



**Prepared by:**

**Dan Heitzman, CFP®, ChFC, CLU, MBA**  
**1001 Hingham Street, Suite 100**  
**Rockland, MA 02370**

**781-871-9923**  
**[dheitzman@stonebridgefc.com](mailto:dheitzman@stonebridgefc.com)**



## STONEBRIDGE FINANCIAL CONSULTANTS

### **Vision Statement**

We are an independent, financial services firm dedicated to providing comprehensive financial, retirement, and estate planning services for successful individuals and small business owners.

We practice a comprehensive approach to planning that is appropriate and useful for people in all stages of life - from young adults to those in or near retirement who have a sincere interest in helping to achieve their life goals.

Our holistic approach is always focused on you. Our standard of success is measured by you achieving your goals.

Our purpose is to help you clarify your goals. This will free up your time to allow you to do what you want to do.

**Your success is our objective!**

**Service is our top priority.**



Securities and Advisory Services offered through Commonwealth Financial Network,  
Member NASD/SIPC, a Registered Investment Advisor.



## OUR KEY BUSINESS PRINCIPLES

We are committed to always **Learning**.

We put the interests of our clients **First, Last, and Always**.

We provide **Proactive Customer Service**.

We seek to exceed our **Client's Expectations**.

We follow a **Seek First to Understand, Then Be Understood Philosophy**.

We are **Ethical, Responsible, Caring, and Committed**.

We will maintain a **Profitable Enterprise**.

We strive to be a **Dynamic, Visionary Firm**.

We seek to create positive, long-term memories for our **Clients**, our **Staff**, and our **Families**.



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## WHO WE ARE

### Dan Heitzman

Dan is the Principal and founder of StoneBridge Financial Consultants. He is a 1974 cum laude graduate of Colgate University with a B.A. in Psychology and Economics, and a graduate of Boston College's Carroll School of Management from which he received a MBA degree in 1984. During his career in financial services, Dan obtained the CERTIFIED FINANCIAL PLANNER™ certification, Chartered Financial Consultant (ChFC), and Certified Life Underwriter (CLU) professional education programs and is also an Investment Advisor Representative of Commonwealth Financial Network, Member NASD/SIPC. Prior to starting StoneBridge, Dan worked at AXA Advisors, LLC for over 15 years where he was a member of their Sterling Group. He is a member of the AXA Hall of Fame. StoneBridge was formed in 2005 in order to provide enhanced financial services to the individuals and businesses who are our clientele.



Dan lives with his wife Judy, a high school teacher and poet. They have a daughter, Brittainy, who is a recent college graduate. Dan's interests, besides his business and family, are focused on achieving and growing (tennis, skiing, hiking, reading widely, sailing, etc). He enjoys setting and achieving goals and believes that one of the primary purposes in life is to create positive memories for the people he meets.

### Vivienne Trebino

Vivienne joined StoneBridge Financial in 2005. She assists in the preparation of financial plans, handles any client issues and provides administrative support. Vivienne is a 1974 cum laude graduate of Middlebury College with a B.A. in Spanish. Prior to working at StoneBridge, Vivienne was a foreign exchange trader for Shawmut Bank for 16 years. She also did tax preparation work for H&R Block and volunteered as the piano accompanist for the Hingham High School Chorus.



She lives with her husband, Steve, a Vice President at the Federal Reserve Bank of Boston. She also has two daughters, Lisa, a research assistant for a health care policy research firm in Cambridge and Diana, a student at Middlebury College. In her spare time, Vivienne enjoys playing golf, traveling, and rooting for the Red Sox.



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## EXECUTIVE SUMMARY

Our wealth management process is based on a commitment both to provide superior wealth management services and to improve the quality of life for everyone associated with the firm—clients, financial professionals, and staff. Our approach to the marketplace is, “Earning the Privilege to Be Your Trusted Financial Professional.”

