SHORELINE

WEALTH MANAGEMENT

Your Financial Anchor

Your Understanding is Our Priority

shorelinewealth.com

OUR TEAM

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*CRC conferred by InFRE®

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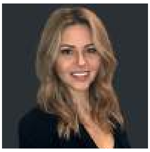

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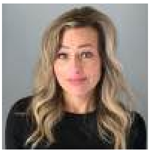

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CONTACT

www.shorelinewealth.com
info@ShorelineWealth.com

At Shoreline Wealth Management, we pride ourselves on the relationships we build. Our spacious offices allow for a comfortable setting to discuss what is important to you and welcome those who you feel should be a part of the conversation. Our Manchester location offers a full-size conference room used for meetings with large families, meetings to include additional professionals, and to facilitate education to our clients and community. Our Advisors have over 40 years combined in the industry, specializing in areas including investments, insurance, financial planning, and legacy planning.

OFFICES

Manchester Office
2915 Ridgeway Road
Suite B
Manchester, NJ 08759
732-902-7880

Manahawkin Office
703 Mill Creek Road,
Suite D
Manahawkin, NJ 08050
609-710-5561

WHAT IS A FINANCIAL ADVISOR

What is a Financial Advisor and Financial Fiduciary?

A financial advisor offers personalized investment strategies and planning tailored to your needs, providing guidance to navigate the ever-changing financial landscape. A Financial Fiduciary is ethically and legally obligated to act in your best interest in advisory accounts while managing your assets and offering advice.

When Do I Need a Financial Advisor?

Financial planning often centers on retirement and investments, but life is unpredictable. Are you prepared for significant life changes? Recognizing when to seek help is crucial for effective planning.

Life Events That May Require a Financial Advisor:

- Nearing Retirement
- Loss of a Loved One
- Marriage or Birth of a Child
- Divorce
- Coming into an Inheritance
- Sold a Property

Our Relationship Types

At Shoreline, the clients we work with typically have $250,000+ of investable assets, are looking for retirement strategies, or are in need of a financial plan. We customize our services to meet individual needs, and costs vary based on the type of relationship.

Investment Management:

- **Advisory:** Active fiduciary management with an asset-under-management fee, aligning our success with yours.
- **Brokerage:** Transactional, passive approach for buying/selling investments, with commission-based costs but no ongoing fees.

Financial Planning:

Four options based on your specific needs

Foundational | Core | Comprehensive | Hourly

Wealth Management:

An all-inclusive model that combines investment management and financial planning. **Discounted planning and advisory fees may apply.*

Products and Services

At Shoreline Wealth Management we understand your individualized investment and financial planning needs. We utilize a vast offering of products, services, and tools to tailor a plan specifically to meet those needs. As a Financial Fiduciary in advisory relationships, we also provide professional, personalized, and independent advice, putting your needs and best interests first. Below is a list of all of the products and services Shoreline Wealth has to offer:

INVESTMENTS

- Mutual funds
- Stock and exchange-traded products (ETPs)
- Bonds and individual fixed-income securities
- Certificates of Deposits (CDs)
- Advisory solutions
- Structured notes
- 401k/403(b) Rollover Services
- Unit investment trusts (UITs)
- Options
- College 529 plans / Minor savings accounts
- Alternative investments
- IRAs and retirement plans

INSURANCE & ANNUITIES

- Annuities - fixed, indexed, variable and income
- Life insurance
- Long-term care insurance

BANKING & LENDING

- Cash solutions - dual checking brokerage account
- Secure Lending (through 3rd party bank)

PLANNING

- Financial planning
- Social security analysis
- Estate planning

Financial Plan Types

During the financial planning process, our team believes in actively listening before providing guidance. Together, we will develop a personalized strategy tailored specifically to your needs and goals, with regular reviews to ensure you stay on course.

Foundational

The Foundational plan type provides basic planning assistance and is ideal for individuals just starting their financial journey. It is perfect for those who require guidance on basic financial matters without advanced complications.

Core

The Core plan type is designed for clients seeking wide-ranging financial support including retirement planning, cash flow optimization, and simplistic tax advantaged strategies.

Comprehensive

The Comprehensive plan type is tailored to clients with complex financial situations, seeking an in-depth analysis of legacy planning and advanced financial deliverables. Emphasis on tax planning recommendations coinciding with your tax professional. This plan offers quarterly touchpoints, along with investment analysis, insurance reviews, and retirement outlook analyses.

Hourly

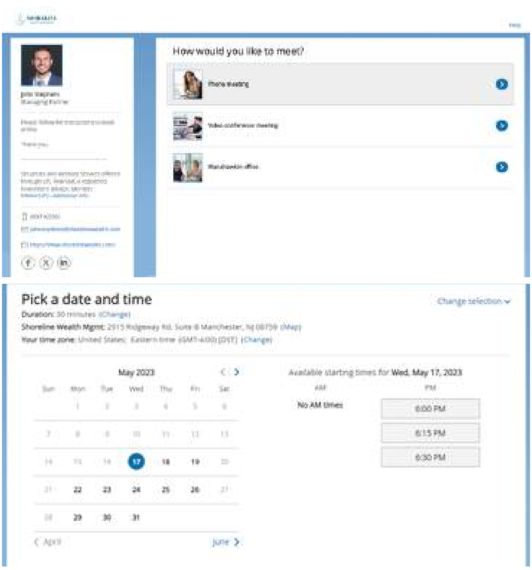
The Hourly plan type provides flexible, on-demand financial planning expertise for clients with specific needs. Charged at an hourly rate, this service is perfect for any stage of your financial journey, or anyone needing supplemental expertise for specific financial situations. The Hourly plan allows clients to access professional advice as needed without long-term commitments.

