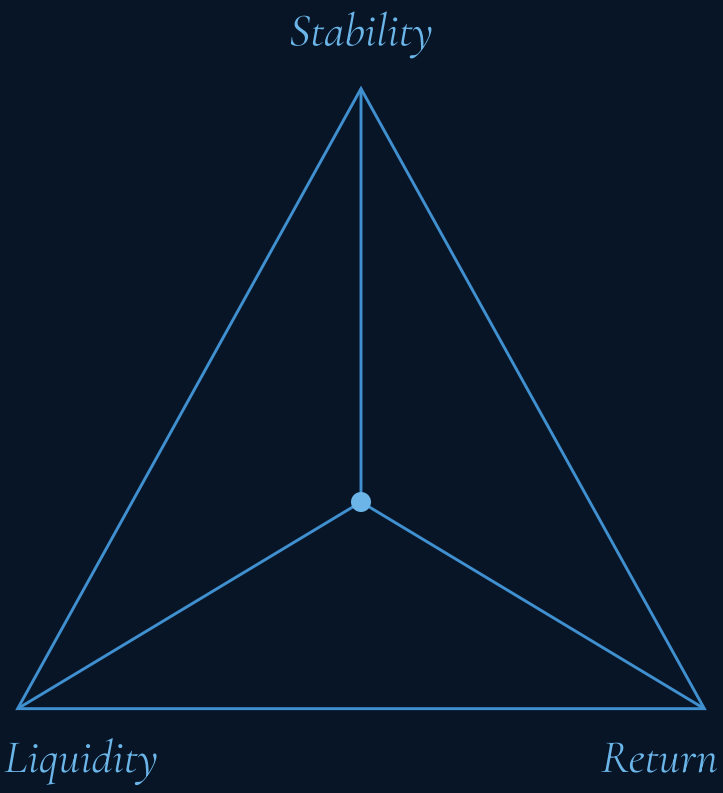
TRIVIUM

ASSET MANAGEMENT PARTNERS



triv·i·um

LATIN · THE PLACE WHERE THREE ROADS MEET

The medieval foundation of learning: grammar, rhetoric, and logic. Three roads meeting at one point. We've mapped that structure to the three dimensions every portfolio must balance.

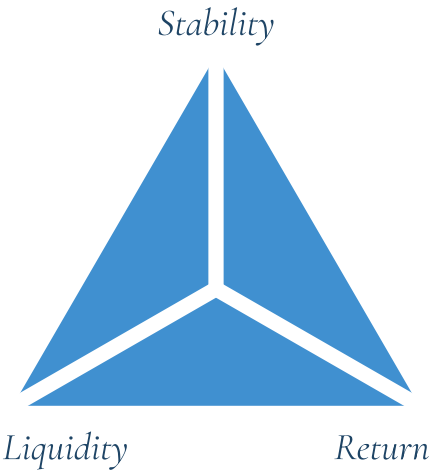
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Most advisors start with risk tolerance. We start with purpose.

A risk questionnaire asks how much loss you can tolerate. Two people with the same answer can need completely different portfolios, because their money is for different things. So we ask what the money is for first, and measure risk tolerance and risk capacity alongside it.

For a business owner, the company is already the concentrated position. The portfolio around it usually carries more of the stability and liquidity than a model would assign.



Not a risk model. A purpose model.

> Every dollar you hold has a job. Some cover the year ahead. Some are meant to compound for decades. Some exist to produce dependable income. We help you assign each its purpose, then build the portfolio around it.

Stability

Protect what you've built.

Mitigate volatility without sacrificing all growth. Anchors your portfolio against market swings while preserving optionality.

Return

Grow with patience and precision.

Wealth building is a long game. Patient capital earns an illiquidity premium, staying invested through volatility and letting compounding work.

Liquidity

Be ready when it matters.

Financial flexibility on your terms. The right assets in the right structures so capital is available when your life demands it.

Where does your portfolio sit between stability, return, and liquidity?

The Trivium Assessment finds the point where yours belongs. That is your Trivium. Free, 38 questions, about 9 minutes. It is educational and is not investment advice.

Find your Trivium

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One relationship. Everything coordinated.

Our team came to Trivium from the institutions and industries an owner relies on: commercial banks, trust departments, a retirement plan provider, commercial real estate, and accounting. We know how each of them evaluates an owner, and what falls between them.

