

KROZEL CAPITAL

PLANNING AREAS & INVESTMENT PHILOSOPHY

2026

Get to know us at:
www.krozelcapital.com

Planning Areas

Krozel Capital has the expertise and experience to help in all of these areas:

- Retirement Planning
- Investment Allocation
- Income Tax Review/Planning
- End of Life/Legacy/Estate Planning
- Education/College Planning
- Risk Management/Insurance
- Rental Property Analysis
- Employee Benefits Review
- Business Planning
- Equity Compensation Planning
- Elderly care planning for parents/
relatives

Investment Philosophy

At Krozel Capital, we believe that successful investing is not about chasing trends or timing the market. It's about crafting resilient portfolios, prioritizing transparency, and building long-term relationships.

Our mission is to empower you with confidence, clarity, and financial security through personalized advice and disciplined investment strategies.

Our Commitment to You!



Clarity

You'll always know where your money is and how it's working for you.



Connection

We're here for you with proactive communication and expert guidance.



Results

We focus on strategies that balance safety and growth to help you achieve your goals.

KROZEL CAPITAL

Taxes • Investments • Financial Planning

Our Core Principles

Trust Through Transparency

- Simple, proven strategies instead of complex alternatives that often underperform
- Transparent fee structure with no hidden costs
- Treatment of your investments with the same care as our own

Disciplined Long-Term Approach

- Strategic dollar-cost averaging to navigate market volatility
- Limited portfolio movement to reduce costs and tax implications
- Daily portfolio monitoring to maintain alignment with your goals
- Discretionary trading authority for timely adjustments

Our Core Principles

Tax-Efficient Investing

- Tax-aware investment decisions, especially for non-tax-deferred accounts
- Strategic asset location, placing investments in the right account types
- Minimizing unnecessary trading to reduce tax implications

Cost-Effective Investment Selection

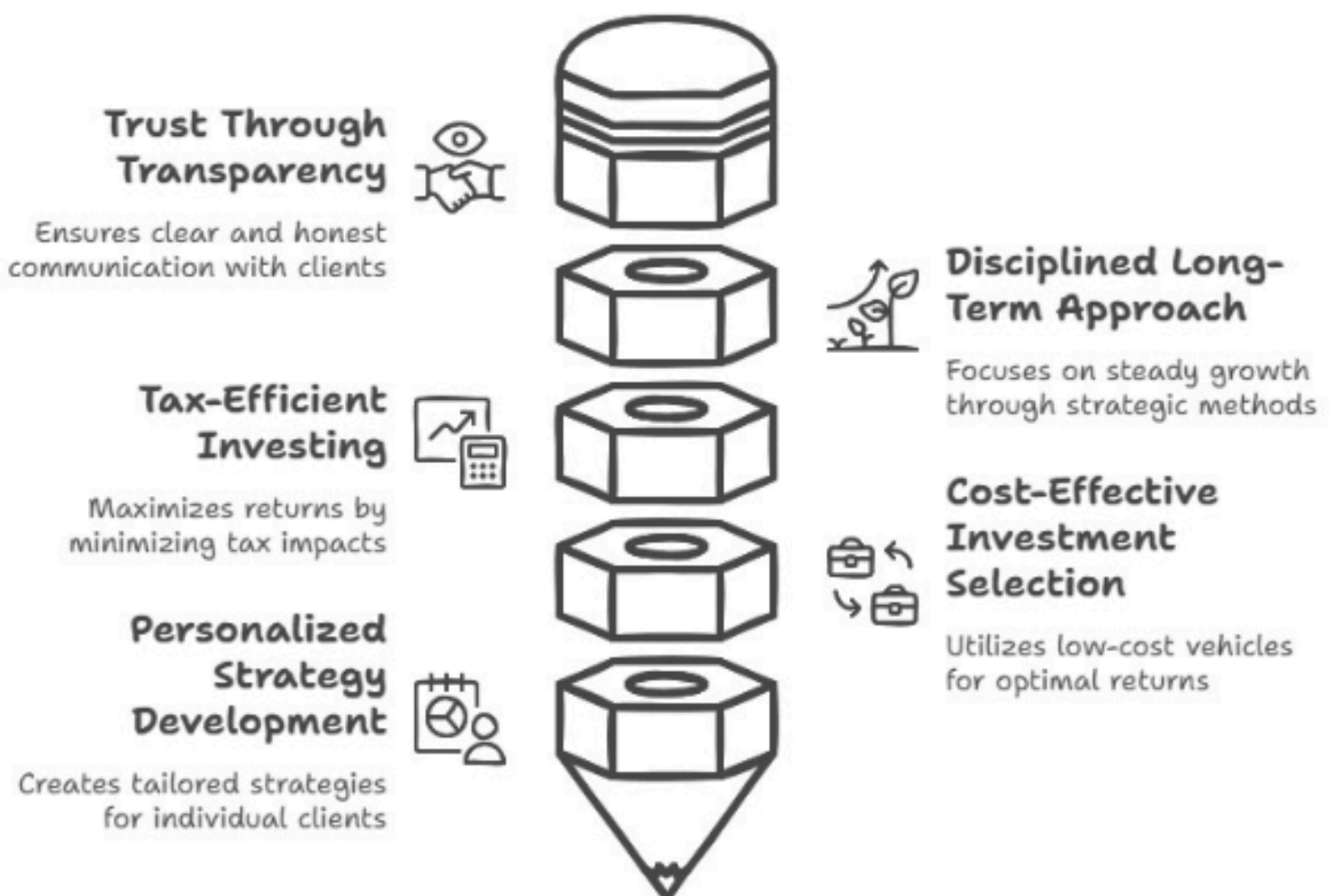
- Low-cost index funds and ETFs for broad market exposure
- Balanced portfolios for optimal asset allocation
- Access to the world's leading investment managers

Our Core Principles

Personalized Strategy Development

- Individual risk tolerance and financial object
- Personal circumstances and life goals
- Balance between high yields and safety

Comprehensive Investment Strategy Overview



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Taxes • Investments • Financial Planning

Let us guide you in achieving and planning for all your financial goals.

At Krozel Capital, we're here to be your trusted partners every step of the way.

Thank You!

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Professional Quality.
Personal Service.

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