

# Braatz Pizoli & Associates

1200 Howard Blvd, Suite 300 Mount Laurel, New Jersey 08054  
856.231.5527, [www.fa.ml.com/BPA](http://www.fa.ml.com/BPA)



## Jason L. Braatz, CFP®

First Vice President  
Wealth Management Advisor  
Portfolio Manager  
856.231.5538  
[Jason.Braatz@ml.com](mailto:Jason.Braatz@ml.com)

## Giovanni Pizoli, CPFA

Senior Financial Advisor  
Retirement Accredited Financial Advisor  
856.231.5527  
[Giovanni.Pizoli@ml.com](mailto:Giovanni.Pizoli@ml.com)

## Jenna DeMoss

Financial Advisor  
856.231.5604  
[Jenna.DeMoss@ml.com](mailto:Jenna.DeMoss@ml.com)

## Dewey C Johnson

Financial Advisor  
856.231.5507  
[Dewey.Johnson@ML.com](mailto:Dewey.Johnson@ML.com)

## Kristy Connor

Client Associate  
856.231.5591  
[Kristy.Connor@ml.com](mailto:Kristy.Connor@ml.com)

## Our philosophy

Our mission is simple, to help clients preserve and grow their wealth, and enhance their lives. With our combined experience working in the financial services industry and with access to the investing insights of Merrill Lynch, the banking convenience of Bank of America and trust services of U.S. Trust our aim is to deliver personalized wealth and liability management services. The clients we serve are local aerospace and defense professionals, active and retired professional athletes, pre-retirees, business owners, corporate retirement plans, as well as retired individuals, their spouses and grown children, with customized services to each based on their unique needs. Our services fall into three main categories:

### ASSET AND LIABILITY MANAGEMENT AND PRESERVATION

We focus on creating customized strategies designed to help meet each clients' objectives, with the emphasis on managing exposure to volatility. We offer access to a suite of banking and lending services through Bank of America, N.A. For preserving assets, we also offer access to U.S. Trust's trust and estate services. We work with individuals one-on-one to create customized goals based wealth management strategies.

### WEALTH MANAGEMENT PLANNING

Our wealth management planning process involves gathering qualitative and quantitative information in order to thoroughly understand each client's financial circumstances. We strive to understand clients' goals, needs, risk tolerance, time horizon, liquidity needs and objectives to help us develop a personalized roadmap for their financial future.

### UNCOMPROMISING SERVICE AND PERSONALIZED ATTENTION

We provide proactive concierge level service, responsive, timely communication, and periodically scheduled update meetings with each client. Also, we can work with each client's tax, legal, and other professional advisors to help ensure that our clients' wealth management strategy remains aligned with their evolving goals.



Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer and Member SIPC, and other subsidiaries of Bank of America Corporation ("BoFA Corp.").

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<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
<b>Are Not Deposits</b>	<b>Are Not Insured by Any Federal Government Agency</b>	<b>Are Not a Condition to Any Banking Service or Activity</b>

MLPF&S and Bank of America, N.A., make available investment products sponsored, managed, distributed or provided by companies that are affiliates of BoFA Corp.

# Offering you access to the investing insights of Merrill Lynch and the banking convenience of Bank of America to help you pursue your goals



## Taking care of your family and other people in your life

- Trust & Estate Services<sup>2</sup> ■ Education Funding Strategies<sup>1</sup>
- Insurance<sup>3</sup>



## Planning for health care expenses now and in the future

- Long-term Care Insurance<sup>3</sup> ■ Health Savings Account<sup>2</sup>
- Disability Insurance<sup>3</sup>



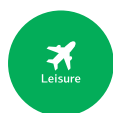
## Upsizing, downsizing or buying a vacation home

- Home Loans<sup>2</sup> ■ Home Equity Lines of Credit<sup>2</sup>
- Securities-Based Lending<sup>2</sup> ■ Credit Cards<sup>2</sup>



## Working in retirement, selling or starting a business

- Bank of America Business Banking<sup>2</sup> ■ Exchange Funds<sup>1</sup>
- Concentrated Stock Management<sup>1</sup> ■ Succession Planning<sup>1</sup>



## Spending your free time in meaningful ways

- Credit Cards<sup>2</sup> ■ Securities-Based Lending<sup>2</sup>
- Structured Lending<sup>2</sup>



## Volunteering, mentoring others and giving to charities

- Donor-Advised Funds<sup>2</sup> ■ Private Foundations<sup>2</sup>
- Charitable Trusts<sup>2</sup>



## Using your finances to bring it all together

- Bank of America Checking and Savings Accounts<sup>2</sup>
- Credit Cards<sup>2</sup> ■ Online Account Access<sup>1,2</sup> ■ Merrill Lynch Investment Accounts<sup>1</sup> ■ Investment Advisory Accounts<sup>1</sup>
- Alternative Investments<sup>1</sup> ■ Impact Portfolios<sup>1</sup>
- Market-Linked Investments<sup>1</sup> ■ Securities-Based Lending<sup>2</sup>
- Margin<sup>1</sup> ■ Home Loans<sup>2</sup> ■ Exchange-Traded Funds<sup>1</sup>
- Mutual Funds<sup>1</sup> ■ Closed-end funds<sup>1</sup>
- Fixed-Income Products<sup>1</sup> ■ Options<sup>1</sup> ■ Annuities<sup>3</sup>



## Periodic monitoring and reviews

- Financial Planning<sup>1</sup> ■ Asset information and measurement<sup>1</sup>
- Access to information online<sup>1,2</sup> ■ Client Reviews<sup>1</sup>
- Statements<sup>1,2</sup>

<sup>1</sup> Investment products are offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

<sup>2</sup> Banking, mortgage and home equity products are offered by Bank of America, N.A.

<sup>3</sup> Insurance and annuity products offered through Merrill Lynch Life Agency Inc.

## Investing involves risk, including loss of principal.

Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Merrill Lynch offers a broad range of brokerage, investment advisory (including financial planning) and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select.

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A Portfolio Manager can help clients pursue their objectives by managing on a discretionary basis [his/her] own Personalized or Defined Strategies, which may incorporate individual stocks and bonds, Merrill Lynch model portfolios, and third-party investment strategies.

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