So we serve you the way a seasoned relationship manager does: one point of contact who knows your business, your family, and your balance sheet, and who brings the right specialists to the table when you need them.

> *Most firms sell you a product. We build you a platform.*

You meet your banker prepared.

We know how a lender reads a business. Before you sit down, we help you see your numbers as they will, decide what to lead with, and choose the right moment. Then we introduce you to a banker we know. The bank makes its own decision.

Nothing falls between your business and your personal balance sheet.

Idle cash in an operating account. A retirement plan that costs more than it should. A sale structured without the owner's personal picture in view. We plan the business and the owner together.

One relationship instead of six vendors.

You don't have to assemble and manage a banker, a plan consultant, an insurance agent, an investment advisor, and a broker on your own. We bring them in and follow through on our side of every handoff.

You

Owner, employer, and family.

→

WHAT WE MANAGE

- Wealth management
- Cash management
- Employer-sponsored retirement plans
- Health and life insurance
- Tax-aware investing
- Exit planning

→

WHAT WE COORDINATE

Your banker
Loans and deposits. Trivium does not make loans or hold deposits.

Your CPA and attorney
Tax and legal decisions behind tax-aware investing and exit planning.

Brokers and investment bankers
When the time comes to sell.

Partner firms
Property and casualty insurance and employee benefits.

Partners are independent firms. You engage them directly, and their decisions and terms are their own. What stays with us is the preparation before, the introduction, and the follow through after. We operate across both RIA and broker-dealer platforms through Arkadios Capital, so we are not bound to any single product shelf.

Trivium does not make loans or hold deposits; banking services are provided by unaffiliated banks. Trivium does not give tax or legal advice. Securities offered through Arkadios Capital, member FINRA/SIPC. Advisory Services offered through Arkadios Wealth Advisors. Trivium and Arkadios are not affiliated through any ownership. Full disclosures appear on the last page.

Our services.

An owner's finances rarely sit in one place. The company's cash, the retirement plan, the insurance, the personal portfolio, and the eventual sale each sit with a different provider. Trivium brings them together. We provide most of it directly, and coordinate the rest with your CPA, your attorney, or a partner firm. Engage a single service or the whole platform. Every part is built to work alone or in concert.

Wealth management PAGE 5

Define what the capital is for, then balance stability, return, and liquidity in a portfolio built around it.

Provided by Trivium

Owners with ties to more than one country PAGE 5

For owners moving a business or family to the U.S., or investing into it from abroad. In English and Spanish.

Trivium with advisors in both countries

Banking relationships PAGE 6

We help you prepare for the banking conversation and introduce you to banks we know.

Introductions to unaffiliated banks

Cash management PAGE 6

Invest cash above your operating needs in brokered CDs, U.S. Treasuries, and money market funds.

Provided by Trivium

Employer-sponsored retirement plans PAGE 7

Plan design, provider selection, investment menu, fiduciary support, and employee education.

Provided by Trivium

Insurance PAGE 8

Health and life insurance, key person coverage, and buy-sell funding. Property and casualty and benefits through partners.

Trivium and partner firms

Tax-aware investing PAGE 8

Opportunity Zone, 1031 exchange, Roth conversion, and oil and gas options, coordinated with your CPA.

Trivium with your CPA and attorney

Exit planning PAGE 9

The financial side of a sale or transfer, from early planning through the proceeds.

Trivium with your CPA, attorney, and partners

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Wealth management for individuals and families.

Two people with the same net worth can need very different portfolios. One is drawing income next year. The other is investing for decades. We start by deciding what each dollar is for, then build the portfolio around it, balancing stability, return, and liquidity. Each portfolio is built around your profile, not a model portfolio.

Who it's for

Business owners, individuals, and families, including clients with financial lives in more than one country.

What we do

Build and manage public market portfolios. Offer alternative investments to qualified clients. Review regularly with your tax and estate advisors.

What we don't do

We don't give tax or legal advice. Alternative investments are limited to qualified investors and carry their own risks.

HOW IT WORKS

1

Take the Trivium Assessment, or talk through what each part of your money is for.

2

We build an allocation that balances stability, return, and liquidity, and show you where it sits on the triangle.

3

We put it in place in an advisory or brokerage account, and explain the difference before you choose.

4

We review it at least once a year, and whenever your life or business changes.

How we charge. Advisory accounts pay an asset based fee. Brokerage accounts pay commissions on the products used. We explain which applies, and the difference between the two, before you choose.

