

**PEARCE-RUSSELL**  

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**WEALTH MANAGEMENT OF**  
**RAYMOND JAMES**

**Objective Consultations.  
Comprehensive Solutions.<sup>SM</sup>**

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**Managing Wealth for Business Owners,  
Professionals, and Their Families**

Raymond James & Associates., Inc. Member New York Stock Exchange/SIPC  
1 Town Center Road, 10<sup>th</sup> Floor, Boca Raton, FL 33486

# A Level of Service Tailored to Our Clients' Needs

➤ *Objective*

➤ *Scalable*

➤ *Consistent*

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## Core Investment Management

- Goals and Objectives
- Net-Worth Analysis
- Cash-Flow Analysis
- Asset Allocation
- Portfolio Performance

## Financial Planning

- Retirement Needs
- Distribution Strategies
- Education Funding Strategies
- Survivor Needs
- Disability Coverage
- Long-Term Care
- Estate Planning

- Goals and Objectives
- Net-Worth Analysis
- Cash-Flow Analysis
- Asset Allocation
- Portfolio Performance

## Comprehensive Wealth Management

- Conservation of Wealth
- Gifting
- Special Needs Planning
- Trust Integration
- Charitable Giving Tax Strategies
- Executive Compensation
  - Deferred Compensation
  - Stock Options
  - Concentrated Equity Positions
- Business Planning

- Retirement Needs
- Distribution Strategies
- Education Funding Strategies
- Survivor Needs
- Disability Coverage
- Long-Term Care
- Estate Planning

- Goals and Objectives
- Net-Worth Analysis
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Managing Wealth for Business Owners, Professionals, and Their Families

# Biography



## **Russell Johnson, AIF®, CPFA** Senior Vice President, Wealth Management

Russ consults and engages with his clients – primarily business owners, professionals and their families – in the management of their wealth planning. He encourages coordination with his clients’ other trusted professionals, including their CPA and attorney, to ensure their wealth plans incorporate the recommended tax strategies and estate planning components.

“I enjoy the ability and opportunity to visit a client’s business and to appreciate their expertise, their devotion and pride in what they want to achieve, what it takes to get there and retain it – and then to create a wealth management plan designed to preserve it,” said Russ.

Having lived primarily in Kansas City and Chicago through his formative years, Russ brings a strong foundation of Midwestern values to his wealth management practice and the community. “The ‘grind it out and get it done’ work ethic was part of my daily life as a child and carries through to this day,” Russ said.

Russ holds several professional designations including Accredited Investment Fiduciary® (AIF). “I have and will continue to be a student of the industry. Even with 30+ years of professional experience, I continue to learn and pursue professional designations within the field,” he said.

In 2005, Russ transitioned to Raymond James. “As our practice grew and the complexity of our services expanded, including acquiring an international clientele, we were in need of a firm with a deep bench of resources and which emboldened our ‘client-first’ approach,” Russ said. “The open architecture at Raymond James allows us the freedom to understand each client’s needs, and to design and implement a wealth plan, including the ability to seek out the ‘best at position’ investment on a largely nonproprietary basis.”

Russ has served many nonprofit organizations throughout his career. He was co-founder and board chair of Oakstone Academy Palm Beach, committee chair of the Special Needs Children’s Ministry of Ascension Catholic Church in Boca Raton, Florida, and an instructor with the State of Kansas Department of Wildlife and Parks.

Russ and his wife, Anamaria, live in South Florida with their three children. In his free time, Russ enjoys reading about American History, including the Lewis and Clark expedition, Native American history, the settling of the American West, World War II, the OODA Loop, and space exploration. He also enjoys cooking, specifically barbecue, smoked brisket, slow-cooked ribs, pulled pork (a point of Kansas City pride), and more recently a historical curiosity with Paella resulting from his European travels.

Accredited Investment Fiduciary® (AIF®) are copyrighted by Fi360, a Broadridge Company.

