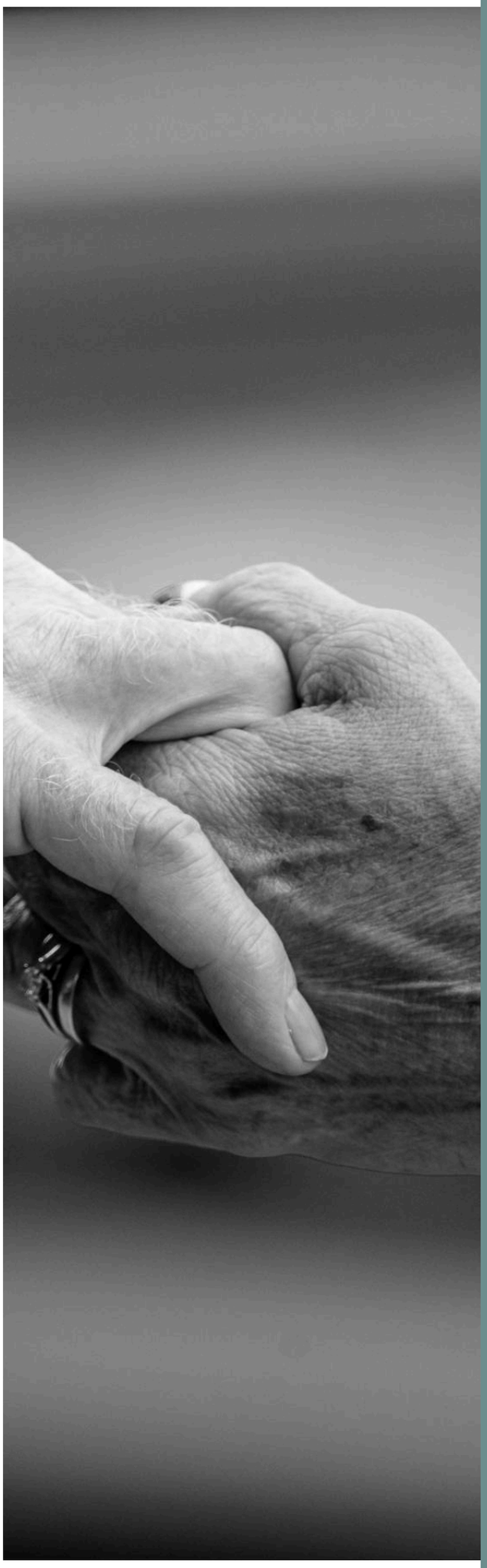


WEALTH MANAGEMENT

REFERRAL PACKET

UNICITY

CARE MANAGEMENT

EXECUTIVE OVERVIEW

Unicity Care Management provides structured oversight and capacity risk monitoring for medically and cognitively vulnerable clients navigating complex financial and legal matters.

Care decisions are one of the largest uncontrolled drivers of asset depletion in later life. Significant life and health events can disrupt financial plans, delay decision-making, and create instability during critical transitions such as estate planning or long-term care preparation. We protect the part of your client's life you can't control.

We partner with wealth managers and advisors in situations involving:

- Capacity-sensitive financial and estate planning
- High-net-worth clients requiring long-term care planning
- Complex life and wealth transitions
- Clients with uncertain or declining decision-making capacity
- Family conflict impacting financial or care decisions
- Medically unstable clients or those at risk of hospitalization
- Living environments that present safety or continuity concerns

Our role is to help stabilize medically and environmentally volatile situations that can disrupt financial strategies. Through disciplined oversight and ongoing monitoring, we reduce crisis-driven interruptions and help preserve the integrity of planning decisions.

For more than 10 years, our multidisciplinary team of Registered Nurses and Licensed Social Workers has managed complex clinical and psychosocial cases across New Jersey and South Florida. We work alongside advisors and families to navigate high-risk, high-conflict situations with structure, clarity, and accountability.