We are a team of professionals dedicated to the following:

**Earn** – *To receive as return for effort and work done, or for services rendered.*

This means that we commit to the work required to ensure that our clients receive high-quality guidance for their current and future financial situation. We accomplish this through a comprehensive financial planning process, delivered by a competent team of unbiased financial professionals. We focus on developing long-term relationships, based on an interdependent philosophy. We strive to continue to earn our clients’ trust.

**Privilege** – *A right granted as a benefit, advantage, or favor.*

Given the numerous financial options consumers have and the prevalence of “over promise/under deliver” service companies, we understand what a privilege it is to assist you with your financial affairs. We are committed to providing client-relationship management systems that exceed expectations in terms of financial guidance and service, and that assist clients with non-financial/quality-of-life issues. These services are geared to anticipate the concerns, interests, and lifestyle changes of our clientele by providing education, guidance, and direction. We remember that it is a privilege to be your trusted financial professional.

**Trust** – *Assured reliance on the character, ability, strength, or truth of someone.*

Integrity and professionalism are the cornerstones of a trusted relationship. This trust is developed and fostered by keeping our clients’ interests first, last, and always. A commitment to learning for all associates ensures that this trust is cultivated through an educated team. We will adhere to the principles of a trusted relationship.

**Consultant** – *One who provides recommendations regarding a decision or course of conduct.*

As a financial professional and consultant, we provide value-added guidance and expertise. This guidance is supported by a comprehensive planning process, knowledgeable financial professionals, and a team approach. We establish formal and informal wealth advisory councils with associated professionals throughout the wealth management process. Because we are independent financial professionals, we are better able to provide you with solutions appropriate for you, and not biased toward a particular company or product.

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## Executive Summary *continued*

Our firm's growth is fueled from two sources. First, introductions to new clients come from existing clients and other professionals as a natural business process. Second, we actively seek professionals with a similar philosophy who wish to continue their growth and development and who desire to establish a long-term business continuation/succession process for their practice. Given the comprehensive nature of the services we provide and the varied backgrounds of our associates and clients, we believe that much can be gained from this synergistic approach.

Our services are based on the following methods:

- **Accumulation.** Together with our clients, we set goals and objectives, and we develop strategies and implement tactics that strive to pursue wealth building or asset accumulation. We review your existing financial situation and make decisions as to the short- and long-term appropriateness of your current holdings. A comprehensive financial plan sets the foundation for developing financial habits that lead to success.
- **Protection and Preservation of Assets.** This requires strategies that provide diversification of financial products. We implement and monitor asset allocation strategies using model portfolios. Risk management products and techniques that minimize taxes are key components of this stage as well.
- **Implementation.** This phase of wealth management focuses on pursuing your stated goals by putting your financial plan into action. Using assets to meet financial goals—whether lump sum or income streams—should be pre-planned in the most efficient and effective manner. Specific assets used and tax strategies implemented should be timed.
- **Transfer.** Both philosophical and financial issues need to be addressed. To whom and how wealth is transferred is equally as important as tax minimization and investment management techniques. A team approach, with competent professionals, best assures the most cost-effective transfer of wealth.

We realize that wealth alone does not ensure happiness. Given the rare opportunity we have to touch so many lives, we are uniquely positioned to cultivate and nurture long-term relationships that strive to improve the quality of life for all involved. “Earning the Privilege to Be Your Trusted Financial Professional” means so much more than being a financial consultant. And we look forward to delivering on this mission.



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## INTRODUCTION TO COMMONWEALTH

Commonwealth Financial Network was founded to serve as the home office for investment professionals committed to providing unbiased financial guidance to their clients.

Unlike traditional Wall Street firms, Commonwealth does not produce or market any proprietary investment products, nor do we impose any sales quotas on our affiliated representatives. Accordingly, our national network of independent financial professionals is unique in its ability to make your needs the only motivating force—and that is the way it should be.

