

D | A | DAVIDSON

KURTZ WEALTH MANAGEMENT

Advisor with D.A. Davidson & Co. member SIPC

(803) 490-6070 | kurtzwm.dadavidsonfa.com | 4586 Sunset Blvd. | Lexington, SC 29072



OUR MISSION

Our mission is to guide every client with thoughtful financial and estate planning, helping them achieve their goals with clarity, confidence, and thoughtful, detail-oriented support.

MEET THE TEAM



GARY KURTZ, AIF®

Senior Vice President, Financial Advisor

Gary is originally from Connellsville, Pennsylvania, and graduated from the University of Pittsburgh at Johnstown. He has been in the financial services industry for 27 years, and has his Series 7, 6, 63 and 66. He also holds the Accredited Investment Fiduciary® designation.

Outside of the office, Gary enjoys spending time with his family. He and his wife, Tara, have four children. He is very active in his church and community.



SETH KURTZ

Financial Advisor

Seth lives in Lexington with his wife, Mimi, and their dog, Millie. He graduated from the University of Colorado Boulder and has been in the financial services industry since 2021. He is fully licensed with his Series 7, 66, and Life, Accident and Health Insurance exams.

Outside of the office, Seth spends his time running, biking, swimming, or enjoying Lake Murray.



CONLEY WATERS

Registered Client Associate

Conley is originally from Lexington, South Carolina. He graduated from Anderson University where he played collegiate soccer while earning a degree in psychology. Conley joined the financial services industry in 2021 and holds his Series 7, 10, 66, Life, and Health Insurance licenses.

Outside of the office, Conley enjoys spending time with family and friends, working out, reading, and spending time with his Lab, Hazel. He is a member of Mt. Horeb Church. He loves sports and is a lifelong Clemson Tigers fan.

The Strength of Advice®

OUR SERVICES

INVESTMENT PHILOSOPHY

While there are many ways to participate in the financial markets, we believe successful investing is best achieved through proper diversification and tailored solutions. Committed to providing appropriate recommendations, we seek to understand each client's objectives and tolerance for investment risk.



Investment Planning

Once we have a comprehensive view of each client's unique needs, goals, and motives, we can then deliver straightforward advice and personalized financial solutions.



Retirement Planning

We help each client set financial goals for retirement and create a customized plan to achieve those goals through investments and other strategies. Throughout our relationship, we provide ongoing guidance and adjustments to help clients stay on track to reach their retirement objectives.



Trust and Estate Planning

We work with you to see your financial wishes are honored after your passing. In collaboration with your attorney(s), our goal is to support the implementation of your estate plan according to your intentions. We administrate family trusts in ways that align with your family's goals.



Tax Awareness and Philanthropy

We seek to optimize our clients' investments to minimize tax liabilities and maximize returns when possible. We provide knowledge on tax-loss harvesting, tax-efficient strategies, charitable giving, and much more.*



Workplace Benefits

We work with you to ensure that you understand your workplace retirement plan, stock options, and other workplace benefits. Our goal is to make sure that your workplace benefits are aligned with your overall financial strategy.

*D.A. Davidson does not provide tax or legal advice. Please consult with your tax and/or legal professional for guidance on your specific situation.

OUR PROCESS



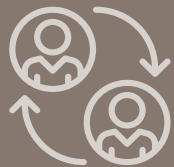
1. The First Meeting

We believe a successful relationship with a client starts when we fully understand your financial goals, needs, and worries. In our first meeting, we want to know what keeps you up at night, your past experiences in the markets, and how you view risk and reward. We seek to meet you where you're at. Whether you are entering a new relationship or marriage, going through a divorce, experiencing the loss of a loved one, in need of long-term care, or adding a new family member, we believe it's crucial to incorporate life's key moments into your financial plan.



2. Devising A Plan

Once we fully understand your financial picture and determine that we are mutually a good fit, we can proceed with formulating a custom investment strategy and plan based on your needs.



3. Implementing Your Strategy

After devising a custom plan with a strategy formulated to address your needs and goals, we proceed with asset allocation, daily management, and manager selection.



4. Ongoing Monitoring

As we professionally manage your portfolio, we proactively advise and provide feedback on markets and risks that could impact your performance. As your financial picture evolves over time and as you move from one of life's key moments to the next, we will continually reevaluate and reassess your portfolio.

If your financial situation is more complex, we are happy to engage our extended resources to assist. Through our relationships at D.A. Davidson, we can connect you with specialized partners who step in with deeper expertise and tailored guidance to support your broader goals.

MEET OUR STRATEGIC PARTNERS

Partnering with **Kurtz Wealth Management** offers access to the trusted network of industry experts, operations specialists, and research professionals that help us achieve more for our clients.



Wealth Management Research

JAMES RAGAN, CFA®

*Senior Vice President, Co-Chief Investment Officer,
Director of Investment Management & Research*

James and his research team provide equity research and updates, portfolio analysis tools and model portfolios of recommended equities to financial professionals and their clients, including individual investors and their families, businesses and nonprofits. His focus is on developing multiple channels for distribution of research to D.A. Davidson's roughly 350 financial advisors and their clients so that each client can make informed financial decisions that match their objectives and situations. James has spent over 20 years in the financial services industry, and is co-manager of the D.A. Davidson Focus List model portfolio. He is a graduate of the University of California, Los Angeles with an MBA in finance, a bachelor's degree in economics/management and also holds the Chartered Financial Analyst® designation.



