


A technical drawing of a lightbulb is centered in the background. The drawing shows the bulb's shape, including the glass envelope, the internal filament structure, and the screw base. It is overlaid on a light gray grid. The drawing includes various dimension lines and numerical values such as 150, 566, 755, and 224, indicating precise measurements of the bulb's components.

Comprehensive financial planning for Boston Consulting Group MDPs

Executive Summary

<h3>Our team</h3> <ul style="list-style-type: none"> • Our advisors share similar academic and professional backgrounds to our high-achieving clients • We understand your life stage, career arc, and work style • Selected advisor credentials: 	<h3>Our specialization</h3> <ul style="list-style-type: none"> • Our firm serves executives and partners in management consulting, finance, and other demanding careers, with a practice group specializing in those at BCG • With partners and senior leaders at BCG, Bain, and McKinsey representing well over half of our client base, our processes are specifically built around your needs and pain points 										
<p>Your need</p> <p>You want to apply the same analytical rigor to your personal finances as you do to your consulting projects, but you lack the desire, expertise, or (especially) time to do so</p>											
<h3>Our services</h3> <ul style="list-style-type: none"> • Financial planning: comprehensive modeling of your net worth to provide you with a framework for quantifying financial decisions • Portfolio management: passive, evidence-based investment strategy applied holistically across all of your household's accounts • Tax services: tax prep, filing, and ongoing consulting performed in-house and included in your wealth management fee 	<h3>Our fees</h3> <table border="1"> <thead> <tr> <th>Portfolio size</th> <th>Annual rate</th> </tr> </thead> <tbody> <tr> <td>Up to \$2.5 million</td> <td>1.00%</td> </tr> <tr> <td>Between \$2.5 and \$5 million</td> <td>0.75%</td> </tr> <tr> <td>Between \$5 and \$10 million</td> <td>0.50%</td> </tr> <tr> <td>Above \$10 million</td> <td>0.25%</td> </tr> </tbody> </table> <p style="text-align: center;">– See slide 10 for details –</p>	Portfolio size	Annual rate	Up to \$2.5 million	1.00%	Between \$2.5 and \$5 million	0.75%	Between \$5 and \$10 million	0.50%	Above \$10 million	0.25%
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Contents

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- Our services for BCG consultants
- Next steps

What makes BCG MDPs different?

You and your career arc are different...

- While you possess the **intellectual horsepower** to manage your own portfolio and financial planning decisions, you likely lack the desire, expertise, or (especially) time to do so
- You have significantly more **human capital** (i.e., future earning power) than most other professionals, even if you are still early in the process of converting it to financial capital
- Your **BCG-specific** employment characteristics differ from typical professionals, for example:
 - The timing/structure of your bonus payments creates cash flow inconsistency
 - You'll likely experience significant wealth creation via your LTCV/equity
 - The Deferred Investment Plan (DIP) allows incremental tax deferral but requires future decisions to be made

...as are your financial planning needs

- Investing is the rare pursuit where **superior intellect does not necessarily translate into better performance**. Many successful professionals need coaching to internalize this counter-intuitive fact
- Chances are good that work will become optional for you at a relatively young age. Thus, you may have to plan for a semi-retirement or **retirement lasting 40 or more years**
- Your accelerating income, combined with the relatively short time period in which it will be earned, creates a **rare "savings window."** Financial decisions made during this window will have an enormous long-term impact
- These **unique circumstances** mean that typical financial planning rules of thumb, online calculators, and standard advice often don't apply to BCG MDPs

How do you analyze your own financial decisions?

Do you apply **analytical rigor** to your personal financial decisions, as you would for your consulting clients?

Or do you...