**RAYMOND JAMES®**

Russ Johnson, AIF®  
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[www.pearce-russell.com](http://www.pearce-russell.com)

# Biography



## **Mark Pearce, CFP®, MBA** Vice President, Wealth Management

First and foremost, Mark considers his clients to be his friends. Even though he works professionally with people from all walks of life – business owners, retirees, professionals and their extended families - the basis of the advisor-client relationship is the trust shared as friends. Our company President, Tash Elwyn, refers to our business as a “noble profession” and Mark believes deeply that our clients are far better off in working with us than they would be without us.

Mark is a third-generation Floridian, originally from the Miami area. He was educated at the Universities of South Florida, Florida, and Richmond.

Before entering the financial planning field, Mark served as an Industrial Engineering supervisor for United Parcel Service, and prior to that worked as an Analytical Chemist for two large manufacturing companies in Georgia and Virginia. The mathematical skills required in these professions have served him very well in his current field, which has been a lifelong passion for him.

Mark is a CERTIFIED FINANCIAL PLANNER™ professional, having held that designation for nearly 25 years. He truly enjoys developing plans with his clients to achieve future objectives, and is gratified to be invited to Bar Mitzvahs, Confirmations, graduations and weddings by his multi-generational clients who have appreciated and benefited from his guidance over the many years.

Mark is an Eagle scout, and volunteered as a Leader for many years in a local Boy Scout troop and still endeavors to live according to the Scout Oath and Law. He particularly enjoys mentoring youth.

Mark lives in Lake Worth with his wife of 43 years, Cindy. Their two children are grown and live at opposite corners of the country – one in Seattle and one in Boston. In his spare time, Mark enjoys raising vegetables and tropical fruits and visiting local breweries in search of the perfect India Pale Ale. He also knows his way around a meat smoker and a grill, and can also create a mean pot of chili. He has developed his own brand of dry meat rub which many people enjoy.

He also likes to spend time hiking, especially in the Appalachian mountains, traveling and camping with his family. Mark and Cindy have visited all 50 U.S. states and many of our National Parks and Monuments. He is also an avid reader of biographies, history and classic literature.

# Russell Johnson – Personal Background

## Education

- Accredited Investment Fiduciary® (AIF®) – Fi360 - 2020
- Certified Plan Fiduciary Advisor (CPFA) -National Association of Plan Advisors - 2019
- American Society of Pension Professionals and Actuaries (ASPPA)– 2008 – Certificate
- Kansas State University - Bachelor of Science – 1992
- Licenses held – Series 7, 24, 63, 65, Life, Health, and Annuity
- Raymond James Institute of Finance – Internal Designations:
  - Retirement Plan Consultant
  - Financial Planning Series for Business Owners
  - Financial Planning Series for Individuals
  - Advanced Trust Institute: Trust Specialist
  - Investment Management Consultant – Level I and II

## Experience

- 2005-Present – Raymond James & Associates – Senior Vice President, Wealth Management
- 2000-2005 – Janney Montgomery Scott LLC, First Vice President , Investments
  - Insurance, Annuity, and Mutual Fund Co-Coordinator
- 1994-2000 - JWGenesis Securities/CSG - Vice President of Investments
  - Assistant Manager
- 1992-1994 – Hibbard Brown, Inc. – Private Client Consultant

*The Advantage*

**PEARCE-RUSSELL**  

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# OVERVIEW *The Pearce-Russell Advantage*

*Extensive Resources to Help Meet Our Clients' Objectives*

**Client and Family**

**Attorney**

**Tax  
Professional**

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**Financial Planning**

**Investment Planning**

**Trust Services**

**Business Solutions**



**Retirement Plan Consulting**

**Advisory Solutions**

**Legacy Planning**

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Managing Wealth for Business Owners, Professionals, and Their Families**

## **Our Mission**

To help our clients achieve their own unique goals by managing their assets, striving to protect their wealth and building their financial legacies.

