



## **Comprehensive Foundation and Endowment Consultants**

**Independent and Objective Advice from Experienced Professionals**



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Investment products & services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN). Member SIPC.  
The Regan Group, Inc. is a separate entity from WFAFN.

## The Regan Group's Mission

Achieve superior results for our clients by providing institutional level investment management and consulting services.

We will assist you in creating a **prudent investment process** to help you and your family realize your vision of the future, achieve your goals, and meet your needs.

# Who is The Regan Group?

We are a privately held,  
independent, investment management consulting practice  
located in Omaha, Nebraska.

Our team is comprised of four  
professionals with over 75 years of combined  
investment consulting experience.



**Investment consulting is ALL we do.**

# The Regan Group's Senior Consultants

## **Patrick G. Regan, CIMA®**

Managing Principal – The Regan Group, Inc.

I have been in the financial services industry for over 23 years as a Managing Principal with The Regan Group, Inc. Through my independent affiliation with Wells Fargo Advisors Financial Network, I have been recognized as a Platinum Council member from 2011-2022.

After extensive graduate-level coursework and examination, I earned the Certified Investment Management Analyst® (CIMA®) designation in 2005. Maintenance of this designation requires adherence to a professional Code of Ethics and fulfilling rigorous ongoing education to remain aware of current planning strategies and financial trends. I am also a member of the Investment Management Consultants Association.

I received a Master's of Business Administration from The University of Texas, San Antonio and I am also a graduate of Trinity University, San Antonio, Texas, with a BS Engineering Science / Electrical. I spent eleven years in electrical engineering management.

I spent my childhood in Omaha where I now reside with my wife, Cindy, and where we enjoy visits from our two children.

As a passionate and committed runner, I have completed several full and half marathons over the years. I also enjoy golf and can often be found in the summer months on the course, spending quality time with clients.

I am also very active in the Omaha community:

- Past Chair of **Marian High School Endowment Board of Trustees**
- Past Trustee of **St. Vincent de Paul Church**
- Past Member and Chair of the **Finance Committee - St. Vincent de Paul Church**
- Past accounting chair of **SPREE fund raiser for St. Vincent de Paul Church**
- Past member **Archdiocesan Lay Retirement Plan Committee**
- Member of **Men's Club of St. Vincent de Paul Church**
- Member **Omaha Chamber of Commerce**
- Endowment Committee Member for **St. Vincent de Paul Church**



The Platinum Council (previously known as Premier Advisor) distinction is held by a select group of Financial Advisors within Wells Fargo Advisors Financial Network as measured by completion of educational components, business production based on either of the past two years, and professionalism. Additional criteria, best practices and team structure, may also be used to determine recipients.

# The Regan Group's Senior Consultants

## Edward T. Regan, CIMA®

Managing Principal – The Regan Group, Inc.

I have been in the financial services industry for over 54 years. I was the Omaha Branch Manager of the EF Hutton office for five years.

As a member of the first certification class at The Wharton School in 1988, I earned the CIMA® (Certified Investment Management Analyst®) designation after extensive graduate level coursework and examination. Maintenance of this designation requires adherence to a professional Code of Ethics and fulfilling rigorous ongoing education to remain aware of current planning strategies and financial trends. I also chaired the continuing education classes for CIMA's for many years. I am a member of the Investment Management Consultants Association, as well.



I am a graduate of Creighton University with a BS in Business Administration. Also, I was a Certified Public Accountant for ten years, currently non-practicing.

My wife Rose and I raised our six children in Omaha. Outside the office, I enjoy golf, fishing, and photography.

I am also very active in the Omaha community:

- Member of the Catholic Archbishop of Omaha's **Continuing Development Committee**
- Past member of the Omaha **Archdiocesan Investment Committee**
- Past member of the **Missionary Society of St. Columbian Investment Committee**
- Past president of the board of directors of **Mount Michael High School**
- Past Board member of **Mercy High School**
- Past president and board member of the **Serra Club of Omaha**
- Past Parish Council president and trustee of **St. Joan of Arc Church**
- Past treasurer of **Highland Country Club**
- Past chair of the **Archbishop's Educational Dinner for Scholarships**

# The Regan Group Difference

- **Experience:**

We have worked through many varied and difficult periods in the financial markets. During these times, we believe experience counts.

