



PIERMONT

solutions



Dear Prospective Client,

We, at Piermont, would like you to think of this brochure as an introduction to our company. In that regard, we are delighted to extend to you a personal welcome.

You are most likely reading this brochure because you are concerned with your finances. Before you share your concerns, let us provide you with more information about our wealth management services, investment philosophy, and what distinguishes Piermont from other financial firms.

This brochure will provide you with our core principles, a list of our comprehensive services, the process you will undergo as a client and the results you can expect from our firm.

As a registered investment advisor with the Securities & Exchange Commission, we are very proud of the benefits our work has provided to numerous families and businesses. Our tireless effort to help our clients identify and achieve their financial goals is Piermont's success story.

From all of us at Piermont, we hope to learn your story and work with you to satisfy your financial goals.

We look forward to hearing from you.

Sincerely,
Philip J. Capell, CFP®, JD, MS in Tax
Chairman

.....DO I HAVE ENOUGH MONEY TO RETIRE?.....WHAT IS MY RISK TOLERANCE?.....

Philosophy



At Piermont, we strongly believe that our **COMPREHENSIVE** and customized financial advice provides the best solution for investors seeking in-depth professional guidance. Our client-centered approach to fee-only wealth management reflects the qualities that are important to us.

YOU COME FIRST! We identify your financial needs and your financial goals. We assess your risk tolerance, your investment time horizon and your tax situation. We work diligently to develop a financial plan personalized just for you. And, we look to build a long-term trust relationship to ensure that your financial plan remains appropriate as your circumstances change.

By applying our **EXPERTISE**, we can help you achieve your financial goals.

PIERMONT PRINCIPLES

PERSONAL ATTENTION

EXPERT ADVICE

COMPREHENSIVE FINANCIAL
PLANNING

CONSERVATIVE LONG-TERM
INVESTING

COMMISSION-FREE
OBJECTIVITY

CONFIDENTIAL TRUST
RELATIONSHIPS

.....HOW CAN I MONITOR THE STOCK MARKET WHEN I HAVE A FULL-TIME JOB?.....



Financial Planning

FEE-ONLY FINANCIAL PLANNING

CASH FLOW MANAGEMENT &
PERSONAL BUDGET PREPARATION

INCOME TAX PLANNING

RETIREMENT PLANNING

ESTATE & GIFT TAX PLANNING

PERSONAL INSURANCE PLANNING
& RISK ANALYSIS

EXECUTIVE COMPENSATION
STRATEGIES & STOCK
OPTION PLANNING

PENSION, PROFIT SHARING
& EMPLOYEE BENEFIT PLAN
CONSULTATION

PLANNING FOR SIGNIFICANT
EXPENSES (I.E. COLLEGE TUITION,
HOME PURCHASE, DIVORCE
PLANNING, ETC.)

As your financial situation becomes more complex, you may decide to seek **PROFESSIONAL** financial advice. Or, if you are working with a full-commission broker, you may wonder if there is a better alternative. With so many people calling themselves “financial advisors” these days, it is difficult to know whom you can trust. Often, these advisors focus their recommendations on the products they can sell to you.

We believe **OBJECTIVE** financial advice provides you with the best opportunity to achieve your financial goals. As an independent, fee-only wealth management firm, we do not sell any products and never earn a sales commission. Our belief comes from our long-standing philosophy of ethical, conflict-free guidance.

We feel that **FEE-ONLY** wealth management is the proper method to provide financial security to you and your family.

.....WHAT IS MY PROPER ASSET ALLOCATION?.....WILL I OUTLIVE MY ASSETS?.....

Investment Management

We know the importance of constructing a solid, **LONG-TERM INVESTMENT PLAN**. However, as you know, long-term investing is not easy; especially, when faced with the market's inevitable peaks and valleys.

One way we lessen the impact of market swings is by using an asset allocation philosophy. Because different asset classes behave differently during varying economic conditions, our diversification strategy adds stability to your portfolio.

In developing an investment plan, we provide an **IN-DEPTH ANALYSIS** of your current financial picture. We analyze your risk tolerance and your cash flow needs. We study your existing portfolio, identify single stock and sector concentrations and highlight potential tax consequences. And, of course, we monitor numerous economic factors, such as interest rates, inflation, market conditions, and more.

We believe all these factors are integral in constructing and implementing the appropriate investment plan for you.



INVESTMENT MANAGEMENT

DISCRETIONARY INVESTMENT
MANAGEMENT

TAXABLE & TAX-EXEMPT
PORTFOLIO MANAGEMENT

PORTFOLIO STRATEGIES
& ASSET ALLOCATION

PERFORMANCE ANALYSIS

SINGLE STOCK OR SECTOR
RISK MANAGEMENT

CASH MANAGEMENT

CLIENT INVESTMENT EDUCATION

.....HOW ARE MY INVESTMENTS PERFORMING?.....



Process

CONSULTATION:

- Identify your priorities, concerns & goals.
- Introduce you to our wealth management services.
- Review the financial planning process.

DISCOVERY:

- Review your completed in-depth questionnaire.
- Review your financial, tax and estate planning documents.
- Analyze your current investment portfolio & insurance policies.

STRATEGY:

- Present our planning analysis & illustrations.
- Recommend our investment strategy.
- Illustrate our techniques to meet your financial goals.

IMPLEMENTATION:

- Develop an implementation schedule.
- Process the transactions to effectuate your plan.
- Coordinate with your other professional advisors.

REVIEW:

- Meet to discuss any adjustments to your plan.
- Confirm that your goals are being satisfied.
- Review your cash flow needs and portfolio performance.

When you become a client, you can expect to go through our wealth management process.

After we meet at our initial consultation, we will ask you to complete our fact finder and provide us with financial statements, tax returns, estate planning documents as well as other relevant paperwork.

As we gather information about your financial situation and objectives, we will formulate a **CUSTOMIZED** financial plan and investment strategy. We will work with you to implement our wealth management plan and continue to review your plan at our regular client meetings. Your plan will be continuously **MONITORED** so as to ensure that your financial goals are being satisfied.

At all times throughout our relationship, we welcome your questions and comments.

.....HOW CAN MY PORTFOLIO PRODUCE MORE INCOME?.....



In the investment arena, we cannot and do not guarantee portfolio performance. In fact, we clearly state that past performance does not guarantee nor predict future results.

Notwithstanding, we believe we have been instrumental in helping our clients identify their financial needs and achieve their financial goals.

Our expertise in the areas of portfolio management, income tax, estate planning and retirement planning allows us the ability to coordinate our clients' financial needs. Our relationships with high-caliber attorneys and accountants provide our clients with a powerful resource. Our cutting-edge portfolio reporting system and detail financial planning illustrations reflect our commitment to keep our clients informed. And, our client-centered approach and dedication to objective, conflict-free financial advice represents our high ethical standards.

We invite you to visit our offices and welcome the opportunity to meet with you.

.....HOW CAN I SIMPLIFY MY FINANCIAL LIFE?.....



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