

## HOME PAGE

TOP (HERO): You Generate Wealth. We Protect It.

NEXT SECTION (ABOUT BLURB):

Sentinel Strategies preserves and protects the wealth you've created. Our focus is on risk mitigation and tax efficient strategies. We build 5 key sides to asset protection. These sides form a protective wall around your assets so your wealth can grow.

CURRENT "OUR SECURED CLIENTS": REPLACEMENT TITLE: OUR CLIENTELE

We assist affluent clients with wealth protection and growth. We engage individuals with a net worth of at least 25 million USD, as well as executives C-suite and above, closely-held business owners, family offices and highly compensated employees.

## ABOUT PAGE

SENTINEL STRATEGIES SECTION:

*Subtitle:* We are a professional consulting firm that implements risk mitigation and tax efficient strategies for the affluent.

*Description:* Sentinel Strategies was founded by Dallin Pennington, a financial strategist with more than 20 years in the banking and wealth management industries. Mr. Pennington and his associates work together to provide a comprehensive approach to wealth preservation and growth.

OUR GUIDING PRINCIPLES:

*Subtitle:* At Sentinel Strategies, we follow the three principles of protect, grow and structure.

*3 Principles (Image):* Protect: You've worked hard to earn your wealth. Let us help you protect it.

Grow: By implementing our comprehensive strategy, your net worth can continue to grow.

Structure: Managing your assets shouldn't be overwhelming. By setting up the right financial structures, wealth protection and growth becomes easier.

## 5 SIDES OF WEALTH MANAGEMENT

LEGAL STRUCTURING

Through guidance by our network of financial professionals, we can ensure proper legal structures while managing risk and tax exposure. This includes proper estate planning, choosing the right business structure and utilizing trusts.

Our comprehensive strategy starts with the basics. We ensure all legal documents such as your will, trust and Power of Attorney are in place.

Next, we examine your business structures. We help you assemble the best design for current and future tax liabilities. We also take into account your particular goals, such as your desired exit strategy, and customize accordingly.

Finally, Sentinel Strategies helps you with advanced estate planning tactics, such as IDGTs, GRATs and ILITs. We ensure that these trusts work together to maximize estate preservation

## RISK MANAGEMENT

Risk management plays a vital role in wealth preservation. We provide a complete program by dividing it into three categories: personal, business and estate.

Your personal insurance coverage should cover both your assets and loved ones. Our network of professionals can find the best policies to insure your valuables and protect your legacy. We also use other risk management tools such as life insurance premium financing to protect and build your wealth.

We apply risk mitigation strategies for businesses as well. Life insurance options such as key person policies and funding for buy-sell agreements can protect your business when the unexpected happens. A Business Owner's or Professional Liability policy may also need to be put into place.

Your estate can also face risk through taxes and legal affairs. We utilize local trustees who understand you and your family and can help minimize probate. In addition, we can find the life insurance policy that best offsets estate taxes.

## TAX EFFICIENCY

Taxes can erode your wealth. Our strategies help you reduce your tax liability today and in the future.

Our proprietary process goes beyond just managing tax returns. We use a comprehensive approach that consolidates ideas and expertise across multiple platforms. This creates proactive solutions that work specifically for you.

Through our partnerships with CPA firms across the country, we create plans that reduce income, estate and gift taxes. We can also mitigate the impact of taxes on assets, such as your business and investment portfolio.

Along with our tax efficiency plans, we can advise you about your deferred compensation, 83(b) elections, tax recovery programs or 1031/1035 exchanges. We also consult on Short/Long Term Incentive Plans, DSTs and OZ Funds.

## LEVERAGE AND FINANCING

At Sentinel Strategies, we help you leverage outside funds to protect and grow your wealth. We specialize in the transaction classes of development, acquisition and refinance. This includes business lines of credit, portfolio acquisitions, balance sheet loans and beyond.

We find solutions for loans between \$1 and \$500+ million USD. By placing the debt through our network of over 100 lenders, we can deliver the best interest rate possible.