OWNERS WITH TIES TO MORE THAN ONE COUNTRY

Two countries. One plan.

An owner with ties to two countries faces two tax systems, two sets of advisors, and assets each country treats differently. The gaps tend to surface at tax time, during a sale, or when the family moves. We work with owners moving their business or family to the U.S., and with owners abroad who want part of their wealth here. We work in English and Spanish.

What we do

Plan cash, investments, retirement, and protection across both countries. Coordinate with your attorney and CPA on each side. Introduce you to a banker when you need a U.S. banking relationship.

What we don't do

We don't give legal, tax, or immigration advice in any country. We don't hold deposits or make loans. The bank makes its own decisions.

Alternative investments are limited to qualified investors, can be illiquid, and can lose value. Trivium does not give tax, legal, or immigration advice. Securities offered through Arkadios Capital, member FINRA/SIPC. Advisory Services offered through Arkadios Wealth Advisors. Trivium and Arkadios are not affiliated through any ownership. Full disclosures appear on the last page.

Banking relationships for business owners.

A bank's decision rests on how well it understands your business and how the request is presented. An owner who walks in prepared, with clean numbers and a clear ask, has a different conversation. Trivium does not make loans or hold deposits. We help you prepare for the banking conversation and introduce you to banks that fit your business.

Who it's for

Owners seeking a loan, a line of credit, or a new banking relationship.

What we do

Review your financials the way a bank would. Help you organize the request and the package. Introduce you to banks we know.

What we don't do

We don't offer loans, make credit decisions, or hold deposit accounts. The bank does.

HOW IT WORKS

1

We learn what you need from a bank, and when.

2

We review your statements the way a credit officer will, and tell you what will draw questions.

3

We help you assemble the package: financials, a debt schedule, and a one-page summary of the request.

4

We introduce you to a banker whose institution fits your size and industry. The bank runs its own process.

No introduction fee. Trivium does not collect a fee to introduce clients to any of our partners.

CASH MANAGEMENT

Cash management for business owners.

Most businesses hold more cash than they need on any given day, and in an operating account it earns little. We invest the cash above what the business needs day to day, timed to the dates it will be needed.

Who it's for

Owners and finance leads holding cash beyond their operating bank balances.

What we do

Map what the business needs available, and when. Invest the rest in brokered CDs, U.S. Treasuries, and money market funds.

What we don't do

We don't hold deposit accounts or process payments. This is not bank treasury management.

HOW IT WORKS

1

We map twelve months of cash needs: payroll, taxes, debt service, seasonal swings, and a reserve you set.

2

We separate operating cash, which stays at your bank, from excess cash, which is what we invest.

3

We place the excess across brokered CDs, Treasuries, and money market funds, timed to when you need it.

4

We review each quarter and whenever the business changes.

Banking services are provided by unaffiliated banks, which make their own credit decisions. Brokered CDs are issued by FDIC insured banks, and coverage limits apply. Money market funds are not FDIC insured or guaranteed. U.S. Treasuries are not FDIC insured. Brokered CDs may limit early access and can lose value if sold before maturity. Securities offered through Arkadios Capital, member FINRA/SIPC. Advisory Services offered through Arkadios Wealth Advisors. Trivium and Arkadios are not affiliated through any ownership. Full disclosures appear on the last page.

Employer-sponsored retirement plans.

A retirement plan is a recruiting and retention tool. It lets owners set aside far more each year than an IRA allows, holds tax-deferred and Roth savings in one place, and can share profits with the people who helped earn them. We help employers choose, design, and manage plans for their employees and owners.

WHAT TO EXPECT

Who it is for
Owners and employers starting a plan, replacing a provider, or looking to do more for owners.

What we do
Plan design and provider selection, investment menu management, fiduciary support, and employee education.

What we do not do
We do not give legal or tax advice. Plan documents and filings involve your attorney, CPA, and plan administrator.

HOW IT WORKS

1. We review your current plan documents, fees, and participation, or your goals if you are starting fresh.
2. We compare plan designs for your headcount, payroll, and what the owners want to achieve, with the numbers side by side.
3. We set up the plan with the administrator and provider and manage the transition for your employees.
4. We review investment performance, fees, and participation with you every year and hold education sessions for employees.

PLAN TYPES 401(k), profit sharing, 403(b), municipal and government, pension, and state and federal contractor plans.

