# Wealth Management For Your Future

*Professional Guidance For Your Financial Future*

## Focused Plans To Address Specific Needs

### A Smart Way To Address Your Financial Issues

While Ensemble Financial believes that most wealthy individuals need the ongoing advice and discipline of a professional investment manager, in certain instances individuals need assistance with only a single financial issue. Our Focused Plans are a way to tap our financial planning expertise to address one or even two complex issues without creating a comprehensive wealth management plan or managing your portfolio. A Focused Plan is right for you if:

- You want a plan for funding a particular goal, such as paying for your child's college education or caring for a family member after you're gone
- You are selling a business and need an estate planning strategy to transfer assets tax-efficiently
- You enjoy managing your own investment portfolio but would like a detailed retirement planprojection to assess the risk of running out money in your 70s, 80s and beyond

Our Focused Plan program will provide you with in-depth analysis and prudent solutions to resolve your concerns about a specific area, giving you greater confidence about the future.

Canvas

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Canvas

*nurture*

*connect*

# Objective Advice From An Independent Expert

## A Trusted Advisor To Help You Reach Your Goals

Your goals are the driving force behind the financial guidance we offer. As an independent advisory firm, we select the products and strategies that are right for you. We are not beholden to the corporate agenda of a Wall Street firm. We are not influenced by an investment banking arm and our research on your behalf is thus not tainted by conflicts of interest that have plagued Wall Street giants. Our advice spans the broad range of financial issues you must address:

- Portfolio policy, construction and rebalancing
- Retirement fund accumulation and withdrawal
- Tax minimization
- Funding college and other major expense
- Estate planning and trust management
- Long-term care and home-care insurance
- Life insurance

# You Are In Charge

## Your Needs Drive Our Relationship

Ensemble Financial doesn't promise quick answers or easy solutions. Instead, we offer a prudent process with a long-term focus that allows you to meet life's most important goals.
**Discovery:** In our first meeting, we work together to uncover your true financial needs, goals, concerns, and evaluate your current financial position.
**Your financial framework:** With a better understanding of where you are and where you want to go, we will design a customized, actionable plan to help you achieve your goals.
**Mutual commitment:** Once you have had a chance to review your plan, we can answer all of your questions, respond to any concerns, and then decide together how to proceed.
**Implementing your plan:** If you want, we can take care of the paperwork and get your plan moving forward. Call us at any time for information or if you have questions.
**Review:** As life changes, so do your goals. To make sure you plan remains in line with your goals we will meet regularly to review your progress and ensure your plan continues to fit your objectives.

# Striking the Right Balance

## Matching Current Needs With Future Goals

Even affluent investors must balance today's priorities with tomorrow's plans. Our process for doing that:
**Determining Your Objectives:** Do you want a new car every three years? Paying for the care of an aging parent? Leave your children a legacy? We prompt you to articulate your goals, then determine what you need to save today to fund them in the future.
**Managing Your Portfolio:** We align your goals with an asset-allocation strategy, staying within your comfort zone for accepting risk. Then, we implement.

# Don't Worry About Outliving Your Assets

## Solutions For Your Peace of Mind

One of the greatest risks American face isn't dying too soon. It's living too long. Thanks to medical advances, people live longer, and you need your income to last as long as you do.
**Income Solutions:** You can invest in tax-deferred funds for retirement and receive income payable for life.
**Estate Planning:** We help you determine how much insurance your family will need after you are gone to help heirs pay estate taxes, and cover their future needs.
**Long-Term Care Insurance:** We help you determine if you are a candidate for coverage and the best type.

# A Relationship You'll Value

## We're Always Here For You

- Honesty and integrity are ingrained in our culture.
- Our staff is trained to provide prompt, courteous responses.
- Accuracy is demanded and our advice is always thoughtful and double-checked.
- When you need us, we will be there for you

# Staying On Top Of Your Finances

## A Long-Term Plan Monitored Regularly

In a fast-changing world, you need to keep a close eye on your financial affairs. At Ensemble Financial, our professionals have the expertise to confront this challenge. We have the knowledge and experience to:

- Align your portfolio with your financial goals and needs
- Select suitable investments mindful of your risk tolerance
- Rebalance your portfolio as markets fluctuate
- Develop a detailed financial plan that can provide you income in retirement
- Monitor your progress in adhering to your plan
- Advise on the amount of and type of insurance that is best for you

Although we base our advice on your long-term goals, we are actively monitoring the markets and watching over your money. By checking your portfolio's performance against your financial goals, we focus the management of your financial life on achieving what's most important to you.