- **Depth:**

Our collaborative approach to managing relationships utilizes the collective intelligence of the entire Regan Group team as we are colleagues. A senior member of our team is always available to discuss specifics of your investment plan.

- **Singularity of Focus:**

Investment consulting is all that we do.

- **Comprehensive Strategies:**

We provide our clients with knowledge that can be used to add value to their investment process through our consulting services, asset management alternatives, in-depth research, and extensive analysis of the financial markets and asset-class behavior.

- **Objectivity:**

We are completely objective and offer no proprietary products. Our compensation arrangement will provide you with access to our advice, which is focused solely on assisting you in achieving your financial goals.

- **Custom Strategies:**

We recognize that we are in a relationship with our clients. We need to fit our consulting services to their needs, not the other way around.



## Non-Profits are Unique

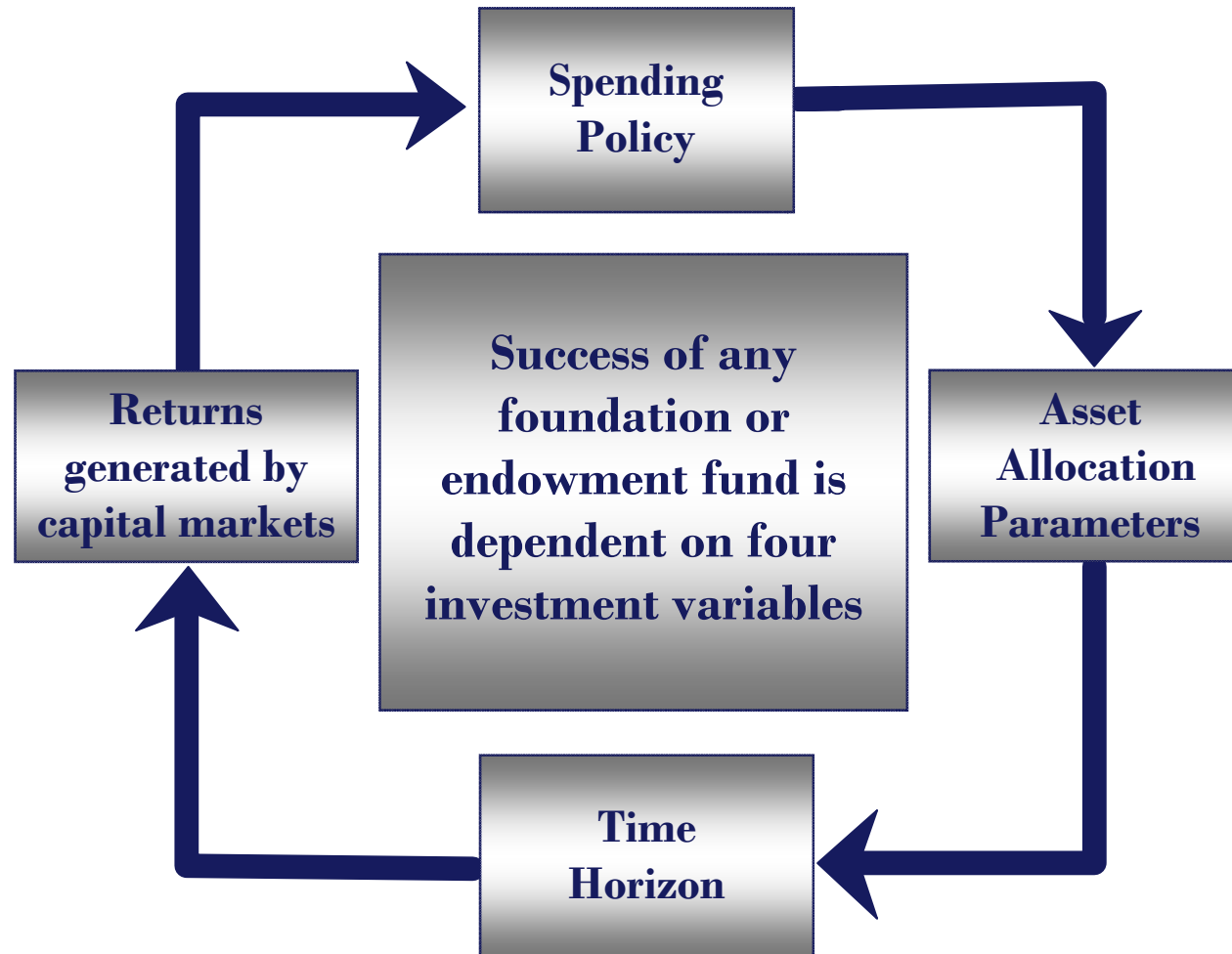
- Each non-profit entity is **unique**.
- Have **different investment objectives** vs. other investors:
  - ◆ Individuals or families
  - ◆ Institutional Investors
    - Corporate
    - Retirement Plans
- Want investments to allow for existence in **perpetuity**
- Mission and vision of organization dictates:
  - ◆ Specific **payout objectives**
  - ◆ **Policies**, directives, and **planning** for the future