Our representatives are provided access to all national exchanges, as well as to a full range of quality investment products and services. After working to understand your risk tolerance, personal values, and time horizons, they can recommend a suitable combination of:

- Mutual funds
- Full-service stock and bond trading
- Unit investment trusts
- Real estate investment trusts (REITs)
- Fixed and variable annuities
- Life insurance
- Managed investment programs
- Limited partnerships
- CDs and money market accounts
- Retirement plans

Commonwealth's goal is to ensure that your representative is able to direct the maximum amount of energy possible toward his or her role as a financial caregiver. We make this feasible by supporting our representatives with:

### **Technology**

Continual investments in leading-edge systems ensure superior account processing and management, as well as access to critical data.

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## Introduction to Commonwealth continued

### Research

In-house experts pore over vast amounts of financial data to offer representatives an additional perspective on investment decisions.

### Professional Education

Representatives participate in a rich curriculum of technical seminars and educational programs reflecting the best practices in the growing complexity of financial issues.

### Account Support

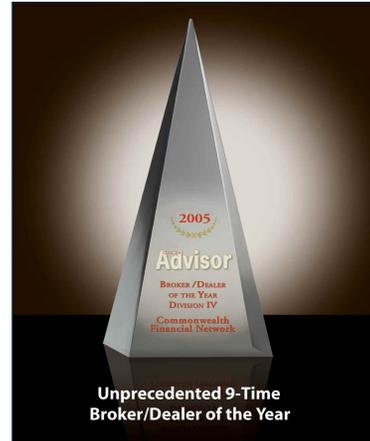
Informed investors enjoy greater personal comfort. Through consolidated monthly statements, online account access, and our Account Services department, you and your representative have all the information you'll ever need.

In today's complex economic environment, the major difference between making money and keeping money is knowledge.

Investment decisions vital to your economic security are far too important to be ignored or left to a machine—or to anyone whose primary responsibility is not you, the investor.

At Commonwealth, we believe in supplying primary financial care through independent financial professionals.

*Commonwealth Financial Network is a member of the SIPC, which protects securities customers of its membership up to \$500,000 (including \$100,000 for claims for cash). An explanatory brochure is available on request or at [www.sipc.org](http://www.sipc.org).*



Commonwealth is a nine-time recipient of *Investment Advisor* magazine's prestigious Broker/Dealer of the Year award.



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## WEALTH MANAGEMENT

As you strive to grow your personal net worth, the financial challenges you face become increasingly complex. While some investors have a long-term strategy in place to grow their assets and manage risk within their portfolios, many do not have strategies for dealing with the tax implications that result from the distribution and transfer of the assets they have worked so hard to accumulate.

Capitalizing on opportunities to preserve, grow, and transfer your wealth requires the sophisticated guidance of a professional who knows and understands your long-term financial goals.

As an Investment Advisor Representative of Commonwealth Financial Network, I have the ability to offer wealth management services that address the complex financial planning issues that many of my clients face. Commonwealth's Wealth Management program provides me with the infrastructure to offer you a comprehensive array of services to help plan and manage your wealth.

### **For the phases of your financial life**

Wealth management refers to the coordination of various strategies that encompass all phases of your financial life, from the accumulation of assets, to risk management, to tax strategies, to retirement and estate planning.

The easiest way to conceptualize wealth management is to think of it as the logical transitions of your financial life:

- **The accumulation of wealth.** Construction of a solid, financial base sufficient to pursue your financial objectives.
- **The protection of wealth.** Creation of a strategy aimed at preserving your assets from erosion due to unexpected expenses, inflation, market decline, and taxes.
- **The tax-advantaged distribution of wealth during life.** Development of a sophisticated tax management plan to enhance your asset base by minimizing your tax burden and allowing you to distribute your assets according to your wishes.
- **The tax-advantaged distribution of wealth at death.** Planning for the controlled distribution of your assets at death—to whom you want, when you want, and at the lowest possible cost.