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## **Our Approach**

We serve our clients with a consultative, team-based approach that examines all aspects of their financial lives. We put our clients' interests above our own or those of our firm.

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## **Our Objective**

To educate our clients and increase their comfort and satisfaction by applying our experience to help achieve success in reaching their objectives.

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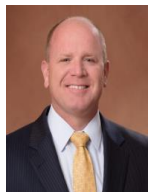


## Design Team *Pearce-Russell Wealth Management*

We serve our clients with a consultative, team-based approach that examines all aspects of their financial lives. We put our clients' interests above our own or those of our firm.

Under the direction of Russ and Mark, our design team, consisting of associates from our Raymond James Corporate Office, plays an integral role in the design and implementation of solutions-based recommendations for the clientele of *RAM Advisory*.

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**Russ Johnson, AIF®, CPFA**  
*Accredited Investment Fiduciary*  
*Senior Vice President, Wealth Management*  
*Raymond James*



**Mark H. Pearce, CFP®, MBA**  
*Certified Financial Planner™*  
*Vice President, Wealth Management*  
*Raymond James*



**Dean Pippio, CIMA®**  
*Vice President / Sr. Asset Management Consul.*  
*Asset Management Solutions*



**Glenn Baker, LUTCF, CRPS**  
*Insurance Planning Specialist*  
*Raymond James Insurance Group*



**Jack O'Rourke, CIMA®, CRPC®, AIF®**  
*Portfolio Consultant / Asst. Vice President*  
*Asset Management Services*



**Chris Fluehr, J.D., CFP®**  
*Trust Consultant*  
*Raymond James Trust, N.A.*



**Noreen McClure**  
*Director*  
*Fixed Income Private Wealth Management/*  
*Fixed Income Solutions*



**Marci Andriekus**  
*Senior Internal Annuity Consultant*  
*Raymond James Insurance Group*

# Our Client Advisory Process *Pearce-Russell Wealth Management*

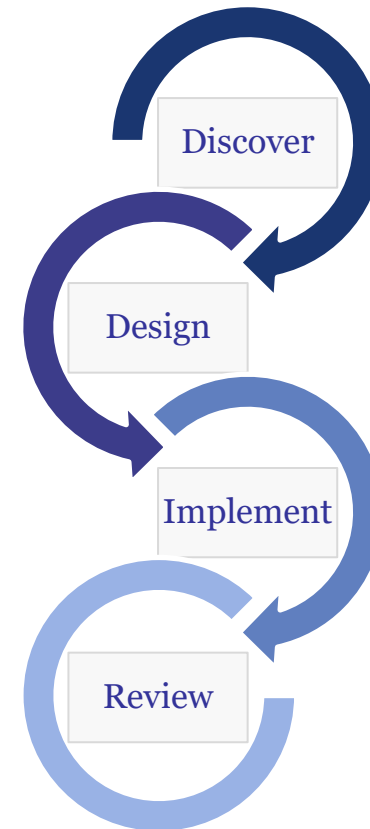
*Our practice employs a disciplined process to craft solutions to meet the needs of our clients.*

Individuals and families typically go through three very distinct stages over the course of life; **accumulation**, **distribution**, and **transfer**. As they move through life, their goals, objectives, and risk tolerance changes accordingly.

As professionals, it is our job to enable you to make informed financial decisions using the full complement of resources at our disposal.

Our process provides a framework for making decisions collaboratively and monitoring the outcome of those decisions over time.

Each step involves interaction between you, our team, and your outside professionals.



