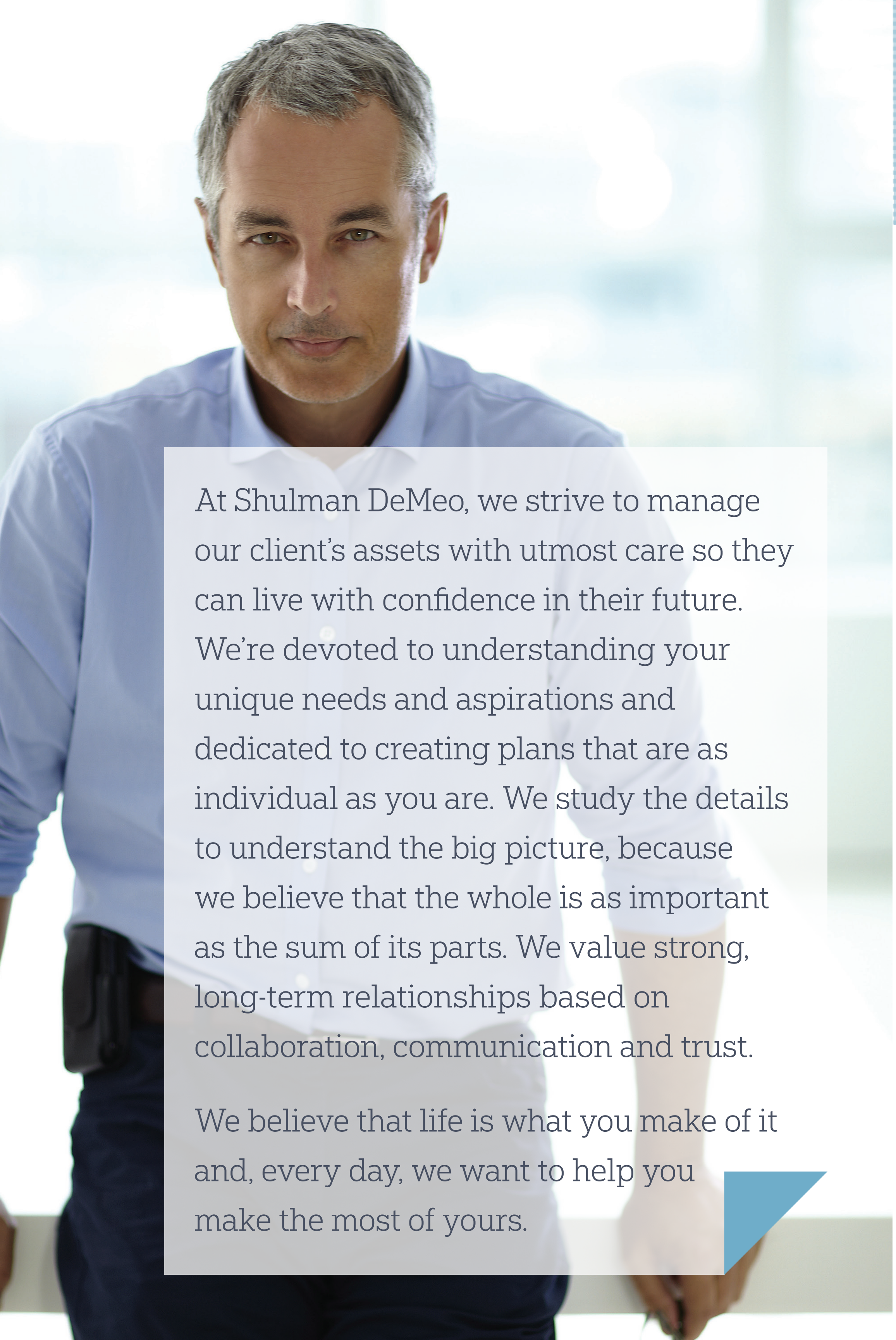
Shulman DeMeo

Live with Confidence.



At Shulman DeMeo, we strive to manage our client's assets with utmost care so they can live with confidence in their future. We're devoted to understanding your unique needs and aspirations and dedicated to creating plans that are as individual as you are. We study the details to understand the big picture, because we believe that the whole is as important as the sum of its parts. We value strong, long-term relationships based on collaboration, communication and trust.

We believe that life is what you make of it and, every day, we want to help you make the most of yours.