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## Wealth Management continued

### Strategies for complex issues

Wealth management planning pursues answers to those tough economic questions and decisions that come with modern living. Commonwealth's Wealth Management program divides these issues into six modules—each focusing on a different area of your financial life:

- **Accumulation** addresses your individual needs, asset allocation, and the suitability of different types of securities in light of your goals and risk tolerance. Accumulation strategies ensure that your investment portfolio remains closely aligned with your overall financial goals as you continue to build your asset base.
- **Risk Management** works to minimize financial and other losses potentially associated with risks to your assets, business, or health. Some examples of risk are personal and professional liability, business ownership, property loss, and catastrophic illness or disability. Your first line of defense is to identify your sources of risk and then to either avoid or minimize the major exposures.
- **Taxation** considers the tax implications of individual, investment, or business decisions, usually with the goal of minimizing tax liability. While decisions are rarely made solely on their tax impact, you should have a working knowledge of the income or estate tax issues and costs involved.
- **Business Planning** focuses on issues specific to business owners and shareholders. For most business owners, the business is their most significant asset, and the financial success of that business has an immediate impact on the economic security of the family. Without proper planning, you may have difficulty tapping the value of your business to support your retirement, or your family may lose the value of the business at your death.
- **Retirement Planning** involves evaluating your current financial status and creating an accumulation strategy that will help to ensure your desired retirement lifestyle. Because your retirement years can span decades, retirement planning generally dominates other financial goals. A successful plan put into place during the wealth-building lifespan should address ways to maximize growth and tax-efficient distributions, as well as how to leave retirement assets to the next generation.
- **Estate Planning** creates a master plan for the management of your property during life and the distribution of that property at death. For most people, estate planning gives you more control over your assets during your lifetime, provides care when you are disabled, and allows for the efficient, low-cost transfer of wealth at your death.

While not all of these modules will apply to your situation, we believe that identifying and addressing those that are pertinent will help you to better manage your financial future.

### Planning for the long term

No matter what your level of wealth, working closely with a trusted professional who knows and understands you can help you pursue your goals. Working together, we can help you simplify the complexities of your financial life by focusing on your wealth in a systematic way and implementing a plan that will benefit you for the long term.



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## DEFINING THE WEALTH MANAGEMENT PROCESS

Intelligent investors often ask, “What is your wealth management process?” The following pages aim to provide the answer. There is a system to our practice, and, when managing our clients’ assets, we adhere to it.

Below, you will find a brief overview of our six-step process.

- **Establish Client and Financial Consultant Relationships**

- The goal here is to get to know you. We will ask you for relevant financial data, assess your risk tolerance, and determine your financial goals and needs. All future decisions in the Wealth Management process will stem from this information.

- **Gather Data**

- We will identify your principal needs and work with you to prioritize both short- and long-term goals.

- **Analyze Existing Positions**

- In an “observations meeting,” we will assess your current accounts and policies, looking closely for gaps or inconsistencies.

- **Present Action Plan**

- Depending on your situation, we will draft a financial plan that may include an Investment Policy Statement, a thorough retirement income plan, or a detailed action plan.



- **Implement Plan**

- At this stage, we will make the investment decisions on a product level: Which mutual funds should you buy? Which insurance policy is best for you? What sort of annuity fits best with your situation?

- **Ongoing Review and Reporting**

- The final step in the Wealth Management process involves the ongoing monitoring of your portfolio. As time goes on, we will ensure that your assets remain diversified and that your objectives stay on track. Diversification does not assure a profit or protect against a loss in declining markets.



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## OUR CONSULTING SERVICES

For a long time, in order to receive professional guidance on your investment portfolio, you needed to turn your portfolio management over to a financial representative. While you may prefer to have a financial professional, like me, actively manage your portfolio and take responsibility for the investment selection, trade execution, and custody of assets, it is not always preferable or feasible.

That's why we've added Preferred Portfolio Services® (PPS) Consulting to our practice. PPS Consulting is a great fit for those who prefer to maintain control over their own portfolios but occasionally would like a professional opinion on investment selection or risk exposure, or for those who would like assistance with financial projects outside of asset management.

