

**Objective:**

I focus on the investment needs of affluent individuals and small to mid-sized organizations by developing strategies to manage personal and institutional finances. A long-term approach to investing and financial planning is emphasized to help clients determine their individual needs and risk tolerance.

**Investment Philosophy:**

With respect to investments, it is my responsibility to work with each client to determine the appropriate asset allocation for his or her age, long and short term needs, expectations and risk tolerance. I primarily delegate the day-to-day investment process to capital management firms, who are chosen for their investment style (value vs. growth, large vs. small cap, domestic vs. international, etc.), performance and exposure to risk.

**Investment Methodology:**

A client's overall asset allocation (i.e., the percentages invested in equities, fixed income and cash instruments) will reflect that client's objectives and risk tolerance. On the equity side, a standard asset allocation model is used: approximately 25% in large cap growth instruments, 25% in large cap value instruments, 25% in mid/small cap instruments, and 25% in international instruments. As these equity classes do not generally move in line with one another, it is important to rebalance the portfolio on a regular (usually annual) basis. Similar models are used for both the taxable and tax-free fixed income portions of client portfolios.

**Statements/Reporting:**

Each client receives (via standard U.S. mail) monthly or quarterly brokerage/mutual fund account statements, as applicable. Additionally, each client receives (via e-mail) enhanced monthly, quarterly and/or annual performance reporting statements in PDF format. These enhanced statements include a variety of performance detail, including performance analysis on both an individual account and household level, as well as analysis by asset class, individual instrument and comparisons with major indices.

**Professional Profile:**

Prior to establishing this independent practice, I served as a Financial Advisor for the firm of Merrill Lynch, Pierce, Fenner & Smith, Inc., originally affiliating with them in 1998. I hold a B.S. in Industrial Engineering from Rensselaer Polytechnic Institute in Troy, New York, an MBA from the New York Institute of Technology and am a CERTIFIED FINANCIAL PLANNER<sup>TM</sup> practitioner.

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*Diversification does not guarantee against loss. It is a method used to help manage investment risk. Alternative investments are often speculative, lack liquidity, lack diversification, are not subject to the same regulatory requirements as mutual funds, may involve complex tax structures and delays in distributing important tax information, and may involve substantial fees. These products often execute trades on non-U.S. exchanges. Investing in foreign markets may entail risks that differ from those associated with investments in U.S. markets. These investments may not be appropriate for all investors.*