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ABOUT US

From the Greek root déndron, "tree"

Dendron Advisors, LLC is a private, independent and regulated personal advisory service focused on holistic financial and tax strategies.

Our services are dedicated on branching across multiple areas of finance, tax, business, insurance, and employment issues to generate a cohesive and integrated personal financial plan.



Achievement through advocacy...

Effectiveness through focus.

BROCHURE

1. **The Services.** We may provide you with the specific services as follows:

Personalized Financial Exhibits. We may develop a series of personal financial illustrations. These will include:

- Estate-tax Balance Sheet and Estate Flow Chart
- Life Insurance Needs Analysis
- Income-tax Projection and Withholding Analysis
- Net Worth Statement
- Asset Allocation Illustration and Generation
- Insurance Summary and Analysis
- Stock Option Analysis (if applicable).
- Retirement Cash Flow Analysis
- Business structure Review
- Entity Structure and Review
- Transfer and Asset Protection Review
- Tax Return Review and Analysis
- Third Party Review of Fees and Services
- Other exhibits as requested and needed (if agreed upon between the parties)

Personal Financial Counseling Sessions. Dendron Advisor's approach is proactive in nature. We meet face-to-face with the our clients on a quarterly basis (at minimum) to discuss objectives, review the financial analysis, address issues, set a priority plan, and most importantly implement and manage the decisions made.

Summary Letter Provided After Each Meeting.

At the conclusion of each meeting, we may send our clients a detailed letter that

summarizes what was discussed. The letter also serves as a working agenda to detail what we plan to accomplish before or at the next meeting.

Telephone/Email Access. Our clients have unlimited telephone and Email access.

Income Tax Preparation. Dendron may prepare joint Federal and State income tax returns for our clients. This agreement does not include the preparation of individual income tax returns. If requested, we can prepare the return(s) for separate charge. At our client's request, we will prepare ancillary returns for other family members, trusts, business, gift, foundations, etc. for an additional fee.

2. Estate document Preparation. Dendron Advisors can arrange and facilitate the drafting and execution of estate documents, specifically wills, power(s) of attorney and health care directive(s) through discussions with licensed attorneys in the appropriate state(s). The fees provided herein do not cover the third party cost related to the preparation of these documents or any other legal document.

3. Scope of Engagement. Under our services, you agree to provide us with any information and/or documentation we may request in furtherance of this your service regarding your income, investments, benefits and compensation, estate plan, tax-related information, financial needs, goals and objectives, and to keep us informed of any changes thereto. You will be required to acknowledge that we cannot adequately perform our services for you unless you diligently perform your responsibilities under this Agreement in a timely manner. We shall not be required to verify any information obtained from you, your attorney,

accountant or other professionals, and are expressly authorized to rely thereon. All such professionals are hereby given permission by you to provide us with information we may need. You are free at all times to accept or reject any recommendation from us, and you acknowledge that you have the sole authority with regard to the implementation, acceptance, or rejection of any recommendation or advice from us.

All directions, instructions and/or notices from you to us shall be in writing (email notice will suffice), including notification of a change in your investment objective(s). We shall be fully protected in relying upon any direction, notice, or instruction until it has been duly advised in writing of changes therein. No changes to investments or wire transfers to us to request by us to facilitate through third parties can be taken verbally via direct conversation or via voice mail.

We do not guarantee the future performance of your account or any specific level of performance, the success of any investment recommendation or strategy that we may take or recommend for your account, or the success of our overall management of your account. You understand that our investment recommendations are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable. Our recommendations are based upon our professional judgment.

You are free to obtain legal, accounting, and brokerage services from any professional source to implement our recommendations. You retain absolute discretion over all implementation decisions.

4. Our Fee. For our services during the initial twelve (12) months, we shall receive the fixed fee. The initial fixed fee shall be due and payable with the signing of this Agreement and shall be fixed for the initial twelve (12) months of our engagement.

Because we firmly believe that our financial planning advice should be delivered in person, travel costs become an expensive part of our business model. Rather than passing on all of these costs to our clients, we share the burden by charging a negotiated flat rate related to annual travel expense to cover part of our travel costs; including transportation, lodging and meals.

Our services shall automatically renew for subsequent periods of one year each (unless this Agreement is terminated pursuant to Section 15). You will be advised of your fee for subsequent year's services in advance of any renewed service year.

If an annual investment fee is entered into with us in addition to our annual investment management fee, you may also incur from your investments or other third parties, relative to: [1] all mutual fund and exchange traded fund purchases, charges imposed directly at the fund level (e.g. management fees and other fund expenses); and [2] to the extent that your assets are allocated among independent investment managers, the fees charged by each such independent investment manager who is engaged to manage your assets.

No portion of our fee shall be based on capital gains or capital appreciation of your assets except as permitted and provided for under the Investment Advisers Act of 1940.

5. Custodian. Your investment assets shall be held by an independent custodian. You authorize us in and advanced writing to give instructions to the custodian with respect to all investment decisions regarding your assets and the custodian is hereby authorized and directed to effect transactions, deliver securities, and otherwise take such actions as we shall direct per your request in connection with the performance of our obligations in respect of the Assets. We shall send a copy of our invoice to the custodian at the same time that we send a copy of our invoice to you. We shall also instruct the custodian to send a quarterly statement to you showing all disbursements for the custodian account.

6. Assignment. Neither party may assign our services without the consent of the other party. Both parties acknowledge and agree that transactions that do not result in a change of actual control or management of the firm shall not be considered an assignment.

7. Confidentiality. Except as required by applicable law, rule or regulation, or in order to perform our services, both parties agree to treat information provided in connection with our services as confidential.

Privilege & Confidential
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