What The 770 Group *can do for you*

Comprehensive Financial Planning

- Build a personal relationship that can last for generations.
- Assemble a customized financial plan.
- Help you create a legacy with your investments and estate planning.

Investment/Portfolio Management

- Utilize our 30-plus years of experience to help secure your financial future.
- Allocate assets to match the plan.
- Constantly seek new strategies in order to maintain proper diversification.

Risk Management

- Perform high levels of due diligence on mutual funds and managers.
- Monitor fund performance for particular risk characteristics.
- Proactively review portfolio to make adjustments and remove financial worries.

Mission Statement

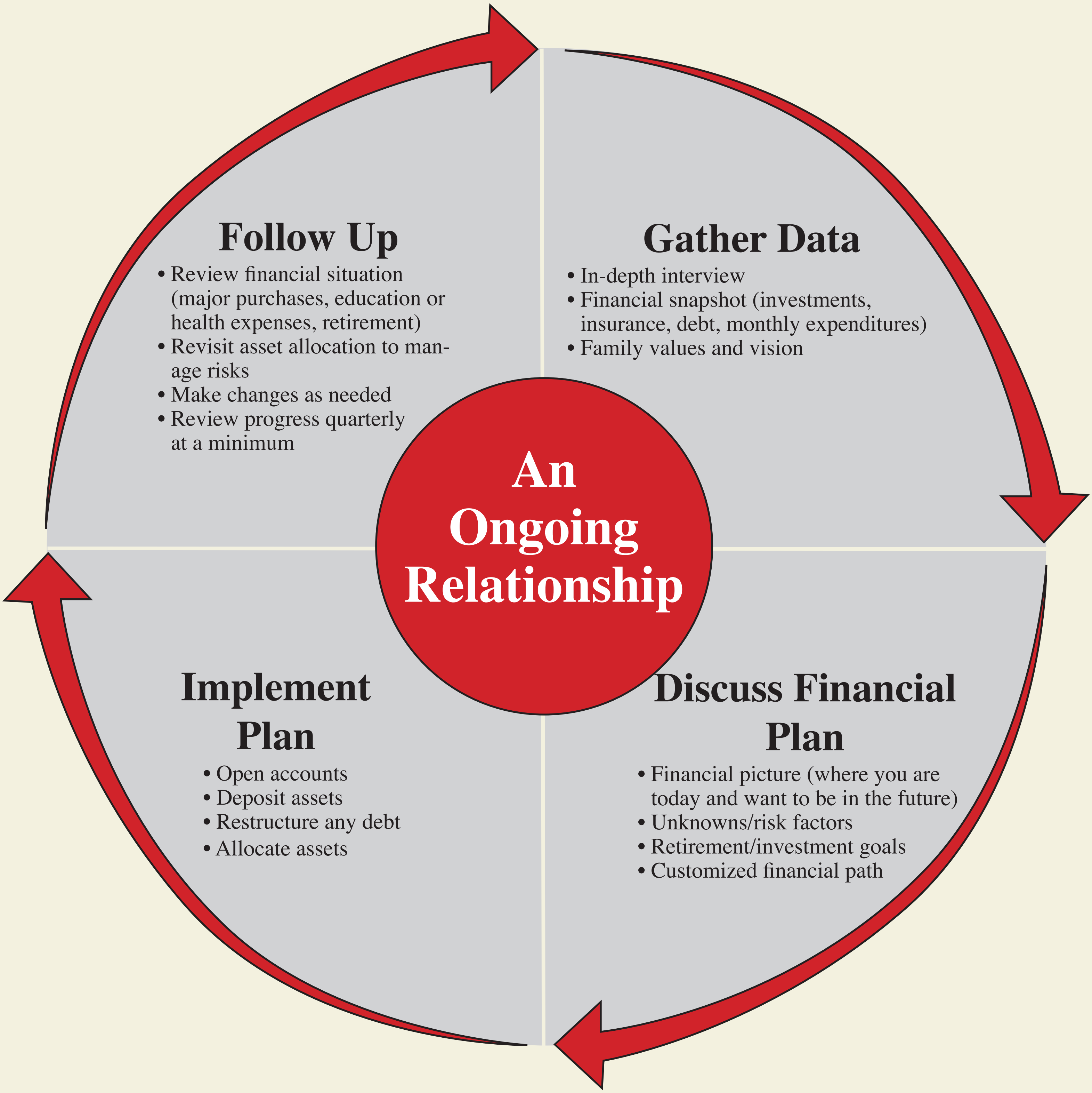
Our goal is to have a positive, meaningful impact in our clients' financial lives.