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What Sets Us Apart

As a boutique asset management firm, we are purposely selective and client-driven. We maintain a limited number of high net worth client relationships to provide highly focused, personalized service so that we can respond and adapt quickly to your changing needs. We are dedicated to delivering thorough financial planning and ongoing asset management services – from account maintenance and monitoring to market analytics and investment strategy – that are attuned to your needs and goals. A well-executed, integrated financial plan requires close collaboration across the multiple touch-points that impact your financial life. We partner with teams of attorneys, accountants, bankers and other professionals to arrive at an informed and inclusive view of your finances, so you can move confidently into the future.

Investment Independence

Our fee-based independence helps to ensure our unbiased advisor-client relationship, so that our interests are naturally aligned with yours. With no proprietary funds to limit or influence our investment options, we make choices based solely on your growth objectives and risk tolerance, and our success is wholly determined by your long-term financial well-being.

Where Your Money Is Held

As an independent Registered Investment Advisor (RIA), Shulman DeMeo never takes custody of a client's funds. We work with several leading custodians in the financial services industry, including Charles Schwab and Fidelity, to hold and safeguard our clients' assets. Along with direct, online access to your accounts and monthly account statements, you'll have the peace of mind that your assets are securely held.

Our Process

Phase 1: Your Financial Plan

A thorough financial plan is the key to having confidence in the future. We'll work with you to identify and evaluate the factors that can impact your finances to arrive at an inclusive, customized plan to help you achieve your short and long-term goals.

Phase 2 : Managing Your Assets

With a solid financial plan in place, we'll design a personalized investment strategy based on your wealth management goals and risk tolerance. Whether you're working toward a secure retirement, funding a college savings plan, or building your financial legacy, we'll identify the investment opportunities that we believe are best suited to your goals and provide the counsel and support you need to help you live with confidence.

Step 1

Understanding Your Goals

Getting to know you and your aspirations allows us to create a plan that is as individual as you are. At our initial meeting, we'll discuss:

- *Your financial vision, values and goals*
- *The services we provide*
- *Our planning process*

This is the first step in what we hope will be a life-long relationship.

Step 2

Reviewing the Numbers

After gathering various documents and information, we will review and evaluate your current financial position. The following is a sampling of what we would request:

- *Wills / Trusts*
- *Brokerage statements*
- *Retirement plan information*
- *Social Security statements*

Step 3

Assessing Your Position

With an overall understanding of your financial goals, we'll create an initial detailed, comprehensive draft of your current financial plan.

At this point we will examine the viable options for achieving your determined objectives. We begin here to look at the products and strategies that may be selected for implementing your final plan.

Step 4

Presenting Your Plan

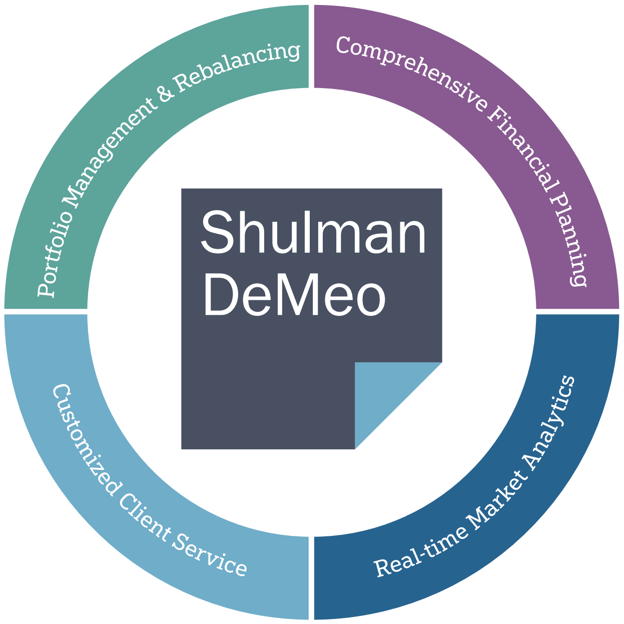
Your final financial plan will consider your current position, along with your short and long-term goals, to help you fulfill your vision for the future. We'll present our recommendations, including:

- *Retirement scenarios*
- *Cash flow analysis*
- *Investment allocation*
- *Estate planning modifications*
- *Budget & debt management*
- *Social Security analysis*
- *Planning for aging parents*

The Shulman DeMeo Advantage

Our selective client engagement model powers our hands-on, 360-degree approach to asset management and ensures that all investment decisions align with your financial plan.
A limited client base affords us the ability to be intimately acquainted with your portfolio and actively monitor market dynamics to react quickly to opportunities and your changing needs.

Our independence provides access to a broad array of investment products and services for selective portfolio development and management. Our goal is to continuously provide value by delivering seamless financial management expertise and a personal commitment to helping you realize your goals.



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