## Our Client Advisory Process *Pearce-Russell Wealth Management*

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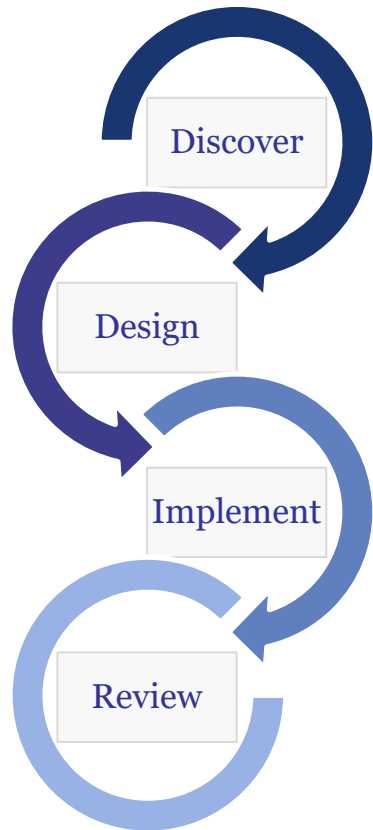
As professionals, it is our job to enable you to make informed financial decisions using the full complement of resources at our disposal.

---

Each step of the process involves interaction between you, our team, and your other trusted professionals.

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# Our Client Advisory Process *Pearce-Russell Wealth Management*



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## **Discover**

We use a variety of tools including questionnaires and interviews to understand your personal goals, current financial situation, investment experience and risk tolerance. In this step, we make you fully aware of our capabilities and provide educational support to assist our clients in understanding the scope of services we offer to help you meet your objectives.

## **Design**

Our team analyzes the information you share with us and designs solutions intended to help you reach your objectives. This step may involve collaboration with other specialists or your existing professionals. We present our recommendations to you, answer your questions, consider alternatives and outline the steps we need to take to implement your plan.

## **Implement**

In this step, we execute your customized strategy using the extensive tools available to us through Raymond James. This involves the selection of specific account types, investment products and optional services; we then complete the necessary paperwork in a coordinated approach.

## **Review**

Once implemented, we continually monitor the progress of our recommendations relative to your defined objectives and suggest changes where needed. A key to this step is your involvement in the process and communication of any significant changes in your life. We accomplish this by providing ongoing reporting of your account activity and by conducting periodic reviews.

# ADVISORY SOLUTIONS *Objective Scalable Consistent*

Raymond James is a firm that was founded on the principles of financial planning. While our investment resources are extensive, our Client Advisory Process extends beyond the management of portfolios. It encompasses our clients' lifetime financial needs.

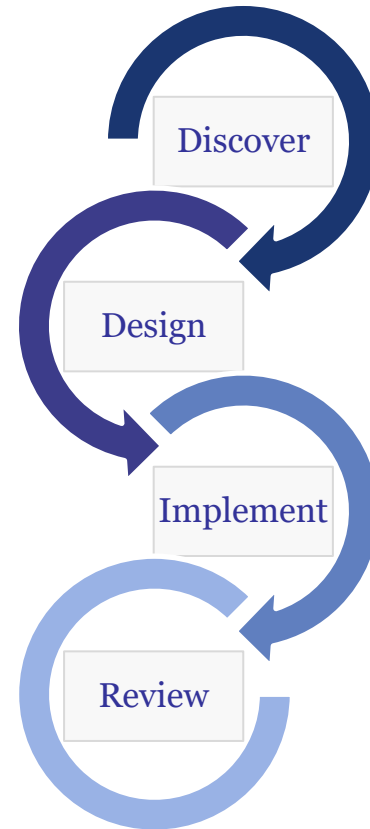
Our team has access to a variety of specialists employed by Raymond James that provide meaningful insight into our process.

**Planning for Retirement**

**Preserving Your Wealth**

**Building Your Legacy**

**Wealth Management Solutions**



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# Our Commitment

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We are committed to our clients and promise them:

Protection of  
Privacy

A Disciplined  
Investment  
Process

Objective  
Recommendations

Regular and  
Effective  
Communication

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# PLANNING FOR RETIREMENT: MANAGING YOUR RISK

As you look to the future, there are a lot of unknowns, and the key to a secure and comfortable retirement is making sure that your plan is flexible enough to withstand the unexpected. Using our innovative tools, we can evaluate your personal plan for its sensitivity to changes in many of the different risks that can impact your chances of achieving your goals.