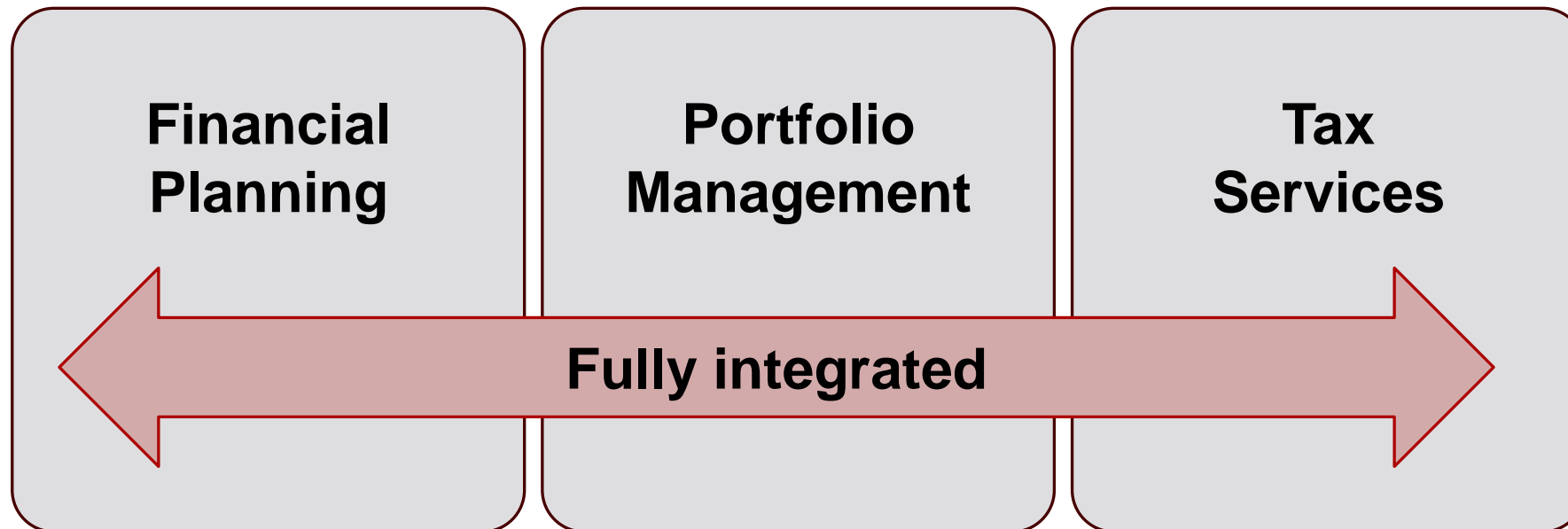
- **lack a framework** for evaluating your major financial decisions and quantifying the tradeoffs involved?
- have **undefined financial goals** and manage each of your investment accounts independently, with no overarching investment plan?
- hold **excessive cash balances** in bank accounts due to indecision or inertia?
- **lack coordination** between your tax strategy, investment strategy, and broader financial plan?
- miss opportunities to **contribute to tax-advantaged accounts** (e.g., 529s, “backdoor” Roth IRAs)?
- have insurance policies with **arbitrarily-determined coverage** amounts?



Not have the time or energy to deal with any of this!

Geometric's scope of services: summary

Managing the full picture – not just your investment portfolio



Scope of services: financial planning

We build and maintain a comprehensive model of your net worth that provides you with a framework for quantifying all financial decisions

Typical financial planning questions we help BCG MDPs answer

Retirement / reaching "work optional"	<ul style="list-style-type: none"> • If I leave BCG for a lower-paying job, how many more years will I have to work before work becomes optional for me relative to if I stay? • How much should I be saving, when, and to which account(s)?
Education savings	<ul style="list-style-type: none"> • Which type of savings plan is best? Which state's 529 plan should I use? How much should I be contributing? • How should I consider the trade-off between saving for my children's college expenses vs. saving for retirement?
Housing decisions	<ul style="list-style-type: none"> • Should I buy or rent? How much should I put down? What type of mortgage should I get? Should I refinance? • If I buy a larger home or vacation home, how many years out does that push reaching "work optional"?
Debt management	<ul style="list-style-type: none"> • How should I prioritize paying down my debt vs. saving/investing? • How can I access the best mortgage loans and lines-of-credit?
Insurance needs	<ul style="list-style-type: none"> • What type of life insurance do I need? How much coverage? For how long? • Is my BCG-provided long-term disability (LTD) coverage enough?
Estate planning / charitable giving	<ul style="list-style-type: none"> • What documents do I need (e.g., wills, durable POAs, etc.)? Would I benefit from setting up a trust? • I typically make charitable donations via my credit card – is there a more tax-efficient way?

Scope of services: portfolio management

Our investment philosophy (in 99 words)

Markets are **efficient**. Respect the evidence: "beating" the market is highly unlikely and costly to attempt. Instead, fully capture market returns using passive/index mutual funds and ETFs.

Thoughtfully **allocate** between equities (for growth) and fixed income (to reduce portfolio volatility) based on individual goals and risk tolerance.

Rebalance systematically. Avoid market timing.