## We Help Support Your Mission

- We provide support and oversight to non-profit organizations for their investment program to help increase awareness regarding their fiduciary responsibilities:
  - ◆ Customize a plan to help meet your specific requirements
  - ◆ Assist in the implementation of this investment plan
  - ◆ Provide ongoing reviews through reports and meetings
- Our services are designed to add value to your non-profit organization:
  - ◆ Our experience in the
    - Investment field
    - Working with non-profits
  - ◆ Our reporting systems
  - ◆ Understanding the spending policy problems you face



# Variables Impacting Your Success



# Our Commitment to Advisory Clients

- **Effective Communication**

- ◆ Ongoing Performance Reports
- ◆ Regular Review Meetings

- **Process Driven Analysis**

- ◆ A Disciplined, Methodical Process

- **Complete Objectivity**

- ◆ We use non-proprietary investment products. We are independent.

- **Competitive Fees for Our Service**

- ◆ Our fee is based on our services, the amount of assets, and is disclosed

- **Total Privacy**

- ◆ We do not share the names of our clients without permission

- **Availability**



## Case Study

About twenty-seven years ago, the managing trustee of an **endowment fund** was referred to us by their CPA. We were asked to provide advice on the endowment fund investments. Initially, in the early 1980's environment of historically high interest rates, a fixed income portfolio met their needs.

As interest rates returned to lower levels, we were asked to suggest third-party investment managers as the clients adopted a balanced asset allocation. A mix of stock and bond managers resulted. Over the years, we have **conducted asset allocation studies** to help our clients **structure their investments in light of their desired spending policies**. We have overseen their portfolios during these years, reporting quarterly, and suggesting new or replacement managers as needed.

Annually, we assist the client as they review their investment policy statement, asset allocation policy, and investment managers. Manager reviews are wide-ranging, considering items such as significant changes in the manager's firm as well as their performance (not just actual returns, but also relative to similar managers and appropriate benchmarks).

The **goal of the endowment fund is to exist in perpetuity** and provide funds annually without reducing the principal on a real basis or after inflation impacts. This goal is to grow the fund to provide **withdrawals that are able to purchase the same amount of goods and services** which increase in total dollars due to inflation.

This case study is hypothetical in nature and is provided for informational purposes only regarding the services we are able to offer. Please note that actual services provided may vary since each client situation is unique. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

## Disclaimers and Affiliations

- No securities are held in custody by The Regan Group, Inc.
  - ◆ Most, but not all, of our client's securities are held in custody by Wells Fargo Clearing Services LLC, which is an affiliate of WFAFN.
  - ◆ Wells Fargo Clearing Services LLC is a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.
- The Regan Group, Inc. and Wells Fargo Advisors Financial Network do not act as fiduciaries and are not legal or tax advisors.
- Advisory programs are not designed for excessively traded or inactive accounts and are not appropriate for all investors.