



A Succession Plan with Next-Gen Tech

Growing up in Seattle, Catherine Humbert spent her summers working for the family business, an RIA her mother founded. Their firm prioritized building client relationships over strategic growth. This family business also carved out a unique niche among their competitors—the firm was predominantly female owned and operated, and female clients were encouraged to take an active role in the financial decision-making process.

Initially, Catherine loved the numbers side of the business, however, the client interactions helped her realize a passion for helping people solve problems. She joined her mother's firm and grew very proud of the culture and reputation they established.

They had a deep bench of advisors to keep the business active, but growing demands of regulatory compliance and technology upgrades were taking time away from focusing on client needs. Their outdated infrastructure meant their existing business model was unsustainable long-term.

As part of the next generation of leaders in this family-built business, she knew her firm needed modern technology and scalable operations to help improve the client experience. At the same time, senior partners approaching retirement wanted to trade their slow-growing, illiquid company stock for shares in a faster-growing enterprise with more liquidity. With the senior partners' need for a succession plan and the next-gen leaders' desire for streamlined operations, the firm evaluated its options. Their search led them to United Capital.

Catherine and team appreciated United Capital's client-focused culture and saw an opportunity to partner with a company that would give them access to industry-leading resources while providing much-needed growth strategies. Recognizing this unique value proposition, they joined United Capital as a Seattle office in 2012.

Catherine recalls being immediately impressed with Financial Life Management because of the way the process can resonate with female clients. Nearly six years later, Catherine and her team continue to leverage United Capital's resources and vast professional network to grow their business. Catherine credits growth strategies and retail referral programs with helping them attract new clients and increase revenue. Since being acquired, the team's assets under management have risen to \$1.6 billion, and their profit (EBITDA) has grown by 34%.¹

While the day-to-day hasn't changed dramatically, Catherine believes that United Capital has helped the Seattle office evolve from an investment-focused practice to one that now has the ability and capacity to address all aspects of a client's financial life. "It's not just about investments anymore! We enjoy integrating Financial Life Management into our client relationships so they can see the big picture and realize what is truly important."

A Path to Acquisition

The decision to sell your firm and identify the best strategic partner for your clients and employees is among the most critical decisions a firm owner can make. Understanding your choices and what differentiates one option from the next involves clarifying what's most important to you. Read on to gain the perspective of other advisors that have taken the path to acquisition with United Capital.



Catherine Humbert, Vice President | United Capital

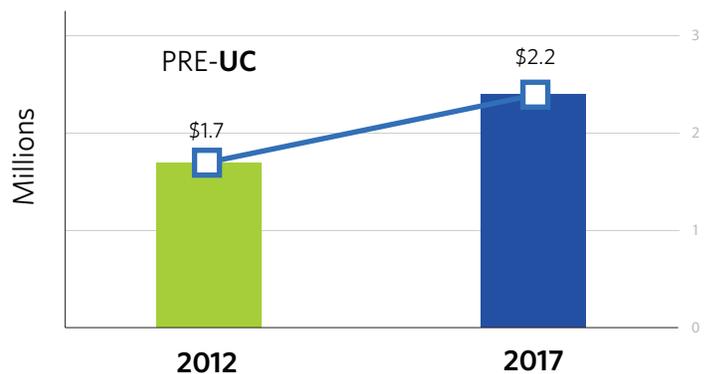
Location: Seattle, Washington

Assets Under Management: \$1.6 billion**

Goals: scalable operations, succession planning, revenue growth

Six years after joining United Capital, Catherine and team's business realized:¹

34% EBITDA GROWTH²



¹Data as of year end 2017. Results not guaranteed and may vary.

²Percentage calculated from exact numbers. Chart reflects rounding.

**Data as of Q2 2019



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For Catherine, the technology and structured process offered a way to understand what was important to clients, so she could meet their needs.

Helping People Live Richly

At United Capital, we believe money is fuel—a resource to help you accomplish the life you want to live. How we manage our money is an important choice, and the way we make decisions will determine our entire life. We help our clients live richly by empowering them to make the right financial decisions.

Here's what living richly means to Catherine:

"For me, living richly means not having to worry about tomorrow."



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