CITYSCAPE
INVESTMENTS

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# Wealth Management For Your Future

## Plan To Succeed In Your Financial Life

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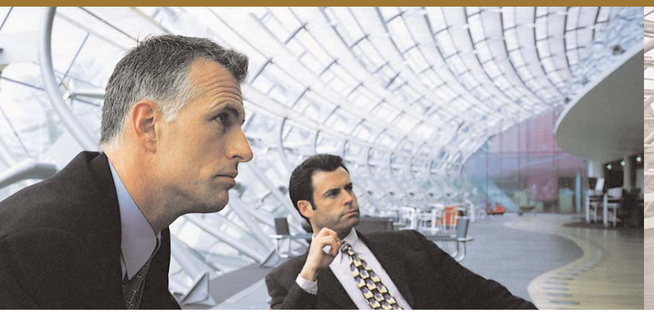


# An Investment Plan That Evolves With You

## Strategies To Meet All Of Your Financial Needs

Life isn't static, and your financial plan shouldn't be either. It needs to be flexible enough to meet unexpected challenges, but disciplined enough to maintain a long-term vision that encompasses all of your financial goals. It should include strategies for funding your children's education, investing for the retirement of your dreams, and the ability to take advantage of opportunities when they arise.

Through regular, in-depth meetings, we apply our planning and investment management expertise to your vision of the future, ensuring your peace of mind. Together, we will:

- Explore and articulate your financial and life goals
- Design a financial plan tailored to achieving your priorities
- Create an investment plan that balances appropriate investment risks and returns
- Constantly monitor your financial and investment plans, keeping you on track

# Passionate, Personal, And Professional

## Helping You Get What You Want Out Of Life

You want a financial advisor who is as passionate about your dreams as you are, someone who will take the time to get to know you—not as just another account but someone who connects with you. At Ensemble Financial, we build long-term relationships by working one-on-one with you to help you discover and define your personal goals, and then we help you devise a plan to help you achieve everything you want. You get an experienced professional who understands the financial markets. And because we are a local advisory firm independent of any of the Wall Street giants, you receive personal attention from a professional dedicated to a meaningful long-term relationship with you. You can rely on us to provide you with unbiased advice and straightforward answers on questions surrounding:

- Financial planning
- Education planning
- Retirement planning
- Estate planning

# Putting Your Finances In Order

## Addressing A Complex Issue

Dealing with your finances means wading through technical issues—understanding tax laws, researching investments, and calculating what you have versus what you need. Because personal finance is complicated by jargon and requires that you monitor changes in tax laws, the economy and the financial markets, seeking the help of a professional advisory firm is wise. At Ensemble Financial, we read prospectuses, analyze investment opportunities and stay on top of the technical issues for you. Our mission is to free you of the responsibility of managing the details of your finances.

# The Freedom Of Choice

## Independence Is Its Own Reward

As an independent advisory firm, Ensemble Financial is not pressured by a parent company to direct you into their proprietary products. We have the freedom to provide you with a wide variety of investment choices from among the best that the financial services industry has to offer. As an independent wealth management firm with extensive resources, comprehensive wealth management services and proven investment strategies, we can keep you moving forward through every stage of your wealth management game plan.

# Estate and Trust Solutions

## Protecting Your Legacy

It is never too soon to begin planning for the efficient transfer and distribution of your assets. Estate-tax laws are complex, and how you manage your assets today will have a direct impact on your heirs. We can:

- Design trust strategies to protect your estate from unnecessary fees and taxes.
- Provide ongoing care for elderly parents or special-needs children.
- Develop a strategy to pass on your successful family business without burdening your heirs with potentially crippling tax liabilities.

# Advice You Can Trust

## We Are Here For You

At Ensemble Financial Services Inc., we promise to deliver:
**Confidence** We work exclusively with top-rated insurance companies to make sure your investments are secure and will be there when you need them. Because we are not financially committed to any single insurance company, we are free to find the right coverage at the right price to meet your needs.
**Education** Insurance policies can be extremely complex, offering a complicated menu of options, prices and payouts. We work closely with you every step of the way, making sure that you understand exactly what you are buying and that you are comfortable with your decisions.
**Service** We work around your schedule. We will meet with you in our office, your home or anywhere else convenient to you. And once we have a plan in place, we will meet with you regularly to make sure your long-term strategy continues to fit your current needs.
**Leadership** We work as a team with your accountant, estate planning attorney, and other advisors to ensure all of your financial objectives are covered.