Our consulting services are designed to assist with the challenges that arise from the accumulation, transfer, and distribution of assets. Such services may include:

- Financial planning, budgeting, and cash flow analysis
- Income tax analysis
- Education planning
- Retirement planning
- Portfolio analysis
- Estate planning investment analysis
- Business succession planning
- Fringe benefit analysis
- Corporate 401(k) analysis

These services are available at an hourly rate, or we can charge a flat fee for ongoing projects. We'll do whatever best suits your situation.

Through PPS Consulting, we provide you with the same quality service that all of our clients have come to expect, but you remain free to implement any recommended course of action "on your own." Of course, we will gladly assist you in any capacity you wish.

So, whether you choose us to take over your portfolio management, or you hire us to consult on a project, you'll receive exemplary service from a top-notch firm that will help you grow closer to reaching your financial goals.



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## CODE OF RESPONSIBILITY

Our clients' comfort and happiness are very important to us. Whether you are visiting the office, corresponding by mail or e-mail, or calling us on the phone, you deserve a timely response to all inquiries.

### **Our Code of Values**

- Our clients are not dependent on us; we are dependent on them.
- Our clients honor us by giving us an opportunity to earn their business.
- Our clients are not to be argued with; "The customer is always right."
- Our clients' privacy is paramount. We will hold in strictest confidence, and consider as privileged, all business and personal information pertaining to our clients' affairs.

### **Our Customer Service Policy**

- To provide the optimal level of service and guidance to our clients, we request that our clients be forthcoming with all relevant financial information.
- If you are displeased with any element of our service, we request that you contact us by phone or e-mail so that we may address any issues that arise.
- If you are unable to keep an appointment, we request that you notify us a minimum of 24 hours in advance.
- If you are pleased with the service and the results you are receiving, we would be honored to receive introductions to friends, family members, or business colleagues whom you believe would appreciate the same level of service you have received from us.



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## ALPHABET SOUP

When selecting a financial planner, you need to feel confident that the person you choose to help you plan for your future is competent and ethical. Many people believe that all financial planners are certified, but this isn't true. Only those who have fulfilled the certification and renewal requirements of the CFP Board can use the CERTIFIED FINANCIAL PLANNER™.

### CFP® Certification Requirements

- **Education** – CFP® professionals must develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by the CFP Board.
- **Examination** – CFP® practitioners must pass a comprehensive, two-day, 10-hour CFP Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. Based on regular research of what planners do, the exam covers the financial planning process, tax planning, employee benefits and retirement planning, estate planning, investment management, and insurance.
- **Experience** – CFP® professionals must have a minimum of three years' experience in the financial planning process prior to earning the right to use the CFP® certification. As a result, CFP® practitioners possess financial counseling skills in addition to financial planning knowledge.
- **Ethics** – As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct, known as the CFP Board's Code of Ethics and Professional Responsibility, which sets forth their ethical responsibilities to the public, clients, and employers. The CFP Board also performs a background check during this process, and each candidate for CFP® certification must disclose any investigations or legal proceedings related to his or her professional or business conduct.

### What Is a CLU?

The Chartered Life Underwriter (CLU) designation is the professional credential for persons involved in the protection, accumulation, preservation, and distribution of the economic values of human life. The CLU program provides insights into the life insurance business, its importance to the economy, its operation and distribution systems, and its resurging importance for safe and secure investments. Candidates must meet prescribed ethical, experiential, and educational mandates to earn the designation.



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## THE IMPORTANCE OF OPEN COMMUNICATION

The first stage of our wealth management process requires that we identify your goals and objectives. But that is a bare minimum of information. In ways that may not at first be obvious to you, details matter. If you're married, your relationship with your spouse is important to the way we manage your assets. If you have children, your plan for their education could comprise one significant part of your financial plan. If your parents are living, you may require funds to subsidize their lives, and if you own a small business on the side, you may be eligible for tax breaks that you are not aware of. The list goes on.

If our financial plans were not customized to every investor who enters our office, your personal information would be less relevant. But because we strive to suit each investor's personal goals and needs, we need to understand your entire financial situation, as well as the daily circumstances of your life.

