About EmergingWealth Investment Management, Inc.®

Legend Financial Advisors, Inc.'s® (Legend) sister firm, EmergingWealth Investment Management, Inc.® (EmergingWealth) provides Investment Management and/or Investment Consulting Services only to Individuals whose wealth is emerging, subject to the minimum quarterly fee.

Like Legend, EmergingWealth is a **Fee-Only**[1], Fiduciary U.S. Securities and Exchange Commission Registered Investment Advisory firm with its headquarters located in Pittsburgh, Pennsylvania.

EmergingWealth provides essentially identical investment portfolios as those offered at Legend since those clients' portfolios are Sub-Advised by Legend. Both Legend and EmergingWealth share a common Advisory Team and Investment Committee.

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www.legend-financial.com/emergingwealth

EmergingWealth Investment Management, Inc.®

Mutual Rewards

Benefits for:

- **You And The Client You Referred Us**
- **Your Favorite Charity**
- **EmergingWealth Investment Management, Inc.®**

Because We Care...

Mutual Rewards

A Client Referral Program: Mutual Rewards

We invite you to participate in our Mutual Rewards program, specifically designed for our clients only. Through this program, if a new prospective client is referred to us and that individual ultimately becomes a client of EmergingWealth Investment Management, Inc.® (EmergingWealth), we will donate $250.00 to the charity of the referring client's choice. The only qualification is that the charity or organization must have 501(c)(3) status (most charities and religious organizations qualify).

Who Do I Refer?

1. Individuals who have had poor investment returns
2. Individuals who pay high fees and/or commissions
3. Individuals with complex financial situations
4. Individuals in the process of changing their employer or retiring
5. Pre-Retirees and Retirees concerned about outliving their monies
6. Individuals who have come into sudden wealth
7. Retirement Plans that require investment management by a Fiduciary
8. Investors who utilize a Broker or Fee-Based (earns commissions from product sales) Advisor
9. "Do-It-Yourself" investors who need professional investment management
10. Individuals who are selling or have sold their business

Why EmergingWealth Is Different

1. EmergingWealth is a Fee-Only[1], Fiduciary advisory firm. Fee-Only[1] means EmergingWealth is compensated exclusively by client fees. Unlike EmergingWealth, fee-based advisors and brokerage firms have conflicts of interest due to the fact that they receive commissions.
2. EmergingWealth and its advisors are governed by the Fiduciary Standard. Fiduciaries are required to work in their clients' best interests at all times.
3. EmergingWealth designs dynamic, creative and personalized financial planning and investment solutions for its clients.
4. EmergingWealth emphasizes low-cost investments where possible that are allocated and traded in an income tax-efficient manner for low or no costs.

[1]See EmergingWealth's Fee-Only Disclosure on Legend's Website.

Life is for Giving!

We can help!

Contact Us:

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