## Longevity Outliving your money

- Long retirement horizons due to longer life expectancies
- Outliving assets



## Spending and Withdrawals Running out of money

- Wants vs. needs
- Sustainability of withdrawals
- Impact of spending behavior

## Unknowns “What if ...”

- Long-term care needs
- Potential disability
- Medical expenses
- Early death of a spouse
- Unexpected expenses

## Inflation Things cost more over time

- Erodes the value of savings and reduces returns
  - Healthcare inflation 6+%
- Source: U.S. Bureau of Labor Statistics

## Market Risks Can't control the markets

- Uncertain returns and income
- Return sequence
- Asset allocation and location

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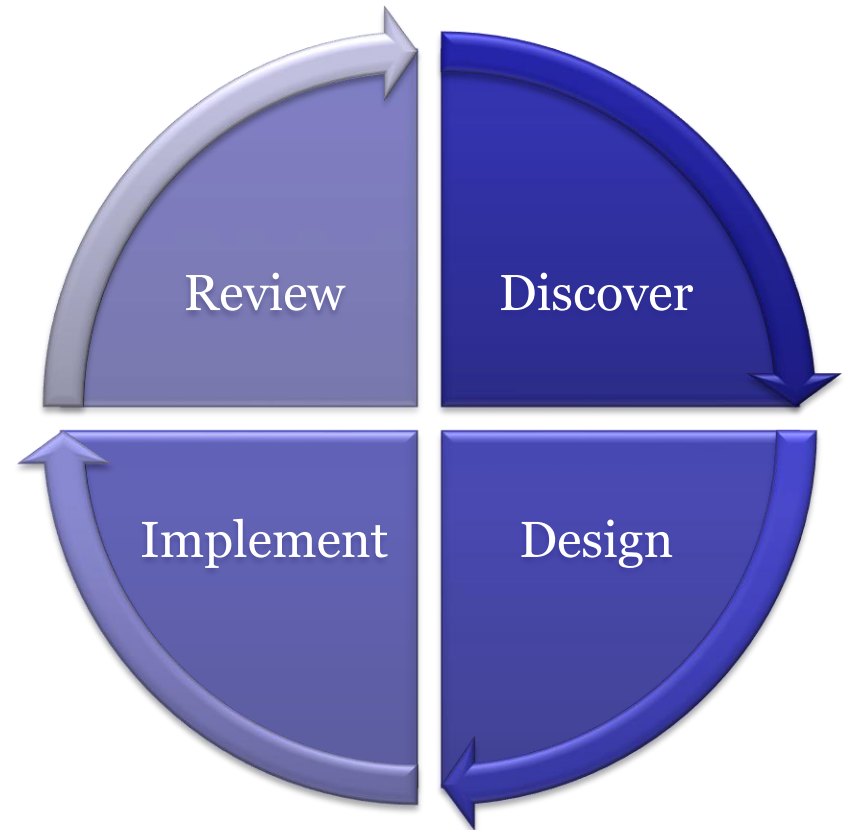
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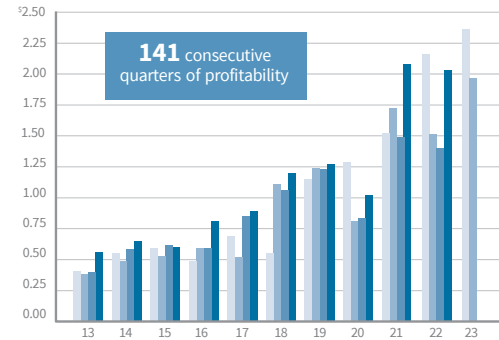