Fees for financing is most often rolled into the loan. This allows you to extend your asset portfolio without incurring out-of-pocket expenses. Since we pride ourselves on building and maintaining relationships with our clientele, our services extend through the life of the loan.

## INVESTING STRATEGIES

We have a strategic partnership with Professional Risk Management, which handles executive benefit design, insurance arrangements, and tax recovery strategies. Professional Risk Management is a group of financial professionals with decades of experience.

Their firm offers executive benefit design, as well as financial planning for businesses, owners and executives. They also specialize in financial planning for medical professionals.

Since Professional Risk Management is an independent firm, they provide an objective and agnostic plan to all of their clients. You can learn more about how they can serve you at [www.prmnorthwest.com](http://www.prmnorthwest.com).

## NIKOLAUS MERRICK BIO

Nikolaus Merrick is a commercial loan officer specializing in development, acquisition and refinance. He has founded restaurants and worked as a consultant in that industry. He also worked for many years as a general contractor for both commercial and residential projects. In his current role, Nikolaus has closed hundreds of millions of dollars in commercial real estate loans.

## LEVERAGE AND FINANCING PAGE

Our commercial brokerage division is dedicated to delivering unparalleled value and unwavering dedication to our clients' success. We're here to build long-term relationships that honor the **fiduciary responsibility** to our clientele. We help smooth what is a traditionally turbulent path to fund our clients' needs.

Through our 100+ partners, we deliver lending solutions with **debt requirements between \$1mm to \$500mm+**.

We specialize in the following transaction classes of **development, acquisition and refinance**:

(COLUMN ONE: FORMAT TO BE APPLIED ON WEB PAGE)

Balance Sheet, HUD, Fannie Mae, Freddie Mac and CMBS loans

Senior Care

Multi-Family

Mixed Use

Portfolio Acquisitions and Cash-Out Refinances

Industrial

Flex Office/Warehouse

(COLUMN TWO: FORMAT TO BE APPLIED ON WEB PAGE)

Hospitality/Resort/Golf Course

Retail

Bridge Loans

Hard Money

Office

Business Lines of Credit

**Fees:**

For services rendered, Sentinel Strategies and its Members' fee will be between 1.25%-1.5% of the loan amount depending upon the amount of actual time it takes to complete the process. Typically, the fee for first time clients is 1.35%.

Legacy Clients will enjoy a flat fee of 1%. The fee percentage will be based on the leveraged amount at closing/funding. Payment will be executed at closing through escrow. If, in the unlikely event, the lender disallows brokerage fee participation at closing, funds will be paid by the Client outside of escrow within 7 calendar days.

### **Our Process:**

It is our understanding that you, the Client, have engaged the services of Sentinel Strategies and its Members to secure funding for your real estate assets and other related financial services. The following is our operating process:

1. Sentinel Strategies and its Members meet with you to understand the key elements of your transaction and discuss foreseeable and potential challenges and solutions.
2. Sentinel Strategies and its Members will collect required documentation and create a loan request summary & package, bringing your request to market by canvassing and advocating on your behalf with our top lending partners.
3. After canvassing, Sentinel Strategies and its Members will provide you a market report with options. At this stage, Sentinel Strategies and its Members discuss the advantages as well as potential challenges regarding forward movement with each option. If Sentinel Strategies and its Members have multiple offers, we will leverage one offer against the other(s) in order to deliver the optimal solution on your behalf.
4. Once a directional decision is made, you will execute the LOI (Letter of Interest) from the lender as well as wire your good-faith deposit to the lender. At this point, we will enter formal underwriting. Here, we navigate and advocate on your behalf, all the way to closing. *(HUD loans can take roughly 6 months to complete).*
5. Closing day is when you sign for the loan. It's funded within 24 hours. This is also when Sentinel Strategies and its Members are compensated for all services via escrow.
6. Post-closing, our services are extended for the life of the loan we secured on your behalf. Should you encounter any issues or require further advocacy, Sentinel Strategies and its Members are here for you and will advocate on your behalf.