KNEPP
WEALTH MANAGEMENT

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DO YOU HAVE A PORTFOLIO...OR A PLAN?

Why Even Savvy Investors Can Feel Uncertain — and How to Fix It.

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THE KNEPP DIFFERENCE

We don't just manage portfolios. We build plans that align your money with your goals, your stage of life, and the financial priorities you've identified.

DO YOU HAVE A PORTFOLIO...OR A PLAN?

A Portfolio Reacts. A Plan Leads.

A Portfolio Holds Investments. A Plan helps create structure. Most investors assume they're the same thing. They're not.

A portfolio is a list of holdings, stocks, bonds, mutual funds, and accounts. A plan is a coordinated strategy, one that connects those investments to your goals, your stage of life, your risk tolerance, and your bigger purpose.

One is about ownership. The other is about intention. A portfolio reacts to the market. A plan is designed around your circumstances.

And that difference between owning investments and managing wealth is where many investors may experience gaps or inefficiencies without realizing it.

The traditional advice was simple: diversify, stay invested, and be patient.
That strategy built portfolios but not necessarily clarity.

Because what worked twenty years ago may not apply in the same way today.

Markets move faster. Interest rates change more often. Global news impacts U.S. portfolios overnight. Even "safe" assets carry risks they didn't before.

Why Active Wealth Management Matters.

A passive portfolio built for the old economy may not address today's market dynamics.

That's why active wealth management has become an approach many investors consider. Not as a reaction to the market, but as a proactive framework to keep your plan aligned when everything around it changes.

Active management isn't about "timing" the market. It's about understanding it and evaluating how different market environments may influence your portfolio.

The Real Risk Isn't Losing Money. It's Losing Alignment.

Here's what I see too often:
Successful people — high earners, disciplined savers — who have accumulated significant wealth... but don't actually know if it's positioned to serve their next chapter.

They have multiple accounts, multiple advisors, and multiple opinions — but no unified strategy.
They can tell you what they own, but not why.

They have performance. But not purpose.
That's not negligence. It's fragmentation.

Wealth grows in complexity. Without an integrated plan, small inefficiencies — taxes, timing, risk exposure — quietly erode results over time.

Real wealth management brings it all together. It helps support your investments, taxes, income strategy, and protection measures work together in a more coordinated way.

When that happens, you may feel better equipped to stay focused on your long-term strategy.

> The old way of 'set it and forget it' may not meet every investor's needs today. Today, you need a plan that can be adjusted as your life evolves.
>
> **Jon-Jon Knepp, Founder & President**

A true plan connects four essential dimensions of wealth:

- **Growth** – Investing intelligently to keep your money aligned with your long-term objectives.
- **Protection** – Building safeguards that reduce unnecessary risk and help support more disciplined decision-making.
- **Taxes** – Structuring smartly so you keep more of what you earn and manage tax considerations effectively.
- **Purpose** – Aligning your wealth with what it's really for — freedom, family, impact, or legacy.

The Bottom Line, you can build a portfolio anywhere. But a plan — one that's built intentionally, monitored actively, and adjusted as life evolves — that's rare. At Knepp Wealth Management, we believe your wealth deserves that level of care.
Because true financial clarity doesn't come from owning investments.

It comes from understanding them — and working with a team who helps you stay informed and prepared. If you're not sure which one you have, schedule a complimentary call. We'll show you the difference.

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