Diversify broadly across asset classes and geographies. No big bets.

Use small cap and value funds/ETFs to improve expected **returns**.

Costs matter. A lot. Own **low-cost** investments. Minimize transaction costs.

Taxes matter. A lot. Use **tax-advantaged** accounts wisely. Realize gains strategically. Harvest losses.

Simpler is (usually) better.

Ignore the noise.



How we manage your portfolio

- **Holistic portfolio strategy** integrating all of your accounts, customized for your goals and risk tolerance
- Daily monitoring for **rebalancing and tax loss harvesting** opportunities
- **Low-cost, tax-conscious, passive** investment style implemented using Dimensional Fund Advisors funds
- **Strategic placement of asset classes** across your household's accounts to optimize tax efficiency
- **Advice regarding your outside private investments** (e.g., guidance on Green Falcon fund commitments), and integration into broader portfolio
- **Systematic risk reduction** from "growth" to "conservative" assets as you age
- **"Behavioral finance coaching"** to ensure you stick to your plan regardless of market turbulence or the daily news cycle

Scope of services: tax services

Our services help you minimize taxes (and make your life easier)

- **Tax preparation, filing, and ongoing consulting** provided at no incremental charge by an experienced in-house CPA team specializing in the tax needs of BCG consultants (multi-state returns, delayed Green Falcon K-1s, etc.)
- **Integration of tax and investing strategy** to maximize after-tax returns
- **Direct communication between tax advisor¹ and the rest of your team** saves you time and ensures that nothing falls through the cracks

1. You would designate Geometric as your Professional Tax Preparer (PTP) as required by the MDP Tax Reporting Policy introduced in early 2023.

How much does it cost?

This pricing covers our full scope of services (yes, even the tax services)

Portfolio size	Annual rate
Up to \$2.5 million	1.00%
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- Portfolio size includes all accounts over which Geometric has discretion, which typically includes taxable brokerage accounts/trusts, IRAs, 401(k)s/PSRF, and 529s
- Other positions we don't have discretion over, such as your DIP, Green Falcon funds, and LTCV, are not billed upon
- Fee tiers are applied marginally. For example, a household with \$3 million under management would pay 1.00% on the first \$2.5 million and 0.75% on the remaining \$500k
- Depending on client complexity, Geometric may apply a minimum annual fee

Should you outsource?

Though our bias on this topic is obvious, whether or not you should work with an advisor essentially boils down to one decision:

Is personal finance a hobby of yours – in other words, do you derive energy from managing this aspect of your life?

- **If so**, then you should do it yourself. Outsourcing to an advisor would likely be a frustrating experience for both you and your advisor
- **If not**, and if these responsibilities feel more like a burden, then outsourcing to the right advisor should help you to both increase wealth and decrease stress. Your time is better spent on career, family, and true hobbies

What are your options?

		GEOMETRIC // WEALTH ADVISORS	Do-it- Yourself	Robo- advisors	Traditional wealth mgmt. firm	Commission- based broker
Financial Planning	Proactive guidance on all financial matters	✓			✓	
	Net worth projections to guide decision-making	✓				
	Advisors who understand your career and financial trajectory	✓				
	Plans that consider assets not managed by advisor (e.g., Green Falcon)	✓			✓	
	Outsourcing of time/stress required to make financial planning decisions	✓			✓	
	Guidance on tax-advantaged charitable giving	✓			✓	
	Improved mortgage rates/terms and insurance premiums (via partners)	✓				
	Access to discounted lines of credit collateralized by investments	✓				
Portfolio Management	Low-cost investing	✓	✓	✓		
	Fully diversified portfolio	✓	✓	✓	✓	
	Tax-efficient placement of investments	✓		✓		
	Strategic tax loss harvesting	✓		✓	✓	
	Proper rebalancing techniques	✓		✓	✓	
	Access to mutual funds from Dimensional Fund Advisors	✓				
	"Factor" investing (tilted towards small-cap and value)	✓				
	Integration of 401(k) accounts into investment strategy	✓			✓	
	Behavioral finance "coach" to prevent emotional decisions/mistakes	✓			✓	
	Outsourcing of time required to manage portfolio	✓			✓	✓
Tax services	Deep integration between tax planning and investments	✓			✓	
	Tax preparation/filing (by an expert in BCG tax needs) included in fee	✓				

Next steps

Contact us to discuss your situation and determine if there is a fit

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