WEALTH MANAGEMENT SUMMARY

THE PROBLEM YOU'RE ALREADY SEEING

You've likely encountered situations like these:

- A client suddenly needs care and doesn't know where to start
- Adult children disagree on what should happen next
- A hospital discharge happens with no clear plan
- A client overpays for care that isn't appropriate
- Assets begin to be used earlier than expected, resulting in a disruption of long-term planning assumptions
- At that point, you're pulled into the situation.
- But you're operating outside your domain and without control over the outcome

THE GAP IN THE SYSTEM

There is no single professional responsible for managing the real-world execution of care decisions

- Healthcare providers focus on treatment and not coordination
- Families are reactive and often overwhelmed
- Facilities operate based on availability and incentives
- Advisors are not embedded in the care process
- Some decisions become fragmented and fragmentation leads to poor outcomes that are clinically and financially

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CARE MANAGEMENT

WEALTH MANAGEMENT SUMMARY

WHERE WE FIT IN

Unicity Care Management fills that gap

- We become the operational layer between healthcare, family, and financial strategy. We make sure that care decisions are informed, coordinated, and implemented effectively
- We do not replace your role as a trusted advisor
- Instead, we stabilize the environment around your client so your strategy can work as intended
- We engage in the highest-risk situations, where medical, family, and financial factors converge and outcomes are most vulnerable to derailment
- With Unicity in place, you gain a partner who ensures that the personal and practical sides of care align with your long-term financial planning

The result: your clients experience better outcomes, and your strategies maintain integrity through even the most challenging life transitions

UNICITY
CARE MANAGEMENT

THE UNICITY STABILIZATION FRAMEWORK

This framework emphasizes continuity, accountability, and risk mitigation across wealth management, estate planning, and complex financial transitions.

ASSESSMENT & PLANNING

- Evaluate medical, cognitive, and functional status
- Identify risks and likely progression
- Build a clear, actionable care plan

ONGOING OVERSIGHT

- Monitor changes in condition
- Coordinate providers and services
- Adjust plans as needs evolve

CRISIS MANAGEMENT

- Navigate hospitalizations and discharges
- Prevent unnecessary readmissions
- Step in when situations escalate

PLACEMENT STRATEGY

- Evaluate home care vs. assisted living vs. memory care
- Vet options objectively
- Guide families through decisions

FAMILY COORDINATION

- Align decision-makers
- Reduce conflict and confusion
- Keep communication structured

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CARE MANAGEMENT

WHY THIS DIRECTLY IMPACTS YOU

WITHOUT CARE MANAGEMENT

- Clients make reactive, high-cost decisions
- Families look to you for guidance outside your scope
- Financial plans are disrupted by unplanned spending
- Poor care decisions accelerate asset drawdown
- Incorrect level of care can result in significant unnecessary monthly spend
- You risk being tied to outcomes you didn't control

WITH PROPER COORDINATION

- Decisions are proactive and structured
- Costs align with actual needs
- Hospitalizations and instability are minimized, preventing unplanned financial events
- Long-term financial strategy remains intact
- Clients feel supported in high-stress moments
- You maintain control of the financial strategy

This is not a care service. It is a layer of protection for the financial strategy.

It is a critical layer of protection that stabilizes decision-making, reduces avoidable risk, and preserves the integrity of the financial strategy. By introducing structure, oversight, and clinical insight into an otherwise unpredictable process, it eliminates one of the most common sources of disruption in client outcomes.

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CARE MANAGEMENT

EXECUTION IS WHERE PLANS FAIL

MOST STRATEGIES DON'T FAIL ON PAPER

They fail in execution

In real situations, decisions must be made quickly, often with incomplete or conflicting information. Emotions run high, family members disagree, and fear or guilt can easily override logic and long-term planning. In the rush to "do something," convenience often replaces strategy, and clients drift toward whatever option is easiest or loudest in the moment, and not what best supports their health, dignity, and financial future.

We bring structure to that moment.

Instead of allowing decisions to be driven by urgency and emotion alone, we introduce a clear process, disciplined coordination, and expert guidance. We make sure the right questions are asked, the right professionals are involved, and options are evaluated against the client's medical reality, family dynamics, and financial plan. Our role is to ensure that care decisions are executed with discipline so that the plan holds under pressure, not just in ideal conditions. By stabilizing the situation and orchestrating the moving parts, we protect both the client's well-being and the integrity of the long-term strategy.

