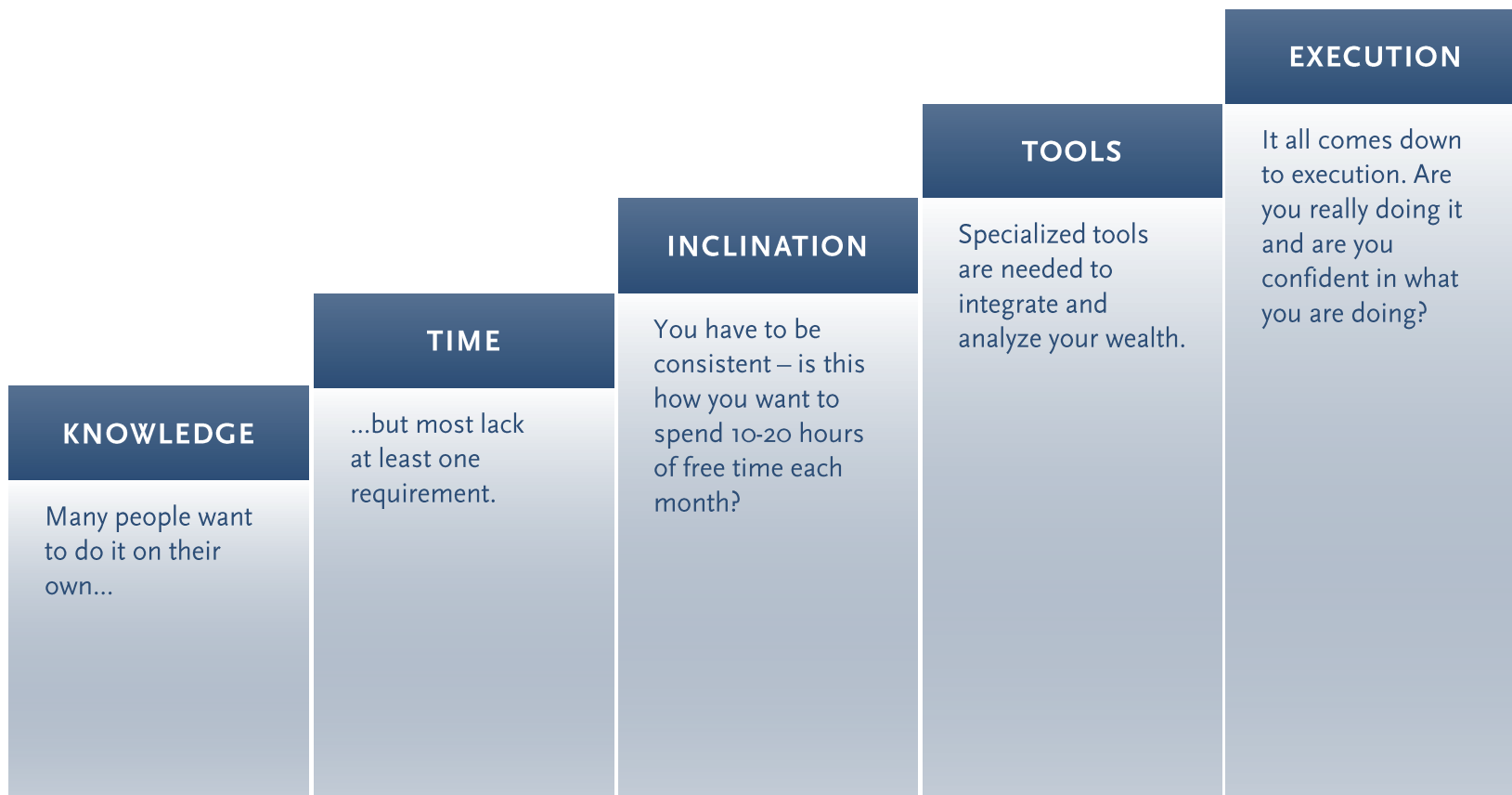




The value of a relationship accrues over time

Why work with an RIA?

