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The Westhoff Group
RAYMOND JAMES
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Confidence • Inspired

The Westhoff Group is a **financial planning** and **investment management** firm based in Bend, Oregon. We are affiliated with Raymond James Financial Services, Inc., a Broker / Dealer and Registered Investment Advisor headquartered in St. Petersburg, Florida.

We work with a diverse group of **individuals**, **families**, **small businesses, non-profits** and **endowments** throughout the US who have needs and goals as unique as they are.

The Westhoff Group has **over 84 years of combined experience in** financial planning, investment management, securities trading, and private banking.

The Westhoff Group

FINANCIAL ADVISOR

EXPERIENCE / PREVIOUS FIRMS

EDUCATION

LEADERSHIP

MEMBERSHIP

Wade Westhoff, CFP®, AIF®

Experience – 28 years
Wells Fargo Bank - Private Client Advisor
Wells Fargo Institutional Trust - Cash Management Sales
ING Advisors Group - Financial Advisor
Securian Financial Services – Financial Advisor

Education
Bachelor of Science - Oregon State University
Certificate in Fiduciary Studies – Wake Forest University

Credentials
CERTIFIED FINANCIAL PLANNER™
Accredited Investment Fiduciary™

Leadership
Board Member – Institute for Health Care Improvement CPPS Program Accreditation
Board Member – OSU-Cascades Campus – Advocacy & Advisory Board
Prior Chair – Oregon State University Alumni Association

Membership - City Club of Central Oregon, Central Oregon Estate Planning Council, Economic Development of Central Oregon

The assets we oversee are not ours – it's our client's past and future.
-Wade J. Westhoff, CFP®, AIF®

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FINANCIAL ADVISORY TEAM

Barbara Doust-Boggess

Office Manager &
Investment Professional

Barbara has 20 years experience in the Financial Services industry. She is the Office Manager for The Westhoff Group and is a Registered Financial Assistant. Her professional experience as a former business owner brings top-notch service for each client relationship. She has an innate ability to closely relate with client goals and understands the potential outcomes of a wide-variety of investment planning strategies.

At home, Barb enjoys life on their small ranch in Terrebonne, being actively involved in the local cutting horse community, creating fiber art, and entertaining. She and her husband, Jeff, have four adult children, four grandchildren and numerous pets.

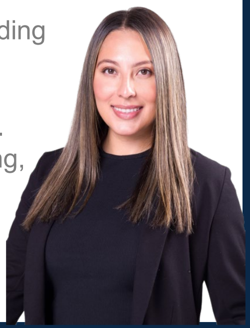
Karen Vera

Registered Representative

Industry Experience – Wells Fargo Bank

With an eight-year customer service and banking background, Karen joined our team in 2021 as the Director of Account Administration and Client Experience. In her role, Karen helps support the team with various administrative duties and assists our office manager with our operations and onboarding. She is dedicated to providing our clients with high-quality and effective services while anticipating and attending to their needs.

Raised in Bend, Karen enjoys spending quality time with her husband and fur-bestie, Archie, exploring the wonderful Central Oregon outdoors. When they are not hiking or kayaking, Karen spends her free time with a good book or cooking and baking for her friends and family.



Elizabeth “Lizzi” Hagen

Registered Representative - Financial Planner

Industry Experience – Dairy.com by Ever.Ag

Lizzi joined the team in 2022 and now oversees the Financial Planning offering of The Westhoff Group on the Raymond James GPM platform. She graduated from the University of Wisconsin-Madison in 2017 and has since developed a robust background in risk management within the commodities industry. Lizzi served as a Risk Management specialist, assisting dairy farmers and businesses in managing and hedging their commodity
prices to generate a predictable income.

Born and raised in Wisconsin, she relocated to Oregon in 2020. In 2022, she and her husband, Andy, decided to make the move to Bend, where they've been thoroughly enjoying the diverse activities the area has to offer.