EXECUTION IS WHERE PLANS FAIL

WHAT THIS LOOKS LIKE IN PRACTICE

Scenerio: A client experiences a health event and can no longer live independently.

WITHOUT CARE MANAGEMENT

- Family scrambles
- Decisions are rushed
- Care is mismatched
- Costs escalate and assets deplete faster than planned

WITH PROPER COORDINATION

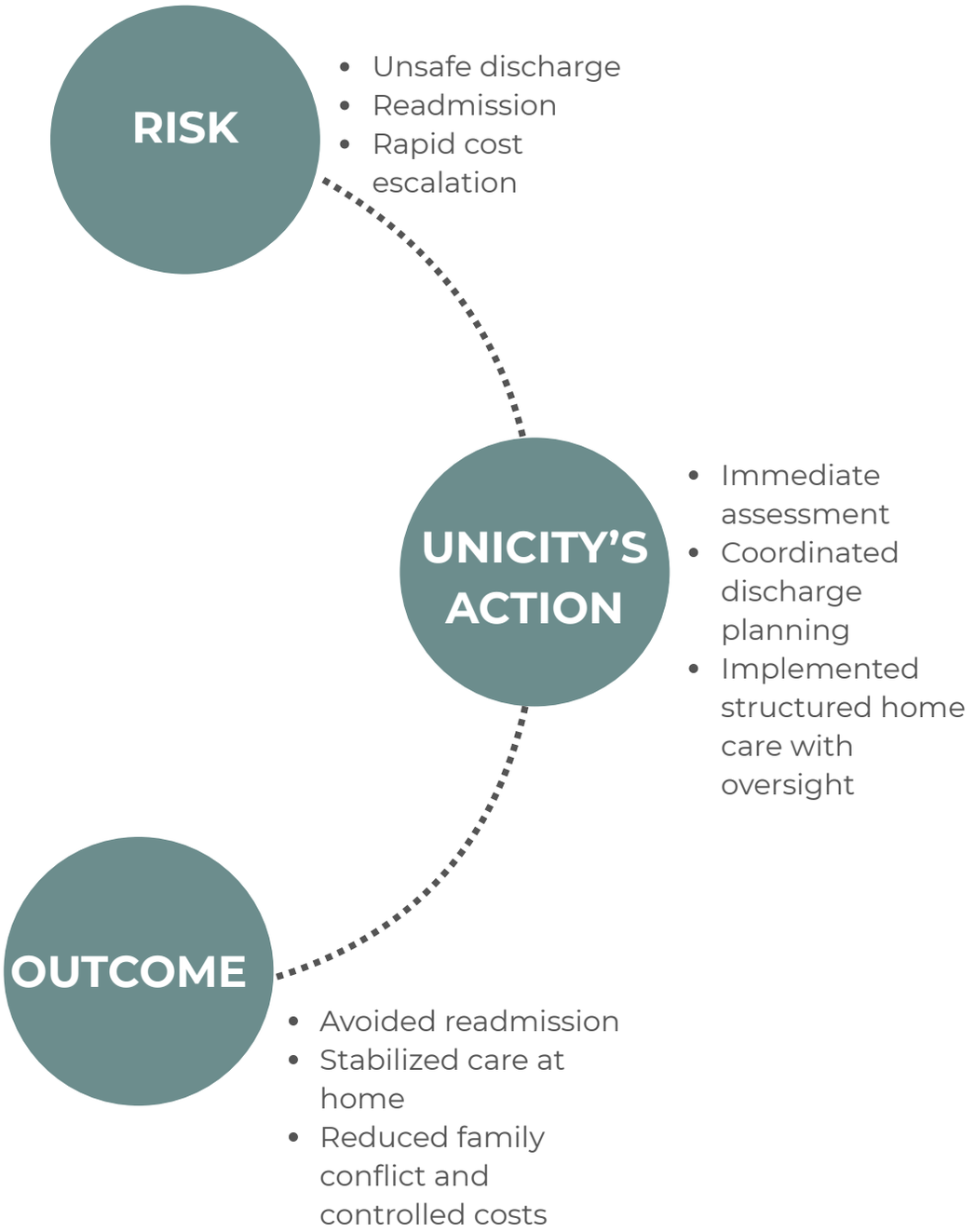
- Options are evaluated properly
- The right level of care is selected
- Family is aligned
- Ongoing oversight prevents further issues

