

Albanese, Hemsley & Tussing, Ltd.
Registered Investment Advisors
This brochure is in lieu of Form ADV Part II, SEC

In order to provide you with background information regarding Albanese, Hemsley & Tussing, Ltd.'s Financial Planning Services, here are some answers to questions you might have.

This brochure is in lieu of Form ADV Part II, required by the Securities and Exchange Commission, to be given to all potential clients by registered investment advisors prior to any contractual agreement.

WHAT IS ALBANESE, HEMSLEY & TUSSING, LTD.?

Albanese, Hemsley & Tussing, Ltd. is a financial planning advisory firm registered with the Securities and Exchange Commission as a Registered Investment Advisor. Our file number is 8001-30081.

WHAT IS A REGISTERED INVESTMENT ADVISOR?

An Investment Advisor has a duty of undivided loyalty to his/her investment advisory clients and must deal fairly and honestly with them. Any person or entity that holds itself out as a financial planner must be registered with the Securities and Exchange Commission or their state as an Investment Advisor. A Registered Investment Advisor is a representative of the client.

WHAT DOES ALBANESE, HEMSLEY & TUSSING, LTD. PROVIDE?

Albanese, Hemsley & Tussing, Ltd. provides sound financial planning advice regarding taxes, investments, insurance, pensions, retirement, and general financial matters. We also manage client portfolios upon request.

WHOM DO WE SERVE?

We serve individuals and corporations.

WHO CAN BENEFIT MOST FROM OUR SERVICES?

Anyone who needs help in organizing and planning their finances can benefit from our services. Organization and planning are the keys to financial success and personal economic security.

HOW MUCH MONEY DO YOU NEED TO START A FINANCIAL PROGRAM?

There is no minimum dollar requirement. We recognize that persons with little or no assets have financial needs, too.

WHAT IS A FINANCIAL PLAN?

A financial plan is an in-depth review of your financial situation which takes into account your goals and objectives, and focuses on income tax planning, asset management, estate planning, risk management, educational planning, and retirement. The plan analyzes and recommends ways that you can achieve your financial objectives.

HOW MUCH DO WE CHARGE FOR OUR PLANNING SERVICES?

Our current rate is \$150 per hour for financial planning consulting. However, in some cases, we can quote a flat fee for our services. Asset management can be based on a percentage of assets and varies with the amount of assets being managed.

DO WE OFFER MONEY MANAGEMENT?

Yes, we offer money management, but we reserve the right to select accounts. Typically we recommend the account custody and transaction execution services of a securities broker-dealer (e.g., Charles Schwab & Co., Inc.) for account custody and transaction execution services. The client controls custody of all funds. Some brokerage firms with which we work provide us access to securities research databases free of charge.

DO WE SELL FINANCIAL PLANNING PRODUCTS SUCH AS INVESTMENTS OR INSURANCE?

Our primary function is to offer financial advice on a fee basis. Financial products are available for purchase through us.

DO WE OFFER A TAX SERVICE?

The charges for this service are in addition to financial planning and/or asset management fees.

WHAT TYPE OF SECURITIES DO WE PROVIDE ADVICE FOR?

We offer advice for equities, bonds, bank deposits, municipal securities, and mutual funds. We provide limited advice for options and/or commodity futures.

WHAT METHOD OF ANALYSIS DO WE USE TO ANALYZE INVESTMENTS?

In order to analyze investments, we use a combination of technical analysis and fundamental analysis such as economic conditions, earnings, industry outlook, historical data, price-earnings ratios, dividends, general level of interest rates, company management, and tax benefits.

WILL CLIENT INFORMATION BE KEPT CONFIDENTIAL?

Yes, it is the law that we keep all client information confidential.

ONCE A PLAN IS COMPLETED, DOES OUR RELATIONSHIP END?

No, financial planning is a process. We offer ongoing assistance, periodic reviews and consultations, if necessary.

HOW DO YOU GET STARTED?

Contact us at the number of the back of this brochure, tell us your needs, and we will discuss how we can assist you.

JANET M. TUSSING, CFP

Active in the field of personal financial management for over two decades, Janet M. Tussing, CFP, has conducted a variety of workshops and seminars at Roosevelt University, Northeastern Illinois University, and the American Bar Association. Ms. Tussing is a Certified Financial Planner (CFP) and was admitted to the Registry of the International Association of Financial Planners. She is a past President of the Greater

Chicago Society of the Institute of Certified Financial Planners, former Chair of the Illinois Association of Certified Financial Planners, and a former member of the Adjunct Faculty of the College for Financial Planning in Denver, Colorado. In 1997, Ms. Tussing was named to Worth Magazine's list of the nation's 240 Best Financial Advisors. Ms. Tussing received her Bachelor of Arts degree in Mathematics from the University of Iowa. She is also a Paralegal, with a concentration in Probate and Estate Planning.

JOHN ALBANESE (Retired)

John Albanese has over four decades of experience in industry and in financial planning. In addition to his consulting work, Mr. Albanese has taught courses in financial and retirement planning. He was a Certified Financial Planner from 1984-2006 and a former Director of the Greater Chicago Society of the Institute of Certified Financial Planners and the Greater O'Hare Chapter of the International Association for Financial Planning. Mr. Albanese was formerly a Vice President with CPC International. He holds a degree in Engineering from Rensselaer Polytechnic Institute and a Masters of Business Administration from the University of Chicago.

TANYA TUSSING, CFP

Tanya Tussing, CFP has been involved in the technological and financial industries for two decades. Her technological experience includes engineering, marketing, strategic planning, and program management with a diverse range of companies from small business to blue chip. She has also been providing financial planning and investment advisory services for ten years. Ms. Tussing's technological background has provided a hands-on understanding of how technology shapes our economy and has proven very useful in managing individual Investment Portfolios. Ms. Tussing earned her Bachelor of Science degree in Electrical Engineering from the University of Illinois (Champaign/Urbana). She has completed the NEFE College of Financial Planning Program.

TARA TUSSING UNVERZAGT, CFP, MBA

Tara Tussing Unverzagt, CFP, MBA, started her career in software programming and systems design. Her strength lies in project management, where she consistently was able to complete projects on time and under budget. After ten years in the computer business, she turned her attention to the financial industry. She has been in the financial business for over 20 years. Tara received a Bachelor of Science degree in Computer Science from Purdue University and an MBA from Pepperdine University. She has completed the NEFE College of Financial Planning Program.

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As a fiduciary, we have a duty of utmost good faith to act solely in the best interests of our clients. A copy of our Code of Ethics is available.

Brochure Update: February 2014

Albanese, Hemsley & Tussing, Ltd. is a financial planning advisory firm registered with the SEC as a Registered Investment Advisor with \$118,667,756 under management.

How much do we charge for our planning services? Our current rate is \$150 per hour for financial planning consulting. However, in some cases, we can quote a flat fee for our services. Asset management can be based on a percentage of assets and varies with the amount of assets being managed. We do provide some insurance products and receive a commission.

Our Code of Ethics includes the CFP Board's Code of Ethics. In addition, we act solely in the best interest of our clients. We do buy and sell securities that we personally hold, but only when it is in the best interest of the client