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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.

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

Family

Taking care of your family and other people in your life

- Trust & Estate Services[2]
- Education Funding Strategies[1]
- Insurance[3]

Health

Planning for health care expenses now and in the future

- Long-term Care Insurance[3]
- Health Savings Account[2]
- Disability Insurance[3]

Home

Upsizing, downsizing or buying a vacation home

- Home Loans[2]
- Home Equity Lines of Credit[2]
- Securities-Based Lending[2]
- Credit Cards[2]

Work

Working in retirement, selling or starting a business

- Bank of America Business Banking[2]
- Exchange Funds[1]
- Concentrated Stock Management[1]
- Succession Planning[1]

Leisure

Spending your free time in meaningful ways

- Credit Cards[2]
- Securities-Based Lending[2]
- Structured Lending[2]

Giving

Volunteering, mentoring others and giving to charities

- Donor-Advised Funds[2]
- Private Foundations[2]
- Charitable Trusts[2]

Finances

Using your finances to bring it all together

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

Periodic monitoring and reviews

- Financial Planning[1]
- Asset information and measurement[1]
- Access to information online[1,2]
- Client Reviews[1]
- Statements[1,2]

[1] Investment products are offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.
[2] Banking, mortgage and home equity products are offered by Bank of America, N.A.
[3] 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.

Bank of America Merrill Lynch is a marketing name for the Retirement Services business of Bank of America Corporation ("BofA Corp."). Banking activities may be performed by wholly owned banking affiliates of BofA Corp., including Bank of America, N.A., member FDIC. Brokerage services may be performed by wholly owned brokerage affiliates of BofA Corp., including Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer and member SIPC.

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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