Four Pillars of The Westhoff Group

Mission: Empowering individuals to navigate their financial journey with confidence.

Client Centered

Employee Powered

Team Focused

Community Minded

Our values are not negotiable.

1. **We put clients first.** If we do what is right for clients, our firm, in time, will do well and will benefit.

2. **We act with integrity.** We put others above self, and what is right above what is easy.

3. **We think long term.** We act responsibly, taking conservative approach that translates into a strong, enduring firm for the individuals, families, small businesses, non-profits, endowments, and retirement plans we work with.

4. **We value independence.** We respect autonomy, celebrate individuality, and welcome diverse perspectives, while encouraging collaboration and innovation.

5. **We are stewards of our client's capital**. The money we manage on behalf of our clients is not ours. It often embodies years of hard work, tough choices, and sacrifice – as well as hope and dreams for the future.

Raymond James

At a glance

Raymond James has delivered **142 consecutive quarters of profitability.** We credit much of this performance to the firm's client-first perspective and adherence to its core values of **professional integrity, advisor independence, and a conservative, long-term approach to investing.**

BY THE NUMBERS:

- Over **8,700** financial advisors
- Approximately **$1.28 trillion** in total client assets
- More than **2x** required total capital ratio
- Stable outlook credit ratings of **A+, A-** and **A3** from Fitch S&P and Moody's

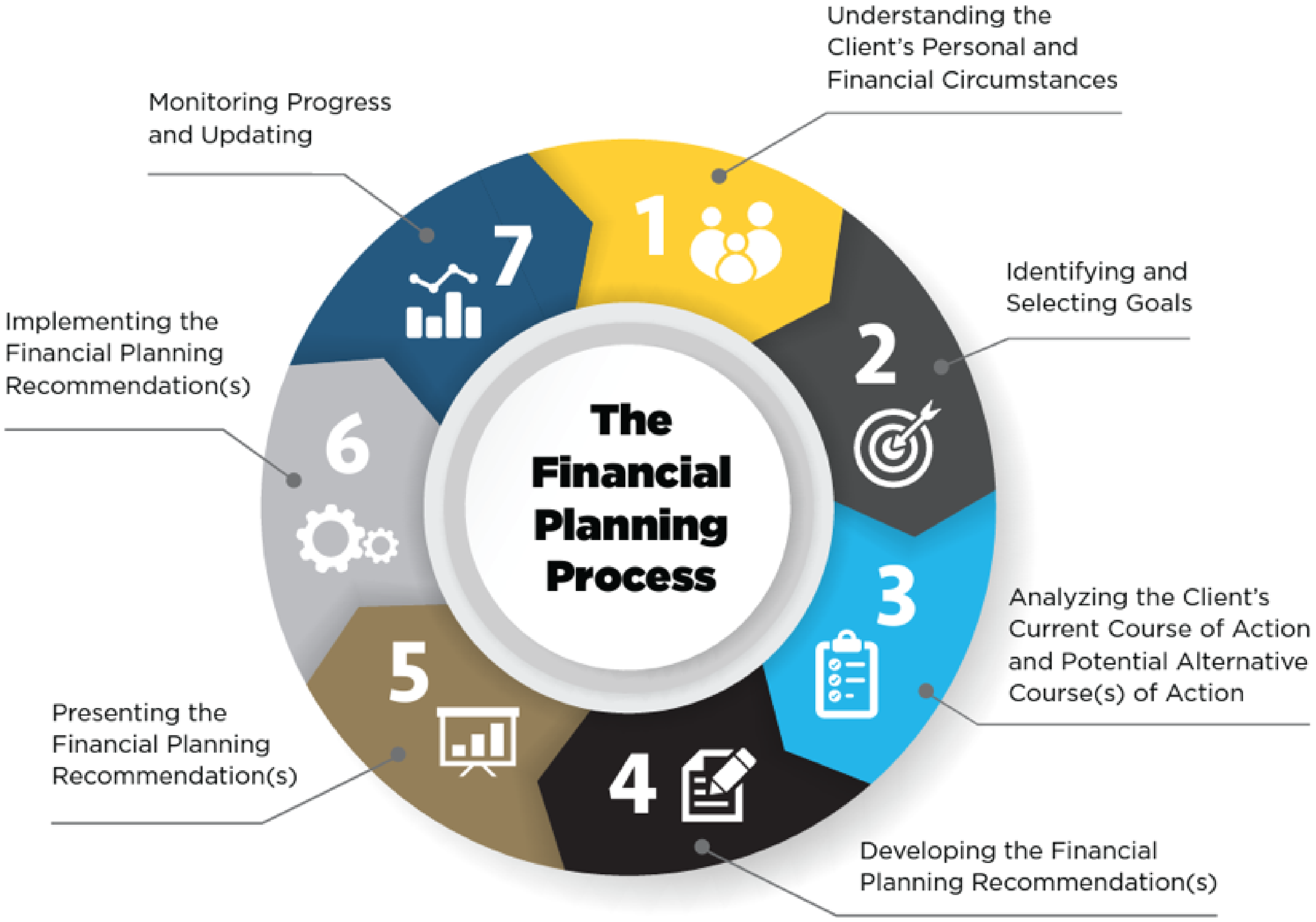
We recognize that every client’s financial journey is unique. Whatever the circumstances, clients come to us for a **personalized** plan created by an **experienced** team that is expertly managed on their behalf.

