WOMEN OF WISDOM

Women of Wisdom (WOW) focuses on the unique financial needs of women. Along with our specialized financial planning and investment management, we offer monthly educational events that aim to encourage, empower and educate women about their finances, health and overall wellness. We are best equipped to support:

- Divorcees
- Widows

INDUSTRIAL RETIREMENT SERVICES

Industrial Retirement Services answers your retirement questions. We specialize in managing assets and retirement planning for two distinct industries. Our knowledge and expertise on the retirement plans and benefit packages available allows us to help you select the best benefit mix as you prepare for retirement. These industries are:

- Oil Refinery Retirees
- Aerospace Retirees

APRIEM CHARITABLE SERVICES

Apriem Charitable serves as your partner in philanthropy. Our charitable clients desire a life of significance beyond success. Whether through the creation of an endowment account or designing a specific giving plan, we encourage generous giving by serving two specific clientele:

- Endowments
- Charitable Families

CONTACT US:

(888) 253-0288

APRIEM.COM

Irvine, CA
19200 Von Karman Ave.,
Suite 1050
phone: 949.253.8888

San Diego, CA
4660 La Jolla Village Dr.,
Suite 100
phone: 858.842.2288

Torrance, CA
21250 Hawthorne Blvd.,
Suite 500
phone: 310.935.7880

"At Apriem Advisors, we are here to help simplify your life so you can focus on what you do best."

apriem ADVISORS

WHO WE SERVE

Our clients want to translate their success into significance. They are individuals, families, and organizations who want the peace of mind that comes from making wise decisions about their finances. We strive to build and nurture deep relationships with those we serve.

CLIENT EXPERIENCE

OPERATIONS MANAGEMENT

A dedicated service team to support you every step of the way.

- Secure electronic on-boarding process
- Encrypted online account access
- Electronic training (by appointment)

FINANCIAL PLANNING

Personalized to answer your key financial questions such as:

- When can I retire?
- When should I take social security?
- How can I be more tax-efficient?
- Should I pay off my mortgage?
- How much is enough?
- What if...?

INVESTMENT MANAGEMENT

Investment solutions tailored to your goals.

- Goals-based asset allocation
- Proprietary stock selection process
- Access to in-house CFA Charterholders
- GIPS-compliant and independently verified performance reporting
- Tax-efficient investing

RELATIONSHIP MANAGEMENT

We help you make the complex simple.

- Regular in-person reviews
- In-depth financial education
- Exclusive client-only events
- Personal financial advice
- Quarterly performance reporting
- Quarterly Newsletter

OUR STORY

1 — OUR HUMBLE BEGINNINGS

1998
Founded by **Harmon Kong & Mark Iwamoto.**

2001
Included in the elite referral program, **Schwab Advisor Network.**

2002 - 2010
A period of growth through **client referrals** and the Schwab Advisor Network.

2 — OUR SIGNATURE INITIATIVES

2011
apriem INDUSTRIAL SERVICE

2014
apriem WOMEN OF WISDOM
apriem CARES

2015
INTERNSHIP PROGRAM was formally launched.

3 — ENHANCED OUR CREDIBILITY

2016
Claimed **GIPS® compliance** and **independently verified.**

Increased investment in **data protection and cyber security.**

Started to be featured in **top financial publications such as The Wall Street Journal, Bloomberg, Forbes, CNBC, Reuters, USA Today.**

4 — TO THE HIGHEST DEGREE OF SERVICE

2017
Opened two additional offices in **San Diego and Torrance.**

Implemented **ADVANCED FINANCIAL PLANNING**.

INDUSTRIAL RETIREMENT SERVICE expands to Aerospace.

FT Top Financial Advisers 2017 — FT 300 Ranking June 2017

FA RIA

5 — MEANINGFUL & SIGNIFICANT CULTURE

2018
apriem CHARITABLE SERVICES

APRIEM CHARITABLE FUND was estabilshed.

apriem ¢ FINANCIAL CENTS

Formalized **staff engagement, diversity, inclusion, and community engagement programs.**

FT Top Financial Advisers 2018 — FT 300 Ranking June 2018

6 — MOVING FORWARD THE APRIEM WAY

2019
NATIONALLY RECOGNIZED

FT Top Financial Advisers 2019 — FT 300 Ranking June 2019

2019 InvestmentNews EXCELLENCE IN diversity & INCLUSION AWARDS

National Philanthropy Day — 2019 OUTSTANDING SMALL BUSINESS

THE CIVIC 50 HONOREE

OUR FOCUS ON RELATIONSHIP AND PURPOSE — SIGNIFICANCE BEYOND SUCCESS

AWARDS DISCLOSURE: Apriem did not pay any fee in exchange for inclusion in these awards. For additional questions concerning any of the awards shown, please contact Harmon Kong at harmon@apriem.com.

- FT300 TOP FINANCIAL ADVISOR (2017, 2018, 2019). The Financial Times examine the database of RIAs registered with the SEC and select those that reported $300M or more in AUM. The Financial Times' methodology is quantifiable and objective. The RIAs had no subjective input. The FT invited qualifying RIAs – more than 2,000 – to complete a lengthy application. Areas of consideration include adviser AUM, asset growth, the company's age, industry certifications of key employees, compliance record and online accessibility. This award does not evaluate the quality of services provided to clients and is not indicative of the practice's future performance. The research was conducted by Ignites Research, a Financial Times sister publication.
- 2019 OUTSTANDING SMALL BUSINESS, NATIONAL PHILANTHROPY DAY. This award recognizes a corporation or business that has created a culture of philanthropy with their organization and has demonstrated an outstanding commitment to philanthropy through its: 1) financial support of one or more nonprofit organizations, 2) leadership involvement, and 3) volunteer participation and commitment of its workforce in establishing a role model for other businesses in our community.
- 2019 INVESTMENT NEWS "EXCELLENCE IN DIVERSITY & INCLUSION". This award honors registered investment advisory firms, independent broker-dealer affiliates, or branch offices of a wire house, insurance firm, or brokerage, that have fostered diversity and inclusion within their own firms, among clients (especially those who have been traditionally ignored by financial service professionals), or within the financial advice industry as a whole.
- 2019 CIVIC 50 ORANGE COUNTY. Civic 50 Orange County honorees are selected based on four dimensions of their U.S. community engagement program, as determined by an annual survey: investment, integration, institutionalization, impact.
- 2017 FINANCIAL ADVISOR MAGAZINE RIA RANKING. The criteria on which each award (or ranking) was based included 1) 2016 year end discretionary and non-discretionary AUM reported on ADV; 2) % growth in assets 2015-2016; 3) average assets per client; 4) percent growth in assets per client; 5) percent change in number of client relationships. To be eligible for the ranking, firms must be independent registered investment advisors and file their own ADV statement with the SEC, and provide financial planning and related services to individual clients. Firms must have at least $50 million in assets under management as of December 31, 2016. Corporate RIA firms and investment advisor representatives (IARs) were not eligible for this survey.