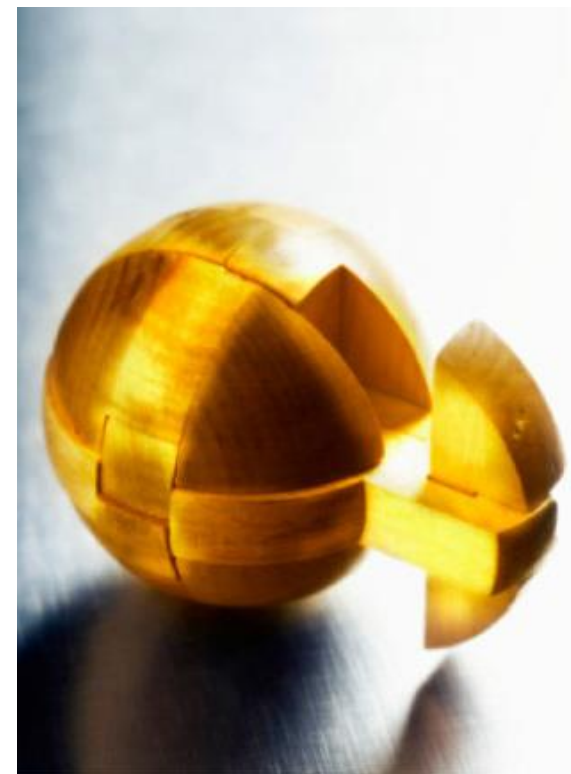
Five Requirements For Managing Wealth



Most people can't climb the stair case alone

What is Nauset Wealth Management?

- **Nauset is a registered investment advisor with over \$100mm in assets under management.** Established in 2000 our clients include families, individuals, and trusts across the US and around the world.
- Completion portfolio
- Objective based/plan
- **Our client relationships are outcome-driven.** We integrate financial planning/advice and wealth management to meet your lifestyle and financial objectives.
- **We are an independent, fee-only advisor paid solely by our clients.** We don't sell financial products, nor take commissions or referral fees. We partner with Fidelity Investments as our custodian.
- **We are fiduciaries.** Every decision made is driven by one question, *"What is right for you, our client?"*
- **Our Managed Risk Asset Allocation is a liability-based approach to portfolio management.** We customize to each client's personal investment policy for trading/holdings, restrictions and asset classes exposures through your firm's compensation plan.
- **The benefits of a relationship with Nauset accrue over time:**
 - Cumulative effect of investment decisions in response to economic trends, capital markets, and to minimize taxes
 - Adjustments as your situation and goals change
 - Full-service financial advice: life insurance, college savings, corporate options programs, private investments, mortgage financing, etc.



We work with you to build and execute your financial future

Our mission: to be each client's trusted, integrated wealth advisor

- **Each client:** We customize how we work with you based on your situation. This isn't just about net worth. How we work with you depends on your:
 - Financial objectives, needs and preferences
 - Tolerance for risk/investment volatility
 - Business/work and current and future compensation structure
 - Tax situation and location of your assets
 - Held-away assets
 - Communication preferences

- **Trusted:** Nauset desires to be each client's primary advisor on any opportunity or situation that will affect your financial life. As a fee-only advisor we operate with only one question in mind, "What is right for you, our client?"

- **Integrated wealth advisor:** We don't just manage your money, we ensure your entire financial life is coordinated and healthy.



Maybe you can put a quote here to be consistent like on previous page.

We work with you to integrate your entire financial life

An Integrated Financial and Wealth Management Relationship

Your financial well-being is supported by more than just your liquid assets. At Nauset we work to ensure all aspects of your financial life are working together to meet your goals.



When you work with Nauset you work with our senior team



MICHAEL LOMBARDO, *President*

Michael R. Lombardo is the President and Founder of Nauset Wealth Management and a Certified Financial Planner™ (CFP®) practitioner. He is responsible for investment policy and portfolio management as well as financial planning activities.

Michael has over 20 years experience in the financial services industry as an investment manager, consultant and marketing manager. Prior to forming Nauset, he was Managing Director of VestMark Strategy Group, a financial services strategy firm with clients in the investment management, banking, pension and information services sectors of the industry.



DAVID BAUER, *Principal*

David is a Principal of Nauset Wealth Management. He develops holistic wealth management and retirement programs for clients with a particular expertise in meeting the needs of financial services professionals. David is a member of the firm's investment committee.