Insurance and Annuities

MATT MENDEZ

Vice President, Director of Insurance and Annuities

Matt aspires to help advisors understand, expand, and refine the role insurance and annuities play in their clients' portfolios. He is fluent in the products and technology supporting insurance and annuities, including annuity order entry systems, insurance products, estate planning, and fixed, variable and fee-based annuities. Before joining the firm, he worked for Independent Financial Group, where he built and managed annuity product offerings and sales strategy, and he has worked in other various consulting and sales roles across the industry. Matt's extensive experience plays a vital role in helping financial professionals provide consultation on client cases.



Trust Planning

WILLIAM CREWS III, AWMA®, CSA, CTFA

Vice President, wwTrust and Fiduciary Advisor

Will and his team add value for clients by reviewing wills, trusts, estate plans, titling of assets, and offering estate tax minimization strategies. He is available to meet via Teams, Zoom, or in-person, though most clients prefer to meet with him at our office alongside Gary and our team. Bringing nearly 20 years of experience in estate and trust planning and administration, his career has included roles as a Trust Advisor, Senior Trust Manager, and Director of Privately Held Investments. One of the most beneficial aspects of working with Will is that he provides clients with a personalized "roadmap" document after your meeting. This "roadmap" is designed for you to take to your attorney to help streamline the estate planning process, saving both time and fees. This service is complimentary and included as part of your relationship with D.A. Davidson.

THE D.A. DAVIDSON DIFFERENCE

D.A. Davidson & Co. began as a small Montana brokerage firm in 1935. We have grown to become a full-service investment firm based in the Northwest, offering a sophisticated suite of investment and financial services. D.A. Davidson remains employee-owned — a status that we believe allows us to focus more on you and on doing what's right. That business model, coupled with a company culture that's participatory and entrepreneurial, allows professionals the freedom to do their best work with one goal in mind: your satisfaction.

1935

The year
D.A. Davidson
was founded.

1,600+

Employees who aim to
help you on your financial
journey.

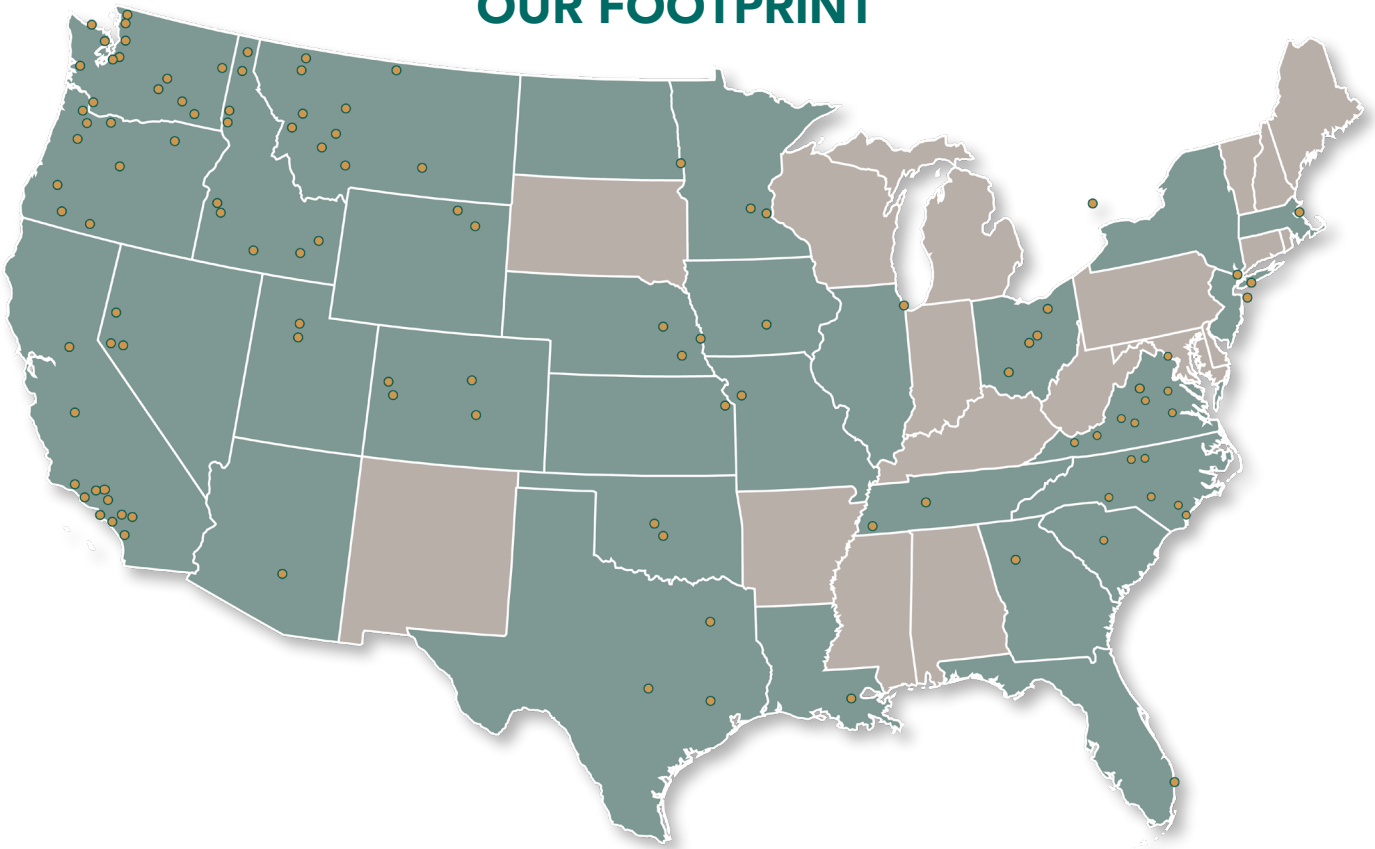
113

Offices serving
communities small
and large.

30

States where we hang
our hat from coast to
coast.

OUR FOOTPRINT





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