SAME SITUATION
COMPLETELY DIFFERENT OUTCOME

REAL CLIENT SCENARIOS

POST-HOSPITALIZATION CRISIS AVOIDED

Situation:
An 82-year-old client was hospitalized after a fall. The hospital pushed for immediate discharge, and the family was unprepared and divided.

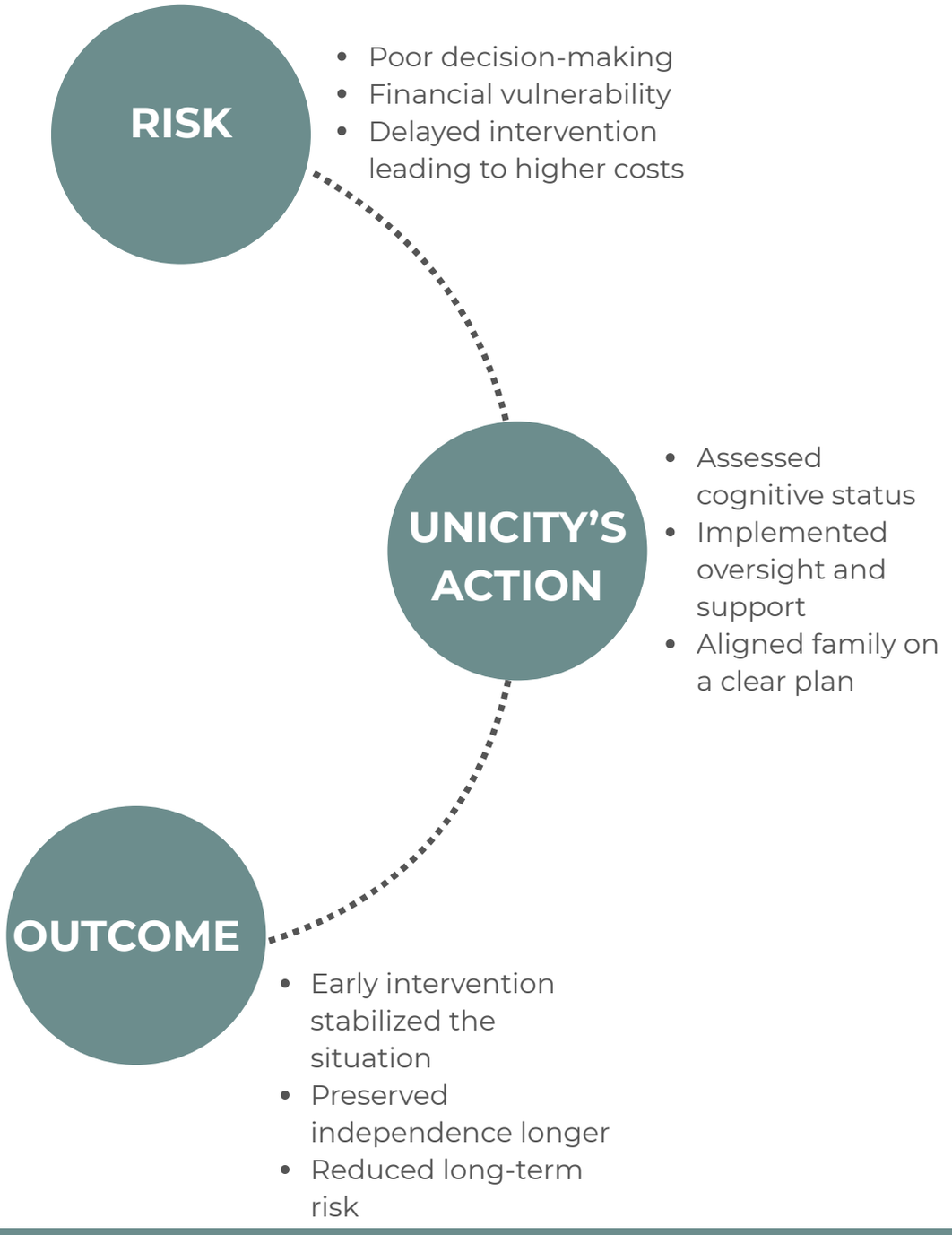


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REAL CLIENT SCENARIOS

COGNITIVE DECLINE & FINANCIAL EXPOSURE

Situation:
A high-net-worth client showed early cognitive decline. The family delayed action due to disagreement.