We believe that financial planning and investment management go hand-in-hand and work best when delivered by a team with expertise in both disciplines.

Our **7-step process**, which is created and managed on our Goal Planning and Monitoring (GPM) platform, is at the center of what we do for each client. GPM offers a powerful experience in helping clients understand what they are capable of, financially. The process helps uncover everything that needs to be addressed to help clients work toward their goals. The plan becomes a living, breathing framework helping clients make informed decisions about their future. The confidence that is inspired in clients once they have seen what they are capable of is powerful.

The Westhoff Group

PLANNING PROCESS



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INVESTMENT MANAGEMENT PROCESS

Bringing clarity to your investment strategy

Because investment management involves as much art as science, our five-step process serves as the foundation for constructing portfolios which we manage on a discretionary basis. The process uses a combination of academic theory and informed judgement, helping avoid trend-chasing behavior and focuses on capturing higher expected returns that the market can provide over time.

1 Capital Market Assumptions

Develop forward looking risk, return and correlation assumptions for various asset classes

2 Asset Allocation via Investment Policy

After developing the Investment Policy Statement (the framework for how the portfolio should be allocated), we work to optimize the allocation to construct efficient portfolios from selected asset classes.

3 Dynamic Spending Policy

The spending policy is at the heart of fiscal discipline, balancing the competing objectives of providing a stable flow of income today while protecting the real, after tax, after inflation value of the portfolio. The policy helps manage the trade off between these two objectives, adjusting spending in response to changes in portfolio value.

4 Investment Selection

We construct portfolios by selected high quality, institutional investment managers that have consistently compensated investors for the risk taken in their portfolios over time.

5 Ongoing Monitoring

Our team is continually monitoring the portfolio, to help ensure we are working toward helping our clients meet their goals.

There is no assurance that any investment strategy will be successful. Asset allocation and diversification do not ensure a profit or protect against loss. Capital market assumptions are forward-looking data and are subject to change at any time. Variations to capital market assumptions are expected and specific sectors or industries are more susceptible due to increased vulnerability to any single economic, political, or regulatory development.

Beyond Investing…

Private Banking Services

- Cash and Treasury Management
- Checking & Debit Services
- Securities Based Lines of Credit
- Mortgages

Alternative Investments

- Hedge Funds
- Private Credit
- Private Equity
- Real Estate

Business Services

- Cash and Treasury Management
- Retirement Plans
- Risk Management
- Valuations
- Profit Building
- Exit Planning

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