Generations

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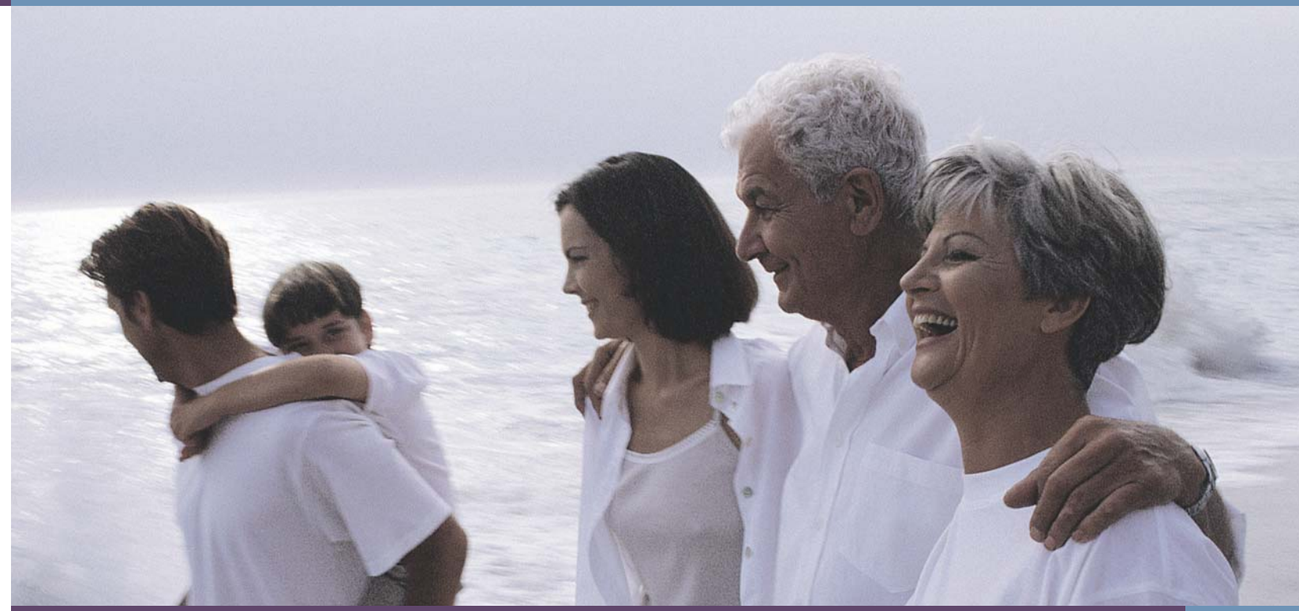


# Protect Yourself, Protect Your Loved Ones.

*Solutions For Managing Life's Risks*

Generations

# The Only Certainty Is Uncertainty

## Manage Your Financial Risk

No matter how many computer simulations you run, the only you can know for sure about your financial plan is that there is no such thing as a crystal ball. That uncertainty can leave you with too many unanswered questions, such as:

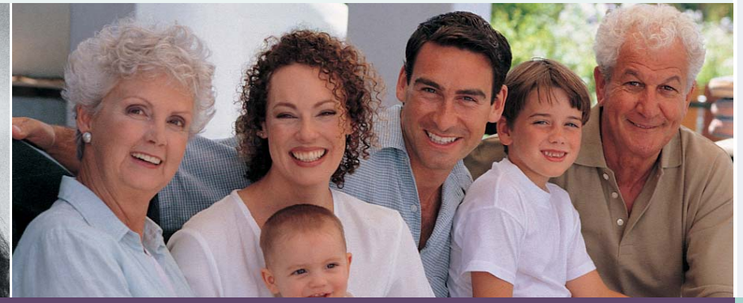
- Will you outlive your savings and investments?
- Will the long-term care of you or your spouse one day burden your children?
- Will your family be financially secure if something should happen to you?
- What would happen to your business if you should die?

You can never know what the future will bring, but you can safeguard your family's financial health by managing your risk as carefully as you manage your portfolio. At Ensemble Financial Services Inc., we can help you identify your unique risks, analyze your current insurance coverage, and customize a comprehensive solution that can help you sleep at night.

# Protecting Your Loved Ones

## Prudent Planning Can Fill In Gaps

Financial planning means planning for a long, productive life while also preparing for the worst. Ensemble Financial Services Inc. can show you how to fill critical gaps in funding your long-term financial goals, while protecting your family from life's risks.
**Estate planning.** You can protect and preserve your assets while avoiding unnecessary federal estate taxes.
**Long-term care.** Guard against rising health care costs with insurance coverage for long-term medical needs that fits your circumstances and budget.
**Income for life:** Lock in investment income while deferring the payment of taxes on your investment assets using a variety of products backed by the creditworthiness of an insurance company.
**Protecting your business:** Shield your partners and ensure that your family won't lose one of your largest assets with a "key-man policy" or other business protection strategies.
**Disability insurance:** Make sure that a debilitating injury or illness won't compromise your family's financial security.



# Strategies For Now and Later

## Life Is Never Static

As you grow older, your insurance needs evolve. That term-life policy you needed when your kids were young may not cover you and your spouse's current income needs. Through a series of "what-if" scenarios, we can help you determine:

- What kind of coverage you need and for how long.
- If you are paying for insurance that you no longer need.
- How to select the right policy from the right insurance companies.

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**Long-Term Care Insurance:** We help you determine if you are a candidate for coverage and the best type.

