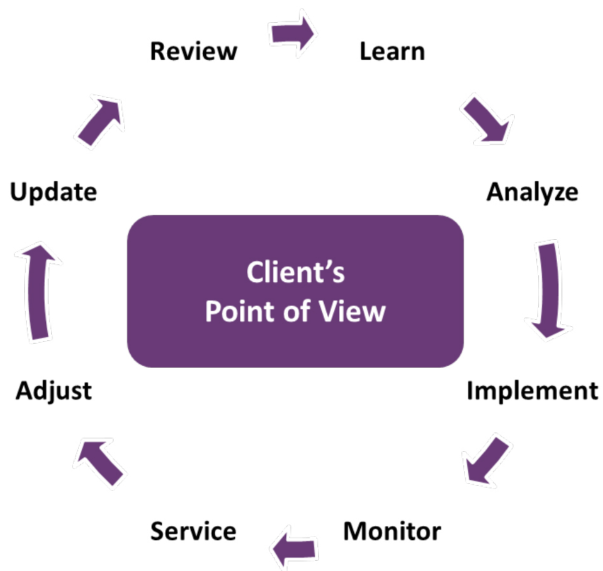
INVESTMENT ADVISORY SERVICES TO INDIVIDUALS AND BUSINESSES

Our mission is to provide financial peace of mind to our advisory clients through the delivery of investment management solutions, comprehensive analysis and monitoring, and superior service. We understand the need for timely advice that addresses the complex needs of today's high-net-worth investor, while upholding the highest ethical and fiduciary standards.

Your financial success is our only goal. Our independence keeps us completely free of conflicts.

The Key Components for Managing Investments...

Our process recognizes three distinguishing components that our clients rely on for maximizing the potential returns and limiting portfolio volatility. We follow a customized process to capture the essence of each unique investor's goals and aspirations.



Life-Adjusted Time Horizons: Increasingly investors are becoming dissatisfied with the results of portfolios built on Modern Portfolio Theory (MPT) and the resulting high correlation of markets and asset classes. The essence of MPT is the historical, rear view look to determine asset allocations over very long holding periods. Our Life-Adjusted Time Horizons are designed to accommodate real life events that might pull you in or out of the markets at inopportune times.

Getting "Under the Hood": Our in-house developed diagnostic tools provides us to have the ability to avoid concentrated and uncompensated risk, discover discounts and premiums, find security overlaps, and measure the fundamentals of the entire portfolio. Using Exchange-Traded Funds (ETFs) allows for precise allocations within asset classes, styles, durations, quality, yields, sectors, and regions, at significantly lower costs, as compared to traditional mutual fund investments.

Real Conversations about Goals and Needs: We pride ourselves on changing the conversation away from arbitrary risk assessments to focusing on you, our client. We help you to set targets or goals and track your progress; so that when we conduct periodic reviews, we are not only discussing performance and changing economic conditions, we are making adjustments that are appropriate for the changing personal and economic climate.