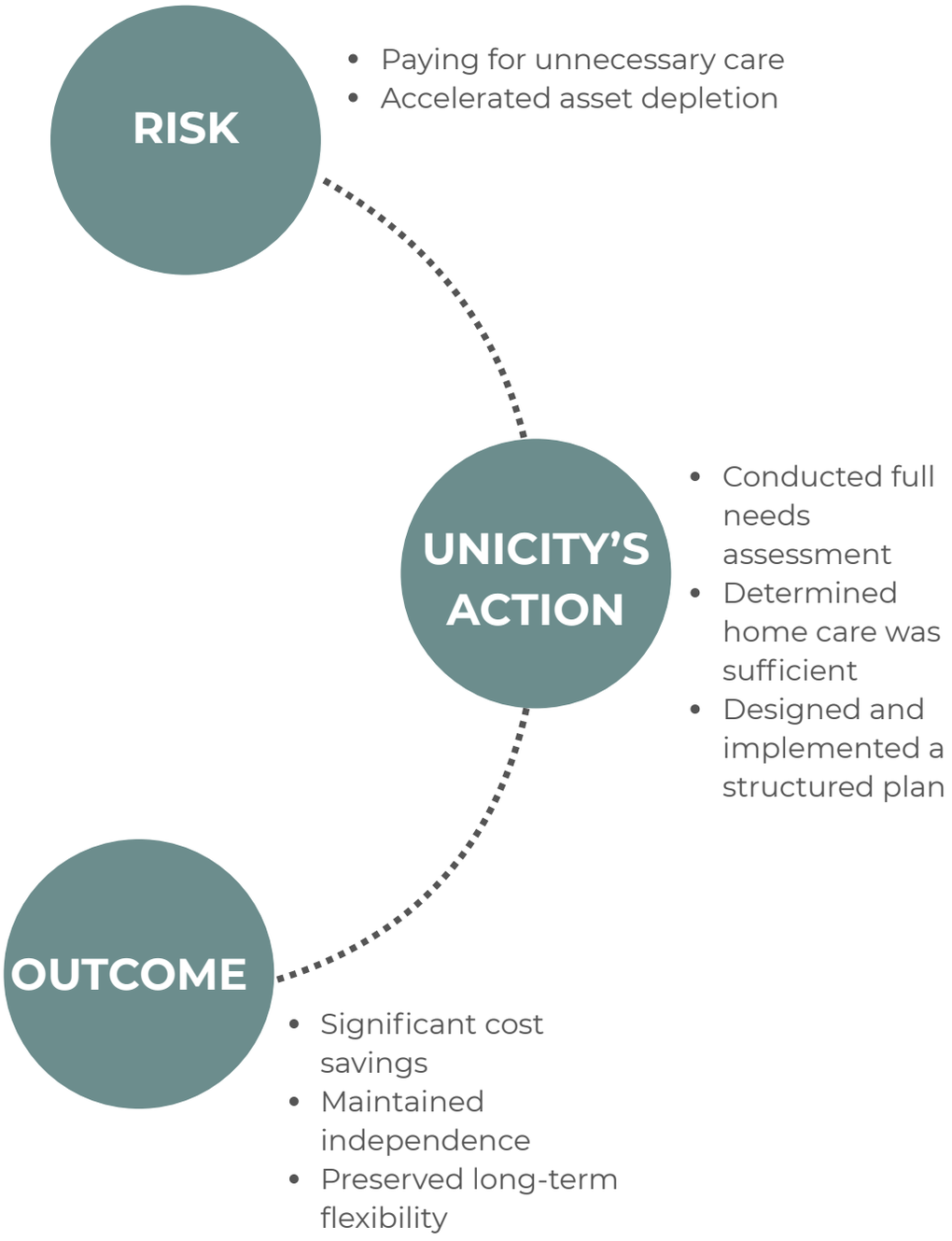


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REAL CLIENT SCENARIOS

OVERPAYING FOR THE WRONG LEVEL OF CARE

Situation:
A family planned to move a client into an assisted living facility after a health event.



HOW WE WORK WITH YOU

WE INTEGRATE WITHOUT ADDING FRICTION

WE MANAGE THE VARIABLES THAT WOULD OTHERWISE DESTABILIZE THE SITUATION

1 You identify a client entering a complex care situation

2 We conduct a comprehensive assessment

3 We build and implement the care plan

4 We manage execution and ongoing changes

5 We keep you informed at the right level

YOU REMAIN THE LEAD ADVISOR

WE MANAGE THE VARIABLES THAT WOULD OTHERWISE DESTABILIZE THE SITUATION

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WHO SHOULD YOU REFER?

IF YOU ARE SEEING ANY OF THE FOLLOWING,
IT'S TIME TO INVOLVE US:

HEALTH & FUNCTIONAL CHANGES

- Recent hospitalization
- Cognitive decline
- Difficulty managing daily activities
- Safety concerns at home

FAMILY DYNAMICS

- Disagreement between family members
