long-term return.

- Diversified across asset classes and geographies
- Tilted to equities for the long arc
- Rebalanced and tax-managed throughout the year
- The source we refill Foundation from

FOUNDATION WHAT YOU STAND ON

"You should never have to sell at the wrong time to pay your bills."

In retirement, this is five years of net portfolio withdrawals — held in conservative, stable assets so day-to-day spending doesn't depend on the market.

- Sized to your actual annual net flows
- Cash, short-duration bonds, stable income
- Topped up from Aspiration when markets cooperate
- Lets the rest of the plan keep its time horizon

A NOTE FROM MPM

This isn't a portfolio you pick from a brochure. It's a *house* we build for you — one layer at a time, in conversation with you. The numbers on each floor come from your plan, not a default. As your life changes, we adjust the shape of the house, not the way it's built.