David has been an investment management professional since 1989. His experience spans portfolio management, investment product assessment and development, 401(k) consulting, and compensation structure. David is well known as a founding partner of Casey Quirk, the largest global consultant dedicated to serving investment companies. Prior to Casey Quirk David worked with mid and large retirement plans as an investment consultant at RogersCasey and was a

When you work with Nauset you work with our senior team *(continued)*



MELISSA GARDNER, *Operations & Service Manager*

Melissa joined Nauset in 2009 with client operations experience in confidential environments, including financial services and talent recruiting. She leads Nauset's client operations and administrative functions including the on-boarding process for new clients, account customization and aggregation, maintaining Nauset's various client and portfolio databases, client reporting and client investment reports. She is responsible for maintaining Nauset's monthly investment research database. Additionally, she handles bookkeeping, bill paying and other administrative needs for Nauset's Family Office clients.

Melissa holds a BA in International Relations from Bucknell University.



KAREN SWANSON, *Vice President Marketing & Technology*

Karen has been involved with Nauset from its inception. Her role is solely focused on creating marketing programs and technology solutions, on an as-needed basis.

Karen holds an MBA from the Harvard University Graduate School of Business and a BS degree, magna cum laude, from Bucknell University.

Nauset's Integrated Wealth Management Approach

GOAL SETTING & FINANCIAL PLANNING

This is the roadmap for our relationship. We start by getting to know you, your needs, your lifestyle and goals and then assess where you stand relative to those goals.

PERSONAL INVESTMENT POLICY

We develop a customized allocation and management strategy based on your financial objectives.

PORTFOLIO MANAGEMENT

Nauset's investment philosophy is designed to create the smoothest ride to your financial objectives. We call this approach Managed Risk Asset Allocation. At the core it is mixing three outcomes in the right combination given your objectives: *asset growth, preservation of purchasing power, and income generation.*

ONGOING FINANCIAL ADVICE

We work with our clients on any and all aspect of their financial lives. If it impacts your financial well-being we are here to help you.

ACTIVE PLAN & PORTFOLIO ADJUSTMENT

Your life changes, everyone's does. We help you through these changes and work with you to adjust your financial plan and modify your investment policy, if necessary.

Goal setting is the foundation of our client relationships

GETTING TO KNOW YOU

- Lifestyle objectives
- Career desires
- Educational objectives
- Target retirement date
- Current and expected income
- Cash
- Options
- Ownership interests
- Liquid and illiquid assets
- Risk tolerance and historic profile
- Market exposures from your firm and role
- Tax status of assets and income
- Estate and charitable goals

INITIAL PLANNING

- Lifetime savings & spending projections
- Nest egg requirements
- Inheritance projections
- Capital spending, anticipated financial events impact
- Saving requirements & opportunities
- Tax implications and minimization opportunities
- Monte Carlo simulation to test plan viability
- Scenario analysis

ONGOING ANALYSIS AND ADJUSTMENT

- Progress against targets
- Achievable retirement dates
- Impact of life changes, compensation changes, unplanned events
- Insurance requirements

We know how to address the unique risk profile of investment industry professionals

The Unique Portfolio Challenges for Investment Industry Professionals

RISK EXPOSURE FOR INVESTMENT INDUSTRY PROFESSIONALS

Firm Asset Class & Investment Process Profile

Compensation Structure

Trading & Liquidity Restrictions

Internal Fund Investments

Personal Investment Portfolio

Your risk profile is closely linked to the firm you work for and the strategies you are compensated on.

Investment restrictions are proliferating making it harder to build the right Total Risk Profile.

We integrate all of these factors and use your personal portfolio to counterbalance out these exposures to achieve your desired risk allocation.