# An Independent Advisor For Managing Risk

## Our Business Model Supports Your Needs

We work exclusively with top-rated insurance companies. But we are not captive to any one insurer and are free to find the right coverage at the right price to meet your needs. We work closely with you every step of the way, making sure that you understand exactly what you are buying and that you are comfortable with your decisions. We will meet with you in your home or our office. And once we have a plan in place, we will meet with you regularly to make sure your long-term strategy continues to fit your current needs. We work with your accountant and estate planning attorney to ensure all of your financial goals are covered.

# A Plan For Every Stage In Life

## Sustaining Your Family, Reaching Your Dreams

At the core of your relationship with Ensemble Financial Services Inc. is a coordinated approach to managing your wealth, providing you and your family the security that comes with knowing you have planned financially for every stage of your life. We can help you:

**Accumulate Your Wealth:** Achieving your dreams starts with articulating and quantifying them.

**Grow Your Wealth:** We work with you to design an investment strategy tailored to meet your specific financial goals based on your individual risk tolerance.

**Keep Your Wealth:** Your investment portfolio is only half of the equation. You also need ideas to minimize your tax liabilities and guard your family's financial future from unforeseen events.

**Enjoy Your Wealth:** They say life is what happens to you while you're making other plans. We'll help you balance your current income and liquidity needs with your long-term goals.

**Pass On Your Wealth:** The right planning can help ensure that what you have built will eventually benefit the people and organizations that mean the most to you.

GROWTH ADVISORS

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# Investment Planning &Wealth Management


GROWTH ADVISORS

*Achieving Success With Professional Advisory Services*

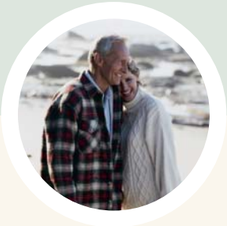
# Your Vision Is Our Mission

## We Understand The Power Of Dreams

Like most people, you have a vision of the future. Maybe you want to send your kids to college or start a new business. Or perhaps you want to retire early so that you can travel the world. If you can dream it, you can do it. But only if you understand what it is you want to accomplish with your financial and personal resources and then carefully design and commit to a comprehensive plan to make that dream a reality.

At Ensemble Financial Services Inc., we understand the power of dreams, and we appreciate how hard it is to make those dreams come true. You face decisions every day that impact your long-term planning. How much money will you need to finance your dreams? Should you fund your children's education first, or get your retirement on track? There are no quick answers or simple solutions.

That is where objective financial advice can make the difference. The right financial plan can help you answer your short-term questions and give you a roadmap to guide you to your dreams.



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# The Freedom Of Choice

## Independence Is Its Own Reward

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# Wealth Management For Your Future

## Why Ensemble Financial

### An Educated Investor Is Our Best Client

As an investor, you can go anywhere for financial advice. Wall Street brokerages, giant insurance companies and online discount brokers are vying for your business. But what type of firm should you trust? At Ensemble Financial, we believe our business model is aligned with pursuing solutions that are in your best interest and presents a superior opportunity for you:

- We are an independent, privately owned firm with deep roots in this community.
- We don't have a huge marketing budget and rely on referrals from our clients to grow our business, so we are directly motivated to please every client we serve.
- As an independent advisory, we choose financial products that are best for you—unbiased by the demands and sales quotas that could be imposed by a corporate parent.
- Our entire focus is on developing and managing a comprehensive financial strategy that meets your unique needs and we have no hidden agenda.
- You receive personal attention and advice from professionals who come to know you.



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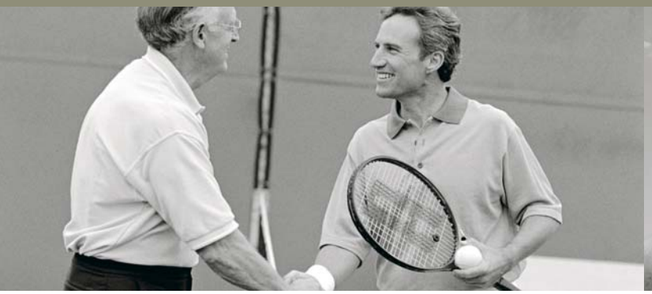
# *Lifescapes Financial Planning*

## *Plan To Succeed In Your Financial Life*



# A Boutique Money Management Firm

## At Ensemble Financial, It's All About You

As a boutique money management firm, we offer you service that is personal, private, and exclusive. We aspire to have only a limited number of clients but to provide personal service to each one of them. We honor our relationship with you by providing customer service and attention you will not find elsewhere.

- We take the time to understand your investment goals and how you feel about your money.
- We will examine where you are financially today versus where you want to be in the future, and then we will create a detailed investment plan to get you there.
- We will design an investment policy statement that explains how you will invest, how you feel about taking financial risks, and what you can expect from us as a money manager.
- Your portfolio is tailored to your goals and your ability to withstand market losses.
- Your portfolio is monitored and you receive reports quarterly about performance.
- As a privately-held independent advisory firm, our advice is not influenced by a corporate parent and we are free to choose the right solutions for you.