Investing is one part theory and one part emotion. The theory states that based on your age, risk tolerance, time horizon, goals, and needs, we can construct an appropriate plan. But there are many types of risk to consider. There are fiscal risks that you might be willing to make on paper, but your emotions say otherwise. Communication is the key to any successful relationship—particularly in an advisor/investor relationship where mutual understanding dictates our actions.

It is essential for us to understand your values and concerns, as well as your personal and family situation. This does not mean that we are to become best friends, or that you need to reveal your deepest secrets. It is simply to underscore that the more we know, the better we are able to cater to your particular situation.

For example, there are subjects that you may not be eager to broach early on in our relationship, but that could have a significant impact on your plan in both the short and long term. If you have a child with disabilities, we could set up a special needs trust. If you are afraid of market volatility but know that you need the returns available through equities, we might set up stop-loss orders. If you are nearing retirement, we need to accurately assess your income needs going forward. If you are philanthropic, let us know.

In short, the more information that flows between us, the more successful our relationship will be. If you suspect that some facet of your life could affect your financial plan, you must disclose that information. We are partners on this journey, and open communication is the key to our relationship.



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## SERVICES PROVIDED: LEVELS OF SERVICE

### **Personal Financial Planning**

A client-focused process tailored to help individuals set financial goals, develop a financial road map, and implement the necessary financial tools and strategies to manage the basic stages of wealth management.

*Supported by:*

- Personal Financial Planning
- Investment Management Products (stocks, bonds, mutual funds, etc.)
- Insurance Planning and Products (term, universal, variable life, health, long-term care, and disability insurance)
- Asset Allocation Services
- Educational Programs
- Tax-Sensitive Planning
- Estate Planning Coordination Services

### **Business Financial Planning**

A personalized approach to business owners focused on developing objectives, strategies, and tactics to achieve long-term financial results.

*Supported by:*

- Employee Group Benefits
- Executive Compensation Planning
- Retirement Plan Services
- Buy-Sell Agreement Analysis and Funding
- Business Succession Planning
- Estate Planning for the Closely Held Business
- Strategic Planning

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**Services Provided: Levels of Service** continued

**Multigenerational Financial Planning**

A visionary approach designed to support the accumulation, conservation, utilization, and transfer of family wealth. These services are geared toward higher-net-worth clients—executives, professionals, or business owners.

*Supported by:*

- Modern Portfolio Theory—Sophisticated Asset Allocation Services
- Wealth Transfer Techniques
- Business Succession Consulting and Planning
- Advanced Income and Estate Tax Advising
- Charitable Giving Tools and Techniques
- Financial Education Programs for the Next Generation



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## WHAT IS A FINANCIAL PLAN AND WHAT ARE ITS BENEFITS?

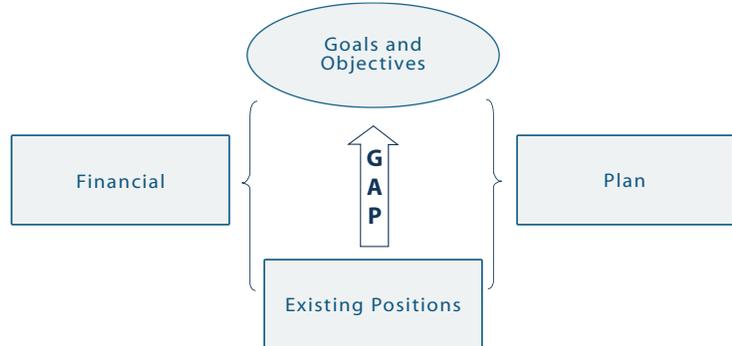
Financial plan (fə-nān'shəl plān), *noun*

1. A written document that details the short- and long-term steps that we will take as we strive to meet your financial goals and objectives.
2. A road map of what's to come; a guide until circumstances change, at which point we will consult with you about modifying the plan.
3. A strategy or series of strategies involving multiple aspects of your financial situation that is designed to bridge the gap between where you are today and where you want to be tomorrow.
4. See “peace of mind.”