# RAYMOND JAMES AT A GLANCE

Raymond James has delivered **141 consecutive quarters of profitability**. We credit much of this performance to the firm’s client-first perspective and adherence to its founding core values of **professional integrity, advisor independence, and a conservative, long-term approach to investing.**

STRENGTH AND STABILITY<sup>1</sup> – Earnings Per Share (Basic)



## BY THE NUMBERS

- ▶ Over **8,700** financial advisors
- ▶ Approximately **\$1.22 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

## DID YOU KNOW

Continuing its tradition of giving back, Raymond James and its associates donated to charitable organizations in 2022, including **\$7.4 million** to the United Way.

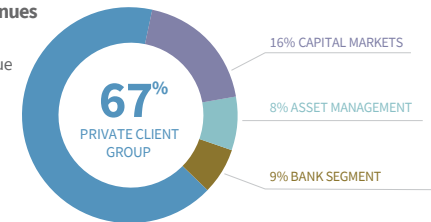
The firm also celebrated **11 years** of Raymond James Cares Month. More than **2,800 associates** volunteered nearly **7,100 hours** benefiting **230 charitable organizations** across **110 communities**.

Raymond James was the first in the nation to publish its Client Bill of Rights, setting the standard for the industry.

## A DIVERSIFIED SET OF BUSINESSES<sup>2</sup>

**Total net revenues of \$11 billion**

Total net revenue for fiscal year ending Sept. 30, 2022



As of 3/31/2023. Past performance is not an indication of future results. The information provided is for informational purposes only and is not a solicitation to buy or sell Raymond James Financial stock. A credit rating of a security is not a recommendation to buy, sell or hold securities and may be subject to review, revisions, suspension, reduction or withdrawal at any time by the assigning rating agency. Raymond James Bank is an affiliate of Raymond James & Associates, Inc., and Raymond James Financial Services, Inc. © 2023 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. © 2023 Raymond James Financial Services, Inc., member FINRA/SIPC. Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value. 23-BDMKT-5995 JPR 5/23

<sup>1</sup>During our fiscal fourth quarter of 2021 the Board of Directors approved a 3-for-2 stock split, effected in the form of a 50% stock dividend, paid on September 21, 2021. All share and per share information has been retroactively adjusted to reflect this stock split.

<sup>2</sup>Pie chart is intended to show relative contribution of each of the firm’s four core business segments. The chart does not include intersegment eliminations or the “Other” segment. “Other” includes the firm’s private equity investments, interest income on certain corporate cash balances, as well as certain corporate overhead costs of Raymond James Financial including the interest cost on our public debt, losses on extinguishment of debt and certain acquisition-related expenses.

# The Raymond James Advantage



The decision to hire a professional financial advisory team should take into account the quality and professionalism of the firm that stands behind them.

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In choosing to do business with our team, you are also doing business with  
Raymond James.

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It is important that you understand how our affiliation with Raymond James benefits you by providing us with the tools and resources to execute our mission to serve clients to the best of our abilities.

**Assets held within a Raymond James account are protected in three ways.**

The financial strength of Raymond James.

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Raymond James & Associates is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000 (including \$100,000 for claims for cash). An explanatory brochure is available upon request, at [sipc.org](http://sipc.org) or by calling 202-371-8300.

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Raymond James has purchased excess SIPC coverage through various syndicates of Lloyd's, a London-based firm. Excess SIPC is fully protected by the Lloyd's trust funds and Lloyd's Central Fund. The additional protection currently provided has an aggregate firm limit of \$750 million, including a sub-limit of \$1.9 million per customer for cash above basic SIPC for the wrongful abstraction of customer funds. Account protection applies when an SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

# Contact Information



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[www.pearce-russell.com](http://www.pearce-russell.com)

\*Investing involves risk and you may incur a profit or loss regardless of strategy selected. Past performance does not guarantee future results. Asset allocation and diversification do not ensure a profit or protect against a loss. Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.