# Our Investment Philosophy

## Consistency, Commitment And Research

At Ensemble Financial, we are committed to providing you with a disciplined approach to asset management, supporting you with the structure needed to succeed. You can count on us to always:
**Focus on the long term:** Chasing returns is a formula for failure. With a clinical approach, the frequent ups and downs of the markets are less likely to disturb you, much less influence your portfolio decisions.
**A Diversified Portfolio:** The highly customized portfolio that we build for you will be designed using our own research and analytics. Your portfolio will be diversified across a broad spectrum of investment products that may include stocks, bonds, Exchange Traded Funds (ETFs), mutual funds and private money managers, depending on your personal goals.
**Maintain diligent oversight:** Markets change. Companies change. What may have been a good investment a year ago may no longer fit your investment needs. We track the progress of your portfolio's performance toward reaching your investment goals, periodically rebalancing and making new recommendations. You trust us to watch the markets and analyze how developments are affecting your portfolio.

# A Process For Achieving Your Goals

## You'll Benefit From A Proven Process

Ensemble Financial provides you a structure toward achieving financial success by establishing a process that we are committed to following through with you on:

- At our initial meeting, we get to know you and understand your concerns, and we begin to collect data about your financial resources.
- At a second meeting, we drill down into greater detail and ensure we understand your situation.
- Solutions, financial plans and recommendations are presented to you in a third meeting.
- Depending on your needs, we meet with you quarterly or annually to keep you on track.

# A Systematic, Disciplined Approach

## Balancing Risk And Return, Providing Diligent Research

At Ensemble Financial Services Inc., we are committed to finding the right professional money managers, including mutual fund managers, to meet your needs. We look beyond the numbers to match you with managers that will not only fit your financial profile, but also suit your risk tolerance. Your portfolio may include mutual funds, individual stocks and bonds managed by professional money managers in separate accounts, or a combination of strategies. This diversification allows us to seek maximum returns based on the level of risk you are willing to assume.

# A Relationship You'll Value

## We're Always Here For You

Hiring a firm to manage your money is unlike almost any other purchase you make. If you buy the wrong car or get a bad meal at a restaurant, you don't really have that much at risk. At Ensemble Financial, we understand the sensitive nature of the service we provide you.

- Honesty and integrity are ingrained in our culture.
- Our staff is trained to provide prompt, courteous responses.
- Accuracy is demanded and our advice is always thoughtful and double-checked.
- When you need us, we will be there for you.

# Investing Requires A Steady Approach

## Take The Emotion Out Of Your Portfolio

If there is one thing that the last few years have shown us, it is that markets are unpredictable, and guiding your portfolio through turbulent times requires experience, patience and vigilant management. Ensemble Financial is committed to helping you meet your investment goals through sound advice and diligent oversight of your investment portfolio, customized to meet your individual goals and structured around your risk tolerance.

Because investing involves a number of risks that are often impossible to predict, we moderate these risks by diversifying each portfolio across multiple asset classes to improve its risk-reward characteristics. Using a combination of in-house and independent third-party analysis, we will help you design a sensible asset allocation strategy and then select MUTUAL FUNDS that meet our stringent criteria and that are aligned with your goals and needs. Finally, our ongoing due diligence of both the broad markets and your individual holdings will help ensure that your investment strategy stays on track.

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PLAN AHEAD

# Ensemble Financial Services Inc.

*Comprehensive Wealth Management Services*

METROPOLIS FINANCIAL SERVICES INC.

# A Firm Aligned With Your Best Interests

## Personal Attention From Qualified Professionals

At Ensemble Financial, we have experience you can trust: We manage $$$ million of individual assets and have established a reputation in our area as a trusted counselor.

We're more than just stockbrokers, and you are more than an anonymous account number. You receive one-on-one attention from a principal whenever you meet with us. A financial professional—not a call-center representative or broker—is always available to research your concerns and provide you answers.

Ensemble Financial's service model is aligned with your best interests. As a boutique advisory firm, we seek only a limited number of relationships but offer truly personal service and attention. As a local firm, we don't advertise nationally or market via the mass media. Instead, we depend on word-of-mouth referrals from our clients and other professionals in the community who have come to know us. While we'll never be a Wall Street giant, our business model ensures that you get the best possible service.

# Comprehensive Wealth Management

## We Will Simplify Your Financial Life

First and foremost, Ensemble Financial is an investment advisor: We make recommendations and manage your portfolio on an ongoing basis. But wealth management doesn't stop there. So we offer you expert advice on related concerns, such as protecting your loved ones with insurance, charitable giving techniques, and estate planning.

Each Ensemble Financial partner specializes in different aspects of wealth management. So we can be a single source of advice for all of your financial concerns. In addition, relationships with professionals outside our firm—attorneys who can draft documents, CPAs who can assist with tax matters—allow us to provide advice as in-depth as you require.