Developing a financial plan follows naturally from identifying your goals, objectives, and existing positions. The first step of the wealth management process told us what you wanted and required in terms of dollars, risk, insurance, retirement, and beyond. The second step revealed your present circumstances. Now, having placed the two side by side, we are putting a series of action steps in writing that are specifically intended to get you from here to there.

We believe that wealth management is not just about working for you, but it is about working with you. For that reason, a financial plan should not surprise you. It should serve as a record of the steps that we've decided to take together. While it is not product-specific, it will state which types of products we may or may not direct your assets toward.

A financial plan may include an income plan, a distribution plan, a retirement plan, an insurance review, an Investment Policy Statement, and an investment proposal, and it will always contain an action plan. For the short term, this document will serve as our guide, but it is a “living document” subject to modification as time passes. It is crucial that we update the plan periodically to coincide with your changing financial needs, goals, and circumstances. In some cases, there may not be a gap between your existing positions and your goals and objectives. Other times, your goals and objectives may be out of reach given your present situation. Regardless, the financial plan will still serve as our blueprint as we manage your wealth.



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## MONITORING YOUR WEALTH MANAGEMENT PLAN

Life is a story of change. As time passes, your preferences, goals, and needs are likely to evolve. Not only will these situations affect your life, but they are often significant considerations when building and monitoring a financial plan. The birth of a child will impact the way you save. The death of a parent may present taxation issues. The maturation of your business could raise concerns about a succession plan. And an impending retirement, college tuition bill, or job change, not to mention changes in your health or marital status, can have a dramatic impact on your financial situation.

**A financial plan is only as good as the personal knowledge that goes into building it.**

We pride ourselves on developing strong relationships with our clients, and this intimacy between financial professional and client tends to result in financial plans that are better suited to meet your needs. Time moves all things, and when it modifies your lifestyle, investment objectives, or risk tolerance, it is crucial that you communicate those changes to a trusted wealth consultant.

While you might have balked at a laddered bond portfolio in your 40s, you may embrace one in your 60s. While you may have seen no need for life insurance before having a child, now you may seek a life policy. And whereas your income needs may have been great ten years ago, you might be able to save more and spend less as you age.

Staying abreast of your personal situations and evolving financial goals and needs is our priority. So that we can better service you. So that you can be confident in our planning. Because a financial plan is only as good as the personal knowledge that goes into building it.



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## WHERE DO WE ADD VALUE?

With so many professionals, corporations, and even Web sites offering investment advice, it's easy to get confused by the array of services, products, and plans. Prospective clients often ask us, "Where do you add value? What distinguishes you from the pack?" What follows is a brief response designed to assure you that partnering with our firm could be among the wisest decisions you ever make.

There are literally thousands of people in the field of financial services who act as investment advisors, managing a client's portfolio for a fee or earning commissions on trades. But few of them ever consider doing anything beyond investments. We believe that we can offer superior investment guidance while providing something more—comprehensive wealth management.

Our approach to planning is carefully designed for our clients. Our planning services are as unique and diverse as the clients we serve. Because there is no cookie-cutter solution when it comes to managing our clients' financial futures, we stock our shelves with the finest financial ingredients and cook up customized solutions that leave our clients calling for seconds. The cooking analogy aside, we partner with our clients to help make their goals a reality—protecting their wealth, preparing for tomorrow, and putting it all together.

As stated above, accumulation of assets is just one of several areas that we focus on. We also provide expertise in retirement planning, estate planning, risk management, taxation, business planning, and asset allocation. This commitment to a life planning approach makes financial planning personal and addresses specific individual needs.

We employ a dynamic educational process that allows clients to visualize their personal goals and model the financial consequences of their choices. We rely on state-of-the-art software to plan and illustrate our strategies. We have partnerships with CPAs, attorneys, and other professionals dedicated to working as a team to meet all aspects of our clients' needs.

Most important—what separates our firm from the others—are the relationships we develop with our clients. We built our firm based on the fundamental elements of mutual trust, honesty, and respect, which helps us better strive to make your goals a reality.



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