Our Managed Risk Asset Allocation maps your portfolio objectives into specific risk and return targets

Managed Risk Allocation Process



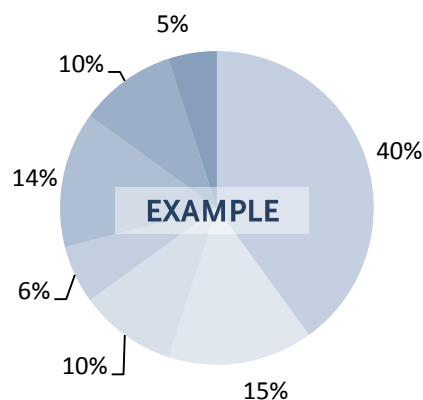
Your Personal Investment Policy describes how your assets will be managed

Personal Investment Policy

KEY COMPONENTS

- Target Risk Profile
- Target Return
- Tax policy
- Client preferences
- Impact of firm asset profile
- Held-away assets
- Target proprietary asset allocation
- Rebalancing policy

MANAGED RISK ASSET ALLOCATION



PORTFOLIO COMPONENTS

COMPONENT	DESCRIPTION
Growth	Long-term enterprise expansion investment, e.g. established global companies providing appreciation and dividend returns
Emerging Growth	Higher risk investments, e.g. smaller companies, emerging markets, special situations
Real Assets	Provide inflation hedges, e.g. real estate, infrastructure MLPs, natural resources, commodities, inflation-protected bonds
High Yield	Income producing, lower quality securities, e.g., non-investment grade bonds, emerging market bonds, BDC, preferred stocks and hybrids
Income	Low to moderate volatility income producing strategies, e.g., government bonds, municipals, investment grade corporates
Alternatives	Strategies providing returns with low correlation to other components, e.g. non-traditional credit and equity strategies, arbitrage, absolute return
Cash	Money markets, CDs

We are actively engaged with you and your portfolio year in and out

Illustrative Nauset Activities for Clients

PORTFOLIO MANAGEMENT

- Reduce high yield position in favor of emerging markets debt
- Replace real estate position due to manager departure
- Begin equity risk reduction due to market valuation
- Sell XYZ fund; manager not adhering to objectives
- Increase weighting to emerging markets consumer stocks
- Open short-term floating rate bonds position

COMPREHENSIVE FINANCIAL ADVICE

- Company Options Planning: develop liquidation strategy: pricing, timing and triggers
- Mortgage refinancing: recommend mortgage structure
- Career Change: assess financial plan in light of comp structure. Recommend new spending/saving plan
- Held-away Assets: assess impact of revaluation on progress against objectives and invest portfolio. Revise PIP for upcoming year.

TAX MINIMIZATION

- New positions initiated in taxable accounts; new fund has lower turnover
- Sales in tax-sheltered accounts due to short term gains
- Use new cash in 401(k) due to yield and high turnover
- Sell 50% of legacy equity for tax-loss offset

You have continuous access to your assets and to us

ASSET REPORTING AND ACCESS



- Real-time, password protected access to your account holding through Fidelity custodial website or phone
- On-line access to your quarterly integrated-performance reports for your Nauset accounts (including held-away assets)
- On-line access to quarterly market commentary
- Monthly account position reports available by email/mail from Fidelity

CLIENT MEETINGS



- We communicate with you based on your preferences
- In-person, via phone or video conference
- Quarterly updates at client's request
- Minimum annual review recommended

ON-CALL FOR YOU



- We work with you, on your schedule
- Whether you have question about your portfolio, the markets, or other financial matters we are available to you via phone, email and text.