Ensemble Financial's comprehensive range of services eliminates the problems that can occur when you must manage multiple advisors. We make wealth management simpler for you.

# A Dedication To Details And Research

## Advice You Can Trust And Understand

- We'll provide you with a financial plan based on detailed cash-flow projections
- Your income and investment earnings will be projected to provide you a detailed and realistic plan
- To help you understand the risk of investing, your portfolio is "stress tested" to show you how it would have performed in previous bear markets
- We will use a sophisticated statistical technique, called a Monte Carlo simulation, to show you how confident you can be that your portfolio will fund your financial goals

# Address The Risk Of Outliving Your Assets

## Solutions For Your Peace of Mind

One of the greatest risks American face isn't dying too soon. It's living too long. Thanks to medical advances, people live longer, and you need your income to last as long as you do.
**Income Solutions:** You can invest in tax-deferred funds for retirement and receive income payable for life.
**Estate Planning:** We help you determine how much insurance your family will need after you are gone to help heirs pay estate taxes, and cover their future needs.
**Long-Term Care Insurance:** We help you determine if you are a candidate for coverage and find the best type.

# An Easy Way To Get Started With Our Firm

## Our Fees Are Based On Your Planning Needs

Our services are tailored to meet financial advice you seek, and our fees are based on the value we deliver based on the complexity of your situation. While we offer comprehensive financial planning services that cover all aspects of your finances—from investing to estate planning and insurance—not everyone needs comprehensive advice. If you need advice focused on meeting a single important challenge, such as retirement or college funding, we can establish a plan for moving forward and limit the scope of the engagement to keep our fee within your reach. Then you can decide how you want our relationship to progress.

# Why Ensemble Financial

## An Educated Investor Is Our Best Client

As an investor, you can go anywhere for financial advice. Wall Street brokerages, giant insurance companies and online discount brokers are vying for your business. But what type of firm should you trust? At Ensemble Financial, we believe our business model is aligned with pursuing solutions that are in your best interest and present a superior opportunity for you:

- We are an independent, privately owned firm with deep rootws in this community.
- We don't have a huge marketing budget and rely on referrals from our clients to grow our business, so we are directly motivated to please every client we serve.
- As an independent advisory, we choose financial products that are best for you—unbiased by the demands and sales quotas that could be imposed by a corporate parent.
- Our entire focus is on developing and managing a comprehensive financial strategy that meets your unique needs and we have no hidden agenda.
- You receive personal attention and advice from professionals who come to know you.



**Nautical Advisory**

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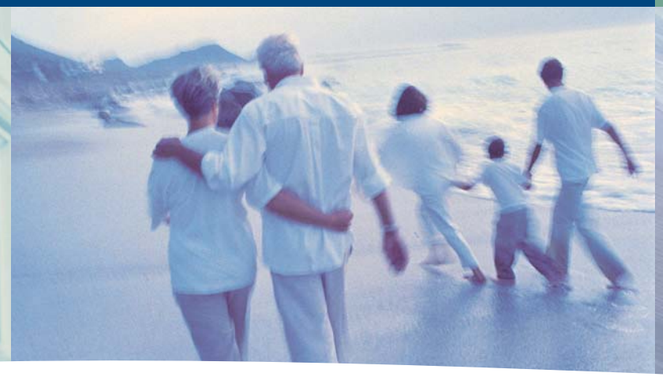
# Planning For The Best Years Of Your Life

*Wealth Management For Your 60s, 70s And Beyond*

Nautical Advisory

# Manage The Risk Of Outliving Your Assets

## Solutions That Can Bring You Financial Peace of Mind

One of the greatest risks facing investors today isn't dying too soon. It's living too long. Baby boomers are enjoying the best health and the longest life expectancy of any generation in history, and you need your income to last as long as you do. With health care costs rising at more than twice the rate of inflation, you need to know that you can have access to the best medical care possible without risking the financial health of your spouse and your heirs.

**Income Solutions:** You can build tax-deferred funds for retirement and then, for the rest of your life or a specified period, receive an income stream backed by the creditworthiness of an insurance company.

**Estate Planning:** Life insurance can help your heirs pay any immediate expenses, such as estate taxes, and cover future needs. At Ensemble Financial Services Inc., we will perform a comprehensive assessment to determine how much insurance your family will need after you are gone.

**Long-Term Care Insurance:** Health care costs could easily erode your entire life's savings. We can help you evaluate your finances to determine if you are a good candidate for long-term care coverage.

# Wealth Management For Retirement

## A Retirement Plan Starts With A Clear Vision

A secure retirement may not be your only financial goal, but it's probably the most important one. At Ensemble Financial, we know what it takes to get you there. We can help you explore all of your options and help you set the course for a successful retirement by answering such questions as:

- When will you retire?
- What kind of lifestyle do you want to achieve?
- Are your goals realistic based on your current savings?
- What are your priorities, and what are you willing to do to achieve them?

