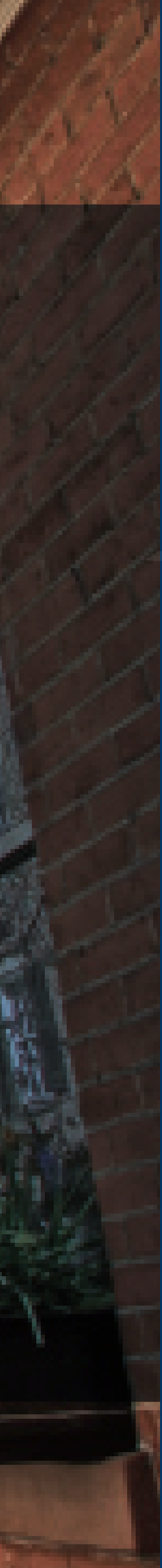
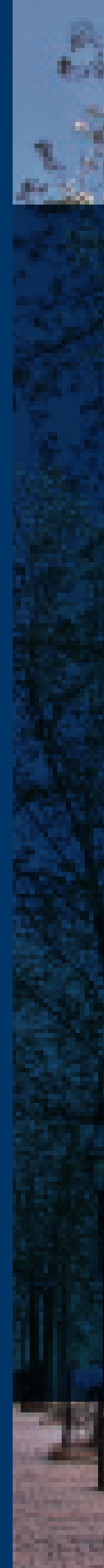
SIMPLIFYING YOUR FINANCES. NAVIGATING YOUR FUTURE.

FLAGSHIP HARBOR
ADVISORS



OUR MISSION

Flagship Harbor Advisors offers innovative financial strategies to successful individuals, families, and businesses who count on us to provide personal service and accountability for investment performance. Ultimately, our goal is to establish long-lasting relationships built on integrity and mutual trust as we help guide our clients along the path toward financial well-being.



GUIDING YOU TOWARD FINANCIAL INDEPENDENCE

OUR FOUR-STEP PROCESS

Your financial situation may be complex, but through our comprehensive wealth management process, we will clarify and simplify the seemingly overwhelming number of options as we guide you in the pursuit of your goals.

Discovery

Your future success depends greatly on our understanding of your current situation and goals, so we listen carefully to discover your needs, determine your risk tolerance and begin to identify the proper path for your unique circumstances.

Education

After we analyze and assess your current financial situation, we educate you on the marketplace and potential strategies that can help bring your financial vision into focus.

Recommendation

We share all our findings with you and work with you to select the strategies that you feel most comfortable with as we tailor a financial plan that accounts for your short- and long-tem goals.

Implementation and Active Management

Once you are satisfied with the path we recommend, we not only implement your plan, but review and monitor it on an ongoing basis to ensure you are staying on track.

OUR CORE PRINCIPLES

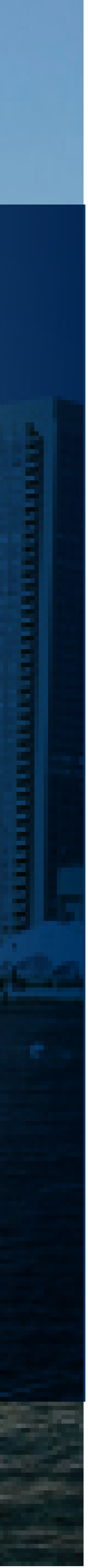
As a client of Flagship Harbor Advisors, you will benefit from the following core principles that dictate how we conduct business every day.

- We focus on your best interests
- We build a strategy designed to protect your assets for retirement and transfer your wealth to loved ones or meaningful charities
- We are committed to continuing our education, tracking market trends and effectively developing strategies in line with your unique needs
- We empower you to make well-informed decisions about your financial future
- We intentionally limit our clientele, so you receive the personalized attention you deserve

OUR POWERFUL NETWORK

With decades of collective experience spanning wealth management, investments, retirement planning, estate planning, tax strategies and risk management, our team can help you navigate the complexities of the markets. We also have strategic partnerships with other LPL Financial advisors and often leverage their professional knowledge to ensure that the plan we create and maintain remains aligned with your goals and future needs.

All Flagship Harbor advisors have advanced degrees and/or professional designations, and adhere to strict educational and ethical requirements.



COMPREHENSIVE SERVICES AND STRATEGIES

To help you gain confidence in your entire financial picture, we offer a wide range of comprehensive wealth management services and strategies tailored for your unique needs and long-term goals.

Investments

- Mutual Funds, UITs, REITs and Limited Partnerships
- ETFs, Stocks and Bonds
- Variable, Fixed, and Indexed Annuities
- Institutional Management Programs and Separately Managed Accounts
- Cash Management Strategies

Retirement planning

- 401(k) and Other Workplace Rollovers
- IRAs (Traditional and Roth) and Conversions
- IRA Consolidations and Transfers
- Retirement Income Strategies

Business Financial Planning

- 401(k) and Other Qualified Plan Setup and Maintenance
- Simple and SEP IRAs
- Buy/Sell Strategies and Key-Person Planning

Risk Management

- Comprehensive Risk Assessment
- Life Insurance
- Disability Insurance
- Long-Term Care Insurance

Tax strategies

- Tax Management Techniques
- Tax Forecasting
- Tax Loss Harvesting

Estate Planning

- Trust and Will Planning
- Charitable Giving Strategies
- Wealth Transfer Strategies
- Domestic Partner Planning

INDEPENDENCE POWERED BY LPL FINANCIAL

Flagship Harbor is backed by the resources of LPL Financial, the nation's largest independent broker/dealer.* This relationship provides us with industry-leading, unbiased research and a comprehensive array of tools, resources and technology. Because LPL Financial has no proprietary products to sell, we have the freedom to offer you objective financial guidance and investment recommendations.

* As reported by *Financial Planning* magazine, June 1996–2010, based on total revenue.

The financial landscape is complex, so it would be our pleasure to simplify your financial picture and help you navigate along the path toward financial independence. If our experience, knowledge and personal service appeal to you, we invite you to call us at 857.350.4229 to schedule a no-obligation initial consultation.

FLAGSHIP HARBOR
ADVISORS

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