Our fees are all inclusive, transparent and directly aligned to your interests

How about a nice sub headline here to add some color and texture to the page

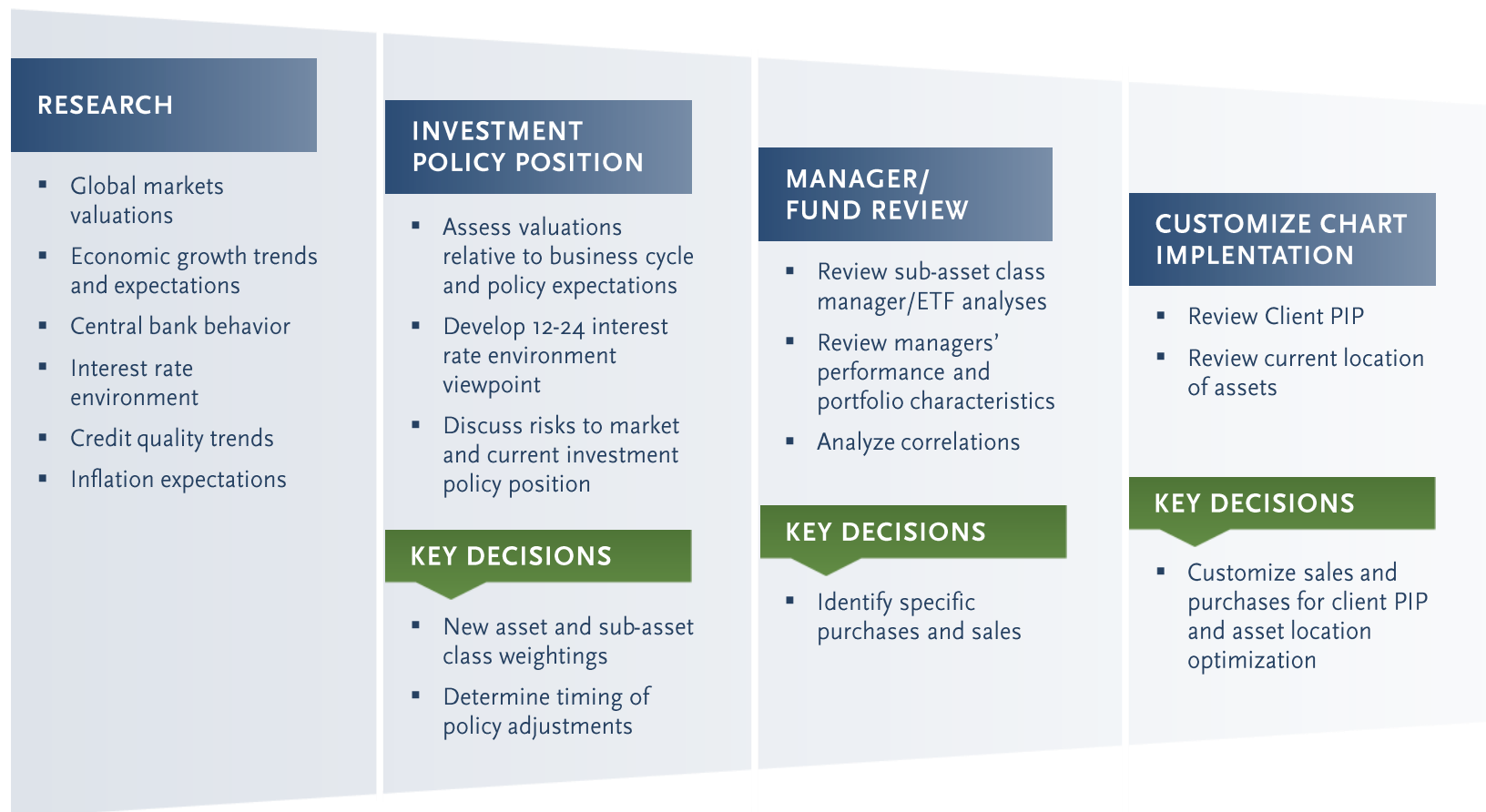
- Our Wealth Management Fee is an all-inclusive annual retainer for services*
 - Asset management
 - Financial planning
 - Ad hoc advice
 - Custodial fees
- The fee is calculated by applying the fee schedule below to assets under management and is deducted from investment accounts on a quarterly basis in arrears.
- A full description of the services provided and fees is included in the Wealth Management Agreement provided to each client

BILLABLE ASSETS	ANNUAL FEE (%)
First \$1,000,000	1.00%
From \$1,000,000 to \$2,000,000	0.90%
From \$2,000,000 to \$3,000,000	0.80%
From \$3,000,000 to \$5,000,000	0.70%
All assets over \$5,000,000	0.60%
Minimum Annual Fee	\$5,000

* Occasionally large ad hoc advice requests become separate fee projects. These are discussed with the client and a fee is determined in advance of the work.

Our investment process and your targets guide our responses to evolving market opportunities and risks

Nauset's Investment Process



Contact Us



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Westport, CT 06880
Phone: (203) 557-4954