We can help you consider all of your retirement resources, from 401(k) plans and individual retirement accounts (IRAs) to Social Security and your taxable investment savings, and design a comprehensive retirement plan aimed at getting you where you want to go.

# From Accumulation To Distribution

## Cracking Open Your Nest Egg

Everything changes the day you retire. That's when you have to turn your savings into a sustainable retirement income stream. The best time to start that process is before you need the money because how and where you save will have a direct impact on how you tap into those assets when you need them.

- We'll help you prioritize your savings among taxable and tax-deferred options.
- We'll help you decide when and if to roll your 401(k) into an IRA.
- We'll design a plan for cracking open your nest egg based on your current and future needs.

# Managing Your Cash Flow

## Make Sure The Money Is There When You Need It

One of the biggest challenges in retirement is managing your cash flow. We will help you:

- Identify all of your predictable income sources, including your pension, SSI or annuities.
- Factor in outside income sources, including retirement savings.
- Add up your known liabilities, such as a mortgage or any other loans, and expenses.
- Chart your short- and long-term cash flow needs.
- Project spending patterns and align them with expected income and portfolio withdrawals.

# Estate and Trust Solutions

## Protecting Your Legacy

It is never too soon to begin planning for the efficient transfer and distribution of your assets. Estate-tax laws are complex, and how you manage your assets today will have a direct impact on your heirs. We can:

- Design trust strategies to protect your estate from unnecessary fees and taxes.
- Provide ongoing care for elderly parents or special-needs children.
- Develop a strategy to pass on your successful family business without burdening your heirs with potentially crippling tax liabilities.

# Why Ensemble Financial

## An Educated Investor Is Our Best Client

As an investor, you can go anywhere for financial advice. Wall Street brokerages, giant insurance companies and online discount brokers are vying for your business. But what type of firm should you trust? At Ensemble Financial, we believe our business model is aligned with pursuing solutions that are in your best interest and presents a superior opportunity for you:

- We are an independent, privately owned firm with deep roots in this community.
- We don't have a huge marketing budget and rely on referrals from our clients to grow our business, so we are directly motivated to please every client we serve.
- As an independent advisor, we choose financial products that are best for you—unbiased by the demands and sales quotas that could be imposed by a corporate parent.
- Our entire focus is on developing and managing a comprehensive financial strategy that meets your unique needs and we have no hidden agenda.
- You receive personal attention and advice from professionals who come to know you.



**Ranier Advisory Services**
1025 Old Country Road, Suite 223 Westbury, NY 11590 | 516.333.0066 | fax 516.334.3750 | www.rainieradvisory.com

# Planning For The Best Years Of Your Life

RANIER
*Advisory Services*

*Wealth Management For Your 60s, 70s And Beyond*

# Create The Retirement Of Your Dreams

## Plan Now For A Comfortable, Secure Future

What does the word "retirement" mean to you? Sitting on the porch? Fishing with your grandchildren? Starting your own business, or rolling up your sleeves and getting involved with your favorite philanthropy? At Ensemble Financial, we know that retirement can mean a time of boundless potential or endless financial worry, depending on how well you plan for it.

To achieve the retirement that you and your spouse have always dreamed of, you need to consider a wide variety of challenges that your parents' generation never had to deal with. For instance, with today's medical advances and healthier lifestyles, life expectancies are lengthening, and you need to make sure that you don't outlive your resources. And as more employers drop their pension plans, the burden of saving for retirement has shifted to your shoulders. Ensemble Financial can help you bring order to the chaos of retirement planning and give you the information and support you need to make informed decisions that are right for you.

# Don't Worry About Outliving Your Assets

## Income Solutions For Your Peace of Mind

One of the greatest risks facing investors today isn't dying too soon. It's living too long. Baby boomers are enjoying the best health and the longest life expectancy of any generation in history, and you need your income to last as long as you do. With health care costs rising at more than twice the rate of inflation, you need to know that you can have access to the best medical care possible without risking the financial health of your spouse and your heirs.

**Income Solutions:** You can build tax-deferred funds for retirement and then, for the rest of your life or a specified period, receive an income stream backed by the creditworthiness of an insurance company.

**Estate Planning:** Life insurance can help your heirs pay any immediate expenses, such as estate taxes, and cover future needs. At Ensemble Financial Services Inc., we will perform a comprehensive assessment to determine how much insurance your family will need after you are gone.

**Long-Term Care Insurance:** Health care costs could easily erode your entire life's savings. We can help you evaluate your finances to determine if you are a good candidate for long-term care coverage.

