Financial Planning

Our financial planning process is centered on the ecology of your finances. We learn about our clients in great depth so that we can deliver personalized investment strategies. We craft each investment strategy based on the interaction of our clients' varied goals, their investing personalities and their financial needs.

We customize financial plans for each family or individual. These financial plans are designed to clarify how the choices you make today may affect your financial situation tomorrow. We assess your current net worth and asset allocation mix, and we use this data to project the likelihood of meeting your financial goals under different market circumstances.

Discuss Goals

Our financial planning process begins with an in-depth dialogue to identify

- A complete inventory of your assets and liabilities.
- A complete list of your financial inflows and outflows.
- Long and short term goals, according to your priorities. We start each relationship with a discussion of your values, concerns, hopes, dreams and fears.
- History of your relationship with and attitudes towards money. How your ideas about money and risk have developed in response to your experiences?

Evaluate Strategies

We evaluate your current financial circumstances, and project them forward into the future. We analyze how your multiple goals interact under a wide variety of economic circumstances.

Based on this analysis, we recommend strategies for:

- Cash Flow
- Retirement Planning
- Concentrated Stock
- Education Planning
- Estate Planning and Trusts
- Insurance Coverage
- Charitable Giving

- Business Exit Planning
- Liability Management
- Long Term Care

Investment Action Plan

Our investment proposal starts with an asset allocation model tailored to your liquidity needs and risk tolerance. Since we cannot predict or control equity returns, interest rates, or global macroeconomic trends, we focus on those items we can control:

- How much cash you maintain.
- How much risk you take.
- Which kinds of risk you take at any given time.

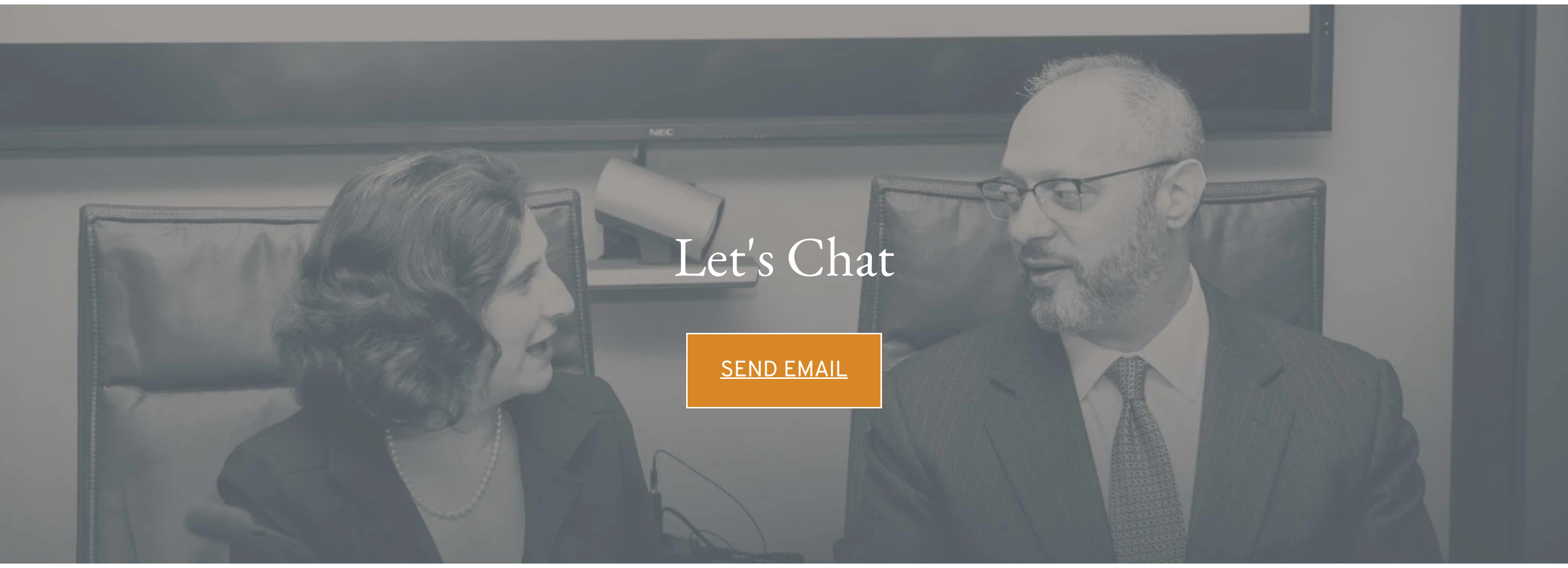
We will implement your financial plan with a diversified mix of investments for each of your accounts. Beginning with your customized asset allocation model, we also incorporate your tax situation, investment history, and psychological tolerance for risk.

Review Progress

Our investment process is clear, understandable, repeatable and easily communicated for long-term success. We perform comprehensive quarterly performance reporting and we urge periodic in-person reviews. The reviews include overall return, asset allocation and risk management measures, reviews of specific money managers being used and any due-diligence updates. We also overlay the positioning of the current portfolio onto views of current and projected market and economic conditions. Tactical recommendations will be made when merited.

Client reviews can include assets "held away" from our client's primary custodians, in context with their Financial Plan. Annually, we ask for updates of key planning inputs. We review current income, projected

planning needs and life events, updated goals and timelines, tax exposure, and gifting and estate planning issues.



405 Lexington Ave, 42nd Floor
New York, NY 10174

Phone: (917) 286-2706
Fax: (917) 591-4906
Toll free: (800) 894-6040

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Investments

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