What is Trivium's fiduciary role?
Trivium can act in a fiduciary capacity directly, or we can bring in third party providers to fill that role. We walk through the options when the plan is designed.

What does it cost?
Pricing varies with the size of the plan, the number of employees, and the scope of services. A conversation with a retirement plan strategist is the best way to get a clear fee estimate.

YOUR RETIREMENT PLAN STRATEGISTS

Steve Mise, CRC®, AIF®
SENIOR RETIREMENT PLAN STRATEGIST

More than 40 years in corporate qualified retirement plans, including 401(k), 457(b), cash balance, and defined benefit plans. Speaks regularly at national conferences for plan sponsors and advisors.

(210) 952-9754
Smise@TriviumAM.com

Mark Liserio
RETIREMENT PLAN STRATEGIST

Specializes in 401(k) plans and employer-sponsored programs. Spent eight years at a Texas community bank, where he helped establish and grow its 401(k) division. At Trivium he focuses exclusively on retirement plans.

(956) 784-9081
Mliserio@TriviumAM.com

FOR PLAN SPONSORS

Request a plan review.

Scan to tell us about your plan. A few minutes, no obligation.

triviumam.com/plan-review

Services depend on the agreed scope of engagement and applicable regulatory requirements. Consulting does not guarantee compliance or prevent regulatory review. Securities offered through Arkadios Capital, member FINRA/SIPC. Advisory Services offered through Arkadios Wealth Advisors. Trivium and Arkadios are not affiliated through any ownership. Full disclosures appear on the last page.

Insurance for business owners.

For an owner, insurance is business continuity as much as personal protection. A key person policy keeps the company funded if a partner dies. A buy-sell agreement only works if the money to fund it is there. Trivium provides health and life insurance. For property and casualty coverage and employee benefits, we work with partner firms.

Who it's for

Owners, key employees, and families planning for protection.

What we do

Health and life insurance. Key person coverage and buy-sell funding. Introductions to partners for property and casualty and employee benefits.

What we don't do

We don't underwrite policies or handle claims. Carriers do. Property and casualty and employee benefits are handled by our partners.

HOW IT WORKS

1

We review the policies you have, what they cover, and who the beneficiaries are.

2

We identify the gaps: key person coverage, buy-sell funding, family income, and group health options.

3

We compare options from the carriers available to us. You apply, and the carrier underwrites.

4

We review coverage when the business or family changes: a new partner, a sale, a birth, a move.

TAX-AWARE INVESTING

Tax-aware investing.

For a business owner, taxes are often the largest single expense, and investment decisions carry tax consequences that compound over years. We offer investment options that carry tax considerations, and we coordinate with your CPA and attorney.

Who it's for

Owners with business income, taxable gains, or a pending sale. Some options are limited to accredited investors.

What we do

Qualified Opportunity Zone funds, 1031 exchange funds, Roth conversion strategies, and oil and gas programs.

What we don't do

We don't give tax or legal advice, and we don't promise tax results. Your CPA and attorney advise you.

HOW IT WORKS

1

You share your goals and timeline. Your CPA shares your tax picture.

2

We identify which options fit and check eligibility.

3

Your CPA and attorney review the tax and legal fit. We walk through the offering documents and the risks with you.

4

You invest, and we track the position alongside the rest of your portfolio.

Insurance policies are underwritten and issued by the carriers, which handle claims. Tax-aware investments can be illiquid, are often limited to accredited investors, and can lose value. Read the offering documents carefully. Trivium does not give tax or legal advice. Securities offered through Arkadios Capital, member FINRA/SIPC. Advisory Services offered through Arkadios Wealth Advisors. Trivium and Arkadios are not affiliated through any ownership. Full disclosures appear on the last page.

Exit planning for business owners.

For most owners, the business is the largest asset they hold, and the sale or transfer happens once. The decisions that shape the outcome are made years before closing: how the company is structured, what you need from the proceeds, and who the buyer is. Planning early is what keeps those options open.

We build the financial plan and coordinate with your CPA, your attorney, and a business broker or investment banking partner, so you sell or transfer the business on your terms.

Who it's for

Owners considering a sale, a family transfer, or a partner buyout in the next one to ten years.

What we do

The financial side of the plan: personal goals, retirement funding, and a plan for the proceeds. Tax-aware investing around the sale. Introductions to brokers and investment banking partners.