- Caregiver stress or burnout
- Confusion about next steps

CARE COMPLEXITY

- Uncertainty around care options
- Current care plan not working
- Frequent transitions between care settings

FINANCIAL RISK SIGNALS

- Rapid, unplanned care spending
- Paying for the wrong level of care
- Decisions being made without full information

IF THE SITUATION FEELS LIKE IT COULD BECOME COMPLEX,
IT ALREADY IS.

UNICITY
CARE MANAGEMENT

OUR TEAM



GREGORY BRUN

CHIEF EXECUTIVE OFFICER



RITA GRANDELIS

DIRECTOR OF CARE MANAGEMENT



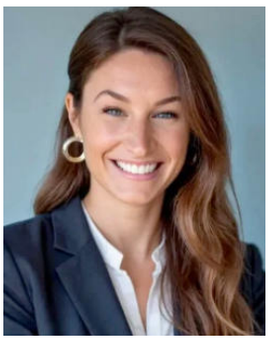
ANDRE MARQUES

DIRECTOR OF FINANCE & ADMIN



MARY DIDIA

DIRECTOR OF BUSINESS DEVELOPMENT



CATHLEEN KEATING

ASSISTANT DIRECTOR OF CARE MANAGEMENT

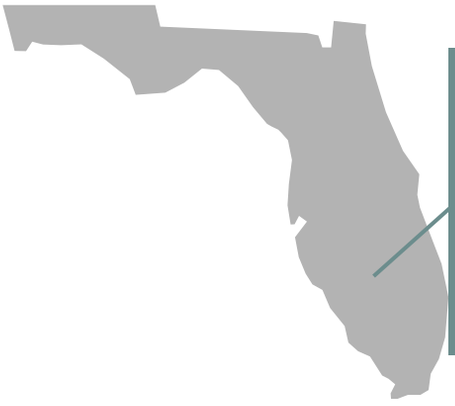
UNICITY

CARE MANAGEMENT

LOCATIONS



SERVICING
BERGEN, PASSAIC, ESSEX, MORRIS, SOMERSET, UNION & HUDSON COUNTIES



SERVICING
PALM BEACH & BROWARD COUNTIES



SERVICING
ROCKLAND COUNTRY

UNICITY
CARE MANAGEMENT

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