



BARTHELEMY GROUP, LLC



Your Goals,



Your Objectives,



Our Guidance



*Whatever your destination, we have the people, guidance, and
investments to help you find your way*

Wealth Management Advisors

INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

One Penn Plaza, 36th floor, New York, NY 10119

(212) 786-7300 (917) 703-0254



BARTHELEMY GROUP, LLC

The central focus of a successful wealth management plan is the client and their individual goals and objectives. We will harness the resources of Fidelity Institutional Wealth Services to create a strategy customized to your individual needs. It's About You And Your Financial Goals. We understand that you are interested in accumulating and preserving wealth. We also know that you want a trusted wealth management advisor to help you achieve your investment goals. That's why the Barthelemy Group, LLC through Fidelity is a true partner who is dependable, focused and loyal to your financial objectives and whose interest is truly aligned with your own.

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What You Might Expect

Expectations

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- *Asset allocation*
- *Investment recommendations*
 - *Stocks*
 - *Bonds*
 - *Mutual funds*
- *Performance reporting*



Reality

- *What you may have to spend now and in retirement*
- *Ways to fit a ski, lake, or beach house into your financial plan*
- *How your restricted stock may help you pay college expenses*
- *Ways to protect your family if something happens to you*
- *Identifying appropriate investments for your portfolio*
- *How much you could give to your alma mater and still retire early*
- *How to sell your business at an appropriate time for a good price*
- *How you can divide assets fairly when planning your estate*

Our Products and Services

COMPREHENSIVE WEALTH PLANNING

As part of our full overview of your finances, we offer a convenient source of professionals in other practice areas such as business succession planning, valuation services, business planning, investment advisory services, risk management analysis (insurance needs), education funding, cash flow and retirement planning all integrated with your personal financial plans. We help our clients in the implementation of sophisticated, creative and flexible giving and tax minimization strategies. We bring specialized resources to your personal needs by identifying specific issues.



ENTREPRENEURS AND BUSINESS OWNERS

Entrepreneurs and business owners face many challenges. Perhaps the most difficult are those relating to the succession of management or planning for the appropriate exit strategy. Wealth management planning is essential to protect the interests of the family. We help our clients in the design and implementation of appropriate exit strategies and leadership transitions.

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Our Products and Services

HIGH-NET-WORTH FAMILIES

We work with our high-net-worth families in designing strategies to protect and enhance family wealth for future generations. We accomplish this by helping clients minimize income and transfer taxes and creditor access to family assets. We design, implement and monitor innovative and comprehensive wealth planning techniques that are based upon our clients' personal visions for providing for their family's long-term security.



EXECUTIVES

We provide wealth management solutions to executives of public and private corporations, large and small. We work one-on-one with our executive clients to evaluate their family wealth-building goals, we help them formulate personal financial strategies which we monitor over time. We aid our clients in areas such as retirement plan distributions, stock option issues, beneficiary designations, estate planning, education planning, risk management.

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Comprehensive Process



The life planning process begins with our Team helping you develop a comprehensive understanding of your present financial resources, liabilities and objectives, as well as the risk level with which you are comfortable. This is accomplished through the development of your overall profile.

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Our Four Pillars of Wealth Management

Lifestyle:

- *IRAs, 401(k)s, equity compensation and other retirement savings accounts*
- *529 College Savings Plans*
- *Trusts and other estate planning structures*
- *Charitable trusts, private family foundations, donor-advised fund*

Strategic Borrowing:

- *Home loans and home equity lines of credit(outside vendors)*
- *Securities-based loans and lines of credit*
- *Tailored loans (outside vendors)*
- *Business capital and commercial loans(outside vendors)*



Our Four Pillars of Wealth Management

Risk:

- *Portfolio diversification*
- *Hedging strategies for concentrated positions in employer stock*
- *Life, disability and long-term care insurance*
- *Diversification and liquidity for business owners*
- *Tax reduction strategies*
- *Identity Theft Solutions*
- *Guidance on family dynamics*

