

Professional Investment Planning

Robert Karp CEO, Managing Partner and Vincent DeSimone Managing Director, Co-Founder are CERTIFIED FINANCIAL PLANNER[®] practitioners, Chartered Retirement Planning CounselorsSM and Accredited Investment Fiduciary's who assist their high-net worth clients and their families in finding greater efficiencies to help achieve their goals. Planning is fluid, and the team creates intricate and holistic short and long term plans to help meet various targets. Robert and Vincent are trusted partners helping navigating clients' ever-changing goals, needs and personal situations. The team also works closely with Wells Fargo & Company estate planning specialists in developing comprehensive plans. There are no additional fees related to Planning services.

Investment planning

"But investing isn't about beating others at their game. It's about controlling yourself at your own game." – Graham Dodd

Prior to making investments, you should have a complete understanding of your current financial position as well as your future needs and obligations. Working with our practice's CERTIFIED FINANCIAL PLANNER[®] professionals, Chartered Retirement Planning CounselorsSM and Product Specialists, our group will provide you with an in-depth analysis of your current financial position, quantify your long-term goals and make recommendations on how you may be able to achieve them in the most efficient manner.

Our planning process includes:

1. Needs assessments & data gathering

- Conduct an interview to learn about your unique story.
- Quantify your long-term goals, tolerance for risk and time horizon.
- Take a detailed inventory of your current assets, liabilities, expenditures, tax obligations and pertinent financial documents (trusts, wills, estate plans, insurance, etc.)

2. Plan development

- Itemize your specific financial goals and make recommendations designed to help you achieve them (i.e., retirement, education funding, major purchases, legacy planning, charitable endeavors, etc.)
- Analyze your cash flow based on current contributions and liabilities as well as estimated growth rates and mandatory distributions.
- Generate your custom Asset Allocation Model & Investment Policy Statement to appropriately balance your portfolio and reflect your need for growth or income.
- Provide an analysis of your insurance needs and help determine if your current policies provide adequate estate planning coverage.
- Recommend any necessary estate or tax planning measures to help protect your heirs from substantial delays, fees and taxes.
- Provide a detailed year-by-year retirement plan, including cash flow and IRA required minimum distributions.
- Provide Social Security strategies for income replacement.
- Help maximize potential after tax returns by careful planning.
- Develop a charitable giving plan in a tax efficient manner.
- Provide a daily updated Monte Carlo driven scoring of your plan's success.

3. Plan implementation

- Meet with attorneys, accountants, trust officers, access to lending through Wells Fargo affiliates, insurance executives or other financial advisors as needed to implement the different aspects of your plan.
- Deploy your assets in accordance with your Asset Allocation Model — attempting to do so in the most tax efficient manner possible.
- Establish a review schedule.

4. Meet and review

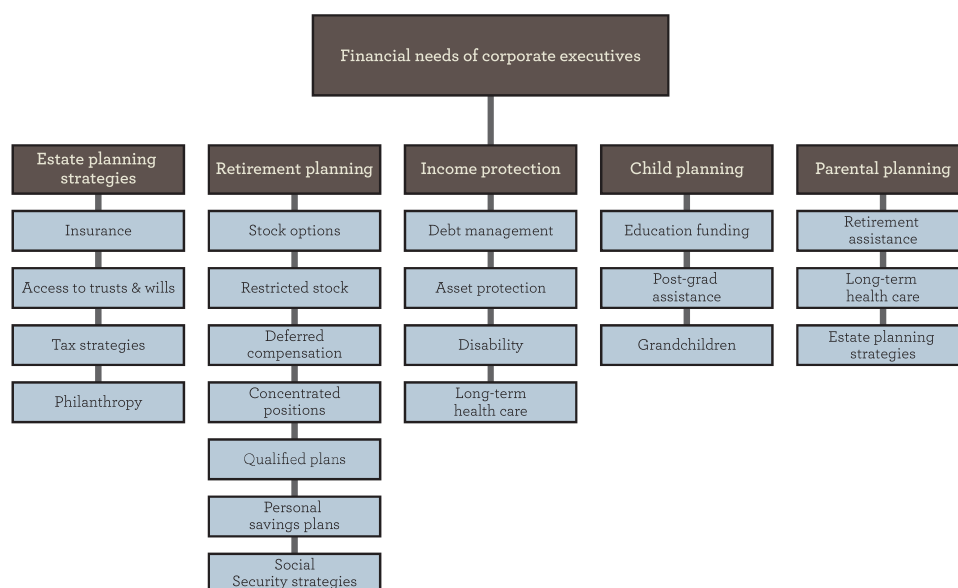
- Review Needs Assessment
- Review long-term goals, retirement targets, risk tolerance and time horizons.
- Review current assets, liabilities, expenditures, tax obligations and pertinent financial documents.
- Update plan documents to reflect any changes.
- Re-allocate assets as necessary during plan maturation.

Needs assessment

*"What you need is vastly more important and quite different than what you want."
— Vincent DeSimone*

A critical part of the investment planning process is determining not only what you want out of life, but also your basic financial needs.

The following chart illustrates some typical financial needs of corporate executives:



As a Corporate Executive, in addition to performing your actual job functions, there are also several personal financial issues that need to be dealt with. Once your plan is complete, you should be able to concentrate all your efforts on your job, confident in the fact that your personal finances are in order.

For retired executives, we provide retirement plan stress tests, estate and charitable planning targets, spending targets and risk tolerance reviews to make sure your retirement plan is in line. The goal is designed to help you be able to financially enjoy retirement and your new chapter. We will meet to review your needs and update your plan to reflect any changes in your life, the capital markets or new, investment related legislation. The goal and primary focus of our planning process is to ensure that your needs have been identified and that plans are in place designed to fulfill them.

The above products and services are offered through Wells Fargo Advisors Financial Network as well as through bank and non-bank affiliates of Wells Fargo & Company.

To learn more, please contact:

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