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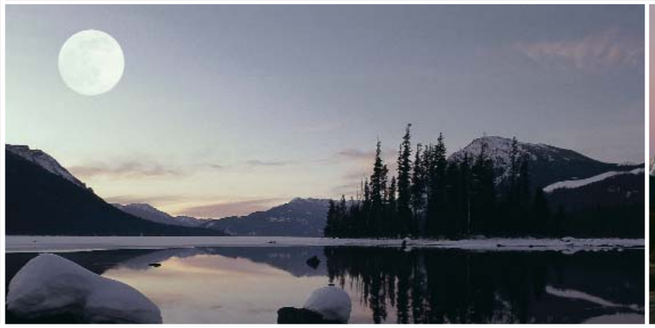

# A Plan For Every Stage In Life

## Sustaining Your Family, Reaching Your Dreams

At the core of your relationship with Ensemble Financial Services Inc. is a coordinated approach to managing your wealth, providing you and your family the security that comes with knowing you have planned financially for every stage of your life. We can help you:

**Accumulate Your Wealth:** Achieving your dreams starts with articulating and quantifying them.

**Grow Your Wealth:** We work with you to design an investment strategy tailored to meet your specific financial goals based on your individual risk tolerance.

**Keep Your Wealth:** Your investment portfolio is only half of the equation. You also need ideas to minimize your tax liabilities and guard your family's financial future from unforeseen events.

**Enjoy Your Wealth:** They say life is what happens to you while you're making other plans. We'll help you balance your current income and liquidity needs with your long-term goals.

**Pass On Your Wealth:** The right planning can help ensure that what you have built will eventually benefit the people and organizations that mean the most to you.

LIFESTYLES

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2006

# Your Financial Future Begins Today

*Prepare For What's Ahead With Professional Advice*

LIFESTYLES

# Wealth Management Designed Around You

## Your Needs Drive Our Relationship And Advice

Ensemble Financial doesn't promise quick answers or easy solutions. Instead, we offer a prudent process with a long-term focus that allows you to meet life's most important goals.
**Discovery:** In our first meeting, we work together to uncover your true financial needs, goals, concerns, and evaluate your current financial position.
**Your financial framework:** With a better understanding of where you are and where you want to go, we will design a customized, actionable plan to help you achieve your goals.
**Mutual commitment:** Once you have had a chance to review your plan, we can answer all of your questions, respond to any concerns, and then decide together how to proceed.
**Implementing your plan:** If you want, we can take care of the paperwork and get your plan moving forward. Call us at any time for information or if you have questions.
**Review:** As life changes, so do your goals. To make sure you plan remains in line with your goals we will meet regularly to review your progress and ensure your plan continues to fit your objectives.

# A Comprehensive Personal Finance Solution

## To Do It Right, Cover All Your Financial Challenges

When it comes to your money, you can't afford loose ends or unanswered questions. All details of your financial life can be addressed in a comprehensive plan created by experts at Ensemble Financial.

- Your investment portfolio is tailored to your personal needs and managed on an ongoing basis.
- We'll analyze what steps you must take to adequately fund expenses through your senior years.
- Education funding for your children or grandchildren is assessed and solutions are recommended.
- Your dependents are protected with proper insurance coverage to provide a critical safety net.
- You gain the peace of mind that comes providing for your loved ones in a detailed estate plan.

We have experience in helping high-net-worth individuals with the entire range of financial challenges. A Certified Financial Planner™ practitioner will create your plan and can regularly monitor your progress. We can help you address one issue you currently face or create a comprehensive plan addressing your total financial picture. We are committed to understanding your personal situation, researching the best solutions, and providing you with the highest level of personal attention.

# Implementing Your Investment Strategy

## How We Put Your Game Plan Into Action

Once we have a clear picture of where you are going, we draw the roadmap to help you get there by:
**Building your portfolio:** We create a model portfolio comprised of a broad array of asset classes. When combined, these asset classes are forecasted to meet your savings goals within your risk parameters. You thus have a long-term investment policy that can be implemented with specific investments.
**Monitoring your investments:** We monitor the progress of your portfolio's performance toward reaching your investment goals, periodically rebalancing and making new recommendations.

# Look Beyond Your Portfolio

## Leveraging All Of Your Resources

Confidence that your wealth will always be able to support your personal goals comes from careful planning that encompasses all of your personal and financial resources. That process includes:
**Your Personal Financial Inventory:** We conduct a comprehensive analysis of your finances, including total assets, current and future income projections, and employee benefits, along with all of your liabilities.
**Putting Your Assets To Work:** We design a deployment strategy that leverages all of your financial assets to ensure they consistently work together in support of your goals.

# The Freedom Of Choice

## Independence Is Its Own Reward

As an independent advisory firm, Ensemble Financial is not pressured by a parent company to direct you into their proprietary products. We have the freedom to provide you with a wide variety of investment choices from among the best that the financial services industry has to offer. As an independent wealth management firm with extensive resources, comprehensive wealth management services and established investment strategies, we can keep you moving forward through every stage of your wealth management game plan.