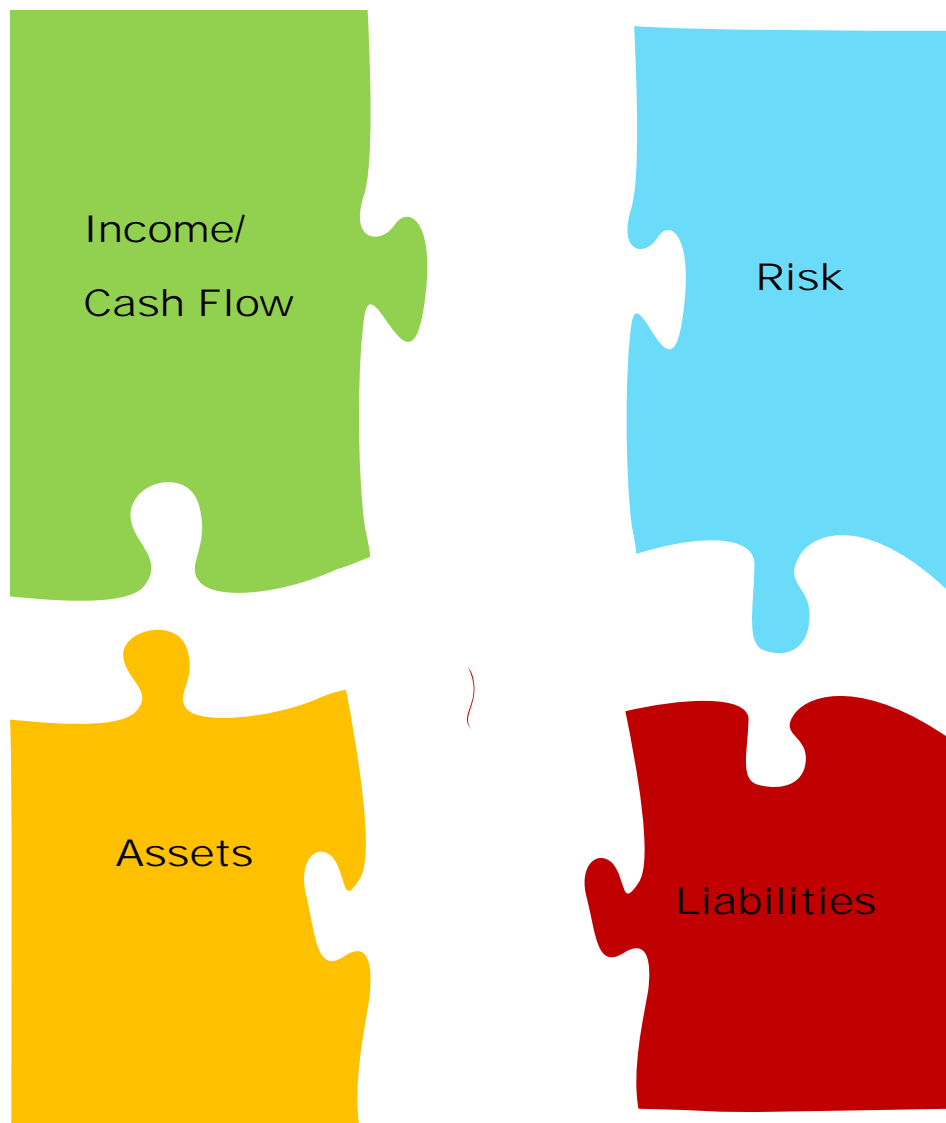
Assets:

- *Risk analysis and asset allocation*
- *Investment Policy Statement*
- *Stocks, bonds, mutual funds, annuities, listed options, equity derivatives, CDs*
- *Fee-based managed accounts*
- *Mutual fund, investment manager and global equity research*

Diversification does not ensure against loss.



The Big Picture: It's All Connected



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BARTHELEMY GROUP, LLC

We structure our wealth management practice to emphasize client relationships over transactions. Client service, investment research and sales are treated as three distinct disciplines, so our wealth management advisors remain focus on you. Our investment and wealth management professionals will review your existing strategies against your objectives and external influences, including legislative, industry and market changes. Rather than promoting products, they remain committed to pursuing ideas and disciplines that can help you achieve your long-term goals with greater assurance. Our dedication to clients is a hallmark of our practice.

The Barthelemy Group does not provide tax or legal advice. Please consult your tax and/or legal advisor for such guidance.

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