We accomplish this by:

- Delivering a high level of personalized service along with prudent and practical guidance to help clients realize their hopes and dreams
- Creating comprehensive solutions, through a team structure and proprietary process that we believe makes us unique in the industry. We view our cumulative team DNA as a primary driver of the strong level of service and guidance we bring to clients.
- Fostering a culture of excellence. We believe that hard work, effort and preparation help promote successful outcomes for our clients. We seek out and retain the best personnel available, treat them fairly, and provide recognition for success
- Striving to maintain the highest level of integrity and ethical standards.
- Acting responsibly and diligently to deliver the advice and level of service we would wish to receive if our roles were reversed.

From our many years of experience, we are convinced this is exactly what affluent individuals and families want and need in an uncertain world. Our unique process and conscientious approach give us the confidence that we are doing everything within our control to safeguard and protect our clients' financial futures.

UBS


Follow Up
• Review financial situation (major purchases, education or health expenses, retirement)
• Revisit asset allocation to manage risks
• Make changes as needed
• Review progress quarterly at a minimum
Gather Data
• In-depth interview
• Financial snapshot (investments, insurance, debt, monthly expenditures)
• Family values and vision
An Ongoing Relationship
Implement Plan
• Open accounts
• Deposit assets
• Restructure any debt
• Allocate assets
Discuss Financial Plan
• Financial picture (where you are today and want to be in the future)
• Unknowns/risk factors
• Retirement/investment goals
• Customized financial path

Frequently Asked Questions

Q: What type of experience do you offer clients?

A: Our team is comprised of seven financial advisors with an average of 18 years in the investment industry advising families, corporate retirement plans and non-profit organizations. Additionally, our staff of six talented assistants, who comprise what we call The Home Office, demonstrates our deep commitment to client service.

Q: How are you different from other advisors?

A: While we offer the same services as other financial advisors, the difference lies in the way that our services are delivered and the ongoing investment in our own education. Our team includes a Chartered Financial Analyst(r) designee, a Certified Financial Planner(r) certificant, and a Certified Investment Management Analyst (SM). Our dedication to a lifetime of learning combines with our 224 years of experience to provide more comprehensive advice and service to clients than other advisors can offer

Q: How do you decide what to do with my assets?

A: Our process begins with our comprehensive financial planning services. This is the cornerstone of what we offer our clients and drives our decisions about assets.

Q: What does your comprehensive financial planning entail?

A: It encompasses a detailed discovery and problem solving process that addresses each client's unique financial situation, now and for the future. We have found that our planning can have a profound bearing on the way we ultimately manage the resources of each client.

Q: Will you manage our money or hire an outside money manager?

A: We do not manage clients' money ourselves, but we act as an independent investment advisor to seek the "best in class" managers in all of the major asset classes. We want our advice to be as objective and conflict-free as possible. Therefore we do not recommend any managers employed by UBS. We perform our own ongoing proprietary due diligence on the managers and funds we recommend.

Q: What is your investment philosophy?

A: Our investment philosophy is to win by not losing. We emphasize a value-oriented approach to asset management that stresses risk management. We believe that the world has changed, and we adhere to a more global, flexible strategy in an effort to increase diversification and reduce risk.

Q: How will you protect my portfolio during times of volatility?

A: Our strength is our ability to assist clients in sticking with their long-term investment game plan, which results from our initial planning process. In our experience, we find that many clients find this to be a challenge in difficult market environments. Our value is demonstrated during times like this, when we know clients need someone they trust. By focusing on risk analysis, we also remove some of the worry about the stability of clients' assets, even during volatile times.

Q: How will you communicate with me?

A: We pride ourselves on the service we deliver. We regularly contact our clients to review their investment progress and to see if anything has changed in their lives. This happens at least quarterly, if not more often, in phone calls and face-to-face meetings. We also do not hesitate to contact clients more frequently if we believe an investment manager change needs to be considered. A formal annual review is conducted for clients who have gone through our planning process. In addition, clients can expect to receive regular e-mail communication on a variety of topics related to investing and finances.

Q: How will I be billed?

A: Our fees are asset-based and billed on a quarterly basis in advance. The accompanying material provides our stated fee structure.

Q: What is your relationship with UBS?

A: The 770 Group is employed and supervised by UBS Financial Services, Inc., a member of FINRA (Financial Industry Regulatory Authority), member SIPC (Securities Investor Protection Corp.).

Advisory Fee Schedule

Portfolio Size	**PACE** (Personalized Asset Consulting and Evaluation) **and Strategic Advisor Platform**
Up to $500,000	1.25%
$500,000-$5 million	1%
$5 million and up	0.75%

Note: Annual fee (billed quarterly in advance). Other fee-based platforms available upon request