What we don't do

We don't broker the sale of a business, and we don't give legal or tax advice.

HOW IT WORKS

1

We talk through what you want from a sale: the number, the timing, your employees, and what you will do next.

2

We look at the business and your personal picture together, including your balance sheet without the company.

3

We build the plan with your CPA and attorney, and introduce a broker or investment banking partner when the sale needs one.

4

We stay involved through diligence, closing, and after, when the proceeds need an investment and income plan.

QUESTIONS OWNERS ASK

How early should I start?

Earlier gives you more options. Many owners begin three to five years before a planned sale. The right timing depends on the business and the buyer.

Do you find buyers?

No. A business broker or an investment banking partner handles the sale. We introduce you to partners when you need one.

What happens to the money after the sale?

We build an investment and income plan for the proceeds, based on your goals and tax situation, coordinated with your CPA.

What do my CPA and attorney do?

They advise you on the tax and legal sides of the sale. We work with them so the financial plan fits.

Trivium does not broker the sale of businesses and does not give tax or legal advice. Business brokers and investment banking partners are independent firms; you engage them directly. Securities offered through Arkadios Capital, member FINRA/SIPC. Advisory Services offered through Arkadios Wealth Advisors. Trivium and Arkadios are not affiliated through any ownership. Full disclosures appear on the last page.

The people who answer your call.

Our team came to Trivium from the institutions and industries an owner relies on: commercial banks, trust departments, a retirement plan provider, commercial real estate, and accounting. We know how each of them evaluates an owner, and what falls between them. One advisor knows your situation and answers your call. The whole team is behind them, and nothing about you is handed off to a rotating relationship manager.

Kevin Whitworth

CO-FOUNDER / SENIOR WEALTH ADVISOR

More than 20 years in banking and finance, working with business owners and commercial clients. His background includes commercial lending, credit underwriting, and special assets. Since 2019 he has focused on private wealth management and business owner planning.

Enrique (Rick) Lopez

CO-FOUNDER / SENIOR WEALTH ADVISOR

More than 30 years in investment management, serving families and business owners on both sides of the Texas and Mexico border. He specializes in wealth planning, investment management, and cross-border financial strategies.

James Hart du Preez

WEALTH ADVISOR

Advises individuals, families, and business owners, and leads client relationships and business development in the Dallas / Fort Worth market. He builds portfolios around the firm's three pillars of stability, return, and liquidity.

Cordero Lopez

WEALTH ADVISOR

Four years in the wealth management division of a community bank, with experience in portfolio analysis, tax planning strategies, securities research, and alternative investments, plus a background in financial accounting and cost control.

Steve Mise, CRC®, AIF®

SENIOR RETIREMENT PLAN STRATEGIST

More than 40 years in corporate qualified retirement plans, including 401(k), 457(b), cash balance, and defined benefit plans. He works with business owners and plan sponsors on the design and structure of employer-sponsored plans.

Mark Liserio

RETIREMENT PLAN STRATEGIST

Specializes in 401(k) plans and employer-sponsored retirement programs. He works with businesses to improve plan performance and strengthen participant outcomes, and at Trivium he focuses exclusively on retirement plans.

Six professionals. Five markets. One team.

Serving clients across the Rio Grande Valley, San Antonio, Austin, Houston, and Dallas / Fort Worth. Every client has access to the full team's experience, in every market we serve.

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GET STARTED

THE TRIVIUM ASSESSMENT

Find your Trivium.

Where does your portfolio sit between stability, return, and liquidity? The assessment is free, 38 questions, about 9 minutes. The medieval trivium was three roads meeting at one point. Every portfolio has the same shape, and the assessment finds the point where yours belongs.

Your answers go to a Trivium advisor when you finish, so the first conversation starts in the middle. No login. Nothing is shared without your consent. It is educational and is not investment advice.

Scan to begin

triviumam.com/trivium-assessment

HOW TO START

1

Find your Trivium, or send us a message.

2

We meet and go through your business and personal finances together, including what is tied up in the company.

3

We bring in the right people as the plan needs them: your CPA, your attorney, or a banker we know.

4

We stay with you as the business and the plan change, and we are the first call when something comes up.

Start a conversation.

Tell us about your business and what you want to accomplish. A member of our team will respond.

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triviumam.com

IMPORTANT DISCLOSURES

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Institutional discipline.
Personal dedication.

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