Industry Leading Technologies

In today's fast-paced world, effective communication is essential. At Shoreline, we offer a range of communication tools and platforms to enhance your experience, all included in your relationship with us. Virtual services include account setup and e-signing capabilities.

Book a Meeting Using OnceHub

Schedule a call or meeting directly using our booking page



OnceHub is a real-time calendar allowing you to choose the way to meet (virtual or in-person), the duration of our time, and when it is most convenient for you.

You can access this feature by using our individual scheduling links below, or by clicking the button in our email signature block:

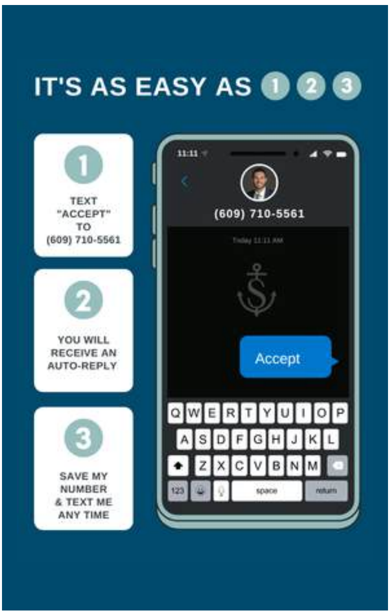
https://go.oncehub.com/JohnStephens

https://go.oncehub.com/DavidCrossan

https://go.oncehub.com/BrittanyForte

Communicate With Our Team

Text with your Advisor or Client Relationship Manager



Chat With Us Using My Rep Chat:
We are able to send and receive secure text messages and pictures.

In order for us to be able to do so, you'll need to follow the steps below:

- Text the word **ACCEPT** to
  - **John Stephens (609) 710-5561**
  - **David Crossan (732) 902-7881**
  - **Brittany Forte (732) 902-7882**
  - **Jennifer Wasilko (609)-710-5563**
- You will receive an auto-reply text from us with instructions on how to opt-out.
- A digital contact card will then be available to you with all communications options of the individual. Be sure to save this contact to your address book.

Digital fillable forms and document uploads

PreciseFP:
We use this platform to provide and request information in a safe and secure manor through a fillable form. These emails come from "PreciseFP no-reply@precisefp.com" that uses encrypted links and multi factor authentication to keep your information safe. You can also upload outside statements, documents and IDs through the AccountView platform where you log in to view your accounts.

Our Strategic Relationship with Outside Professionals

We network with accountants and attorneys

Holistic Service:
Financial planning becomes a continuous process, allowing for regular client updates and reducing transactional interactions.

Benefits to Our Clients:
When professionals work together for enhanced future planning, our collaborative synergy leverages diverse expertise to create tailored strategies for each client, enhancing service quality and fostering innovative results.

Benefits to Professionals:
Understanding your niche and work helps in reaching more clients, aiding them in expanding their legacy, and preserving their achievements. We adopt a consultative team approach to address complex client issues and seek like-minded CPAs, insurance agents, and estate planning attorneys to create a network. Collaborating with qualified individuals allows for more effective solutions for our clients.

THANK YOU FOR TRUSTING US!

Thank you for trusting Shoreline Wealth Management with your portfolio. We strive to help our clients grow their wealth and pursue financial confidence. Referring friends, family, or colleagues is the highest compliment we can receive.

We're expanding our partnerships and are eager to assist those with investable assets of $250,000+ or those seeking retirement planning. To refer someone, please scan the QR code or contact us directly.

Dream Bigger with Proven Excellence

When you work with an advisor backed by LPL Financial, they'll have the tools, technology, and support to deliver personalized advice designed around what matters to you.

$2.3T
In brokerage and advisory assets serviced or custodied[1]

8M
Americans served by our financial advisors and institutions[1]

32K+
LPL advisors[1]

1,100
Financial institutions[2] that partner with LPL[1]

FORTUNE 500
Company strength working for your advisor and you[4]

100%
Cyber Fraud Guarantee fully protects your assets[3]

98%
Advisor retention rate, advisors value the autonomy flexibility, and support LPL provides[1]

Zero
Your advisor is never pushed to sell proprietary products

Learn more at lpl.com

LPL Financial

1. Data as of March 31, 2026.
2. Banks, credit unions and product manufacturers that partner with LPL.
3. LPL will reimburse you for 100% of realized losses in your impacted LPL accounts, which were incurred directly as a result of unauthorized access to an LPL system. Please visit: go.lpl.com/cyber-fraud.html for terms and obligations.
4. LPL ranked #340 on the Fortune 500 in 2025.

ABOUT LPL FINANCIAL:
LPL Financial (Nasdaq: LPLA) was founded on the principle that the firm should work for the advisor, and not the other way around. Today, LPL is a leader in the markets we serve,* supporting more than 32,000 financial advisors, and more than 1,100 institution-based investment programs and 500 independent RIA firms nationwide. We are steadfast in our commitment to the advisor-centered model and the belief that Americans deserve access to personalized guidance from a financial advisor. At LPL, independence means that advisors have the freedom they deserve to choose the business model, services, and technology resources that allow them to run their perfect practice. And they have the freedom to manage their client relationships, because they know their clients best. Simply put, we take care of our advisors, so they can take care of their clients.