FULTON FINANCIAL ADVISORS℠

A RELATIONSHIP YOU CAN COUNT ON

[FA Name], *First Vice President/Financial Advisor*

Committed to Your Financial Future

"As an independent financial advisor, I can offer you a personalized financial plan, instead of a generic investment program. Through Raymond James, one of the largest and most respected independent financial services firms in the country, I have access to a vast universe of investment and planning resources which can be leveraged to create your own personalized financial plan based on your unique situation, preference and goals."

MY COMMITMENT TO YOU

Personal Service

I will offer you unbiased financial advice based solely on your financial situation. Your interests always come first. By serving them we can both succeed.

Financial Review

Each client relationship begins with a personal financial review. I will take the time to fully understand your personal circumstances and meticulously tailor a long term plan that fits your objectives.

Client Meetings

We'll meet at least once annually and adapt your portfolio to confirm that we are on the right track with meeting your investment goals.

Area of Expertise

- Over 15 years of experience
- Personal Financial Planning
- Retirement Planning and Income Distribution
- Brokerage Services
- Education Planning

Credentials

- Series 4,7,24,63,66

FULTON FINANCIAL ADVISORS

Fulton Bank of New Jersey

Fulton Financial Advisors 533 Fellowship Road, Suite 200, Mount Laurel, NJ 08054
Phone: 856.787.6235 • Fax: 215.362.5951 • Email: bohoffman@fultonfinancialadvisors.com

028132/6 2017

FULTON FINANCIAL ADVISORS℠

YOUR INVESTMENT SERVICES TEAM

ATTORNEY

THE CLIENT

CPA

[FA Name],

First Vice President/Financial Advisor

555.555.5555

email@fultonfinancialadvisors.com

Asset Manager
Raymond James
Financial Services, Inc.

Fulton Financial Advisors
Servicing Team

Financial Institution
Fulton Bank

Financial Planning
Goal Planning & Monitoring

Life Transitions Planning
Death • Disability • Divorce
Job Loss • Inheritance
Investment Loss

Investment Planning
Investment Policy Statement
Review or Development

Estate Planning
Trust Services
Trust Account Management

Insurance Planning
Annuities • Disability
Life • Policy Review

Retirement Planning
Income Distribution
Retirement Plan Rollovers

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WELCOME ON BOARD

Beginning Our Relationship

Signing of new account paperwork and forms needed for transferring your accounts, followed by a series of communications introducing you to our office and Raymond James.

Day 1

WHY WE DO IT
To start off our relationship on the right foot, set goals and schedule meetings for the coming year.

Investment Process & Policy Review Meeting

Discuss and set expectations, review our investment process discussed earlier and reaffirm commitment to your investment policy.

Within 30 Days

WHY WE DO IT
Everyone listens differently when receiving new information. This meeting provides an opportunity to follow up, calibrate and reaffirm our commitment to the plan we developed together.

Service Commitment Meeting

Walk through services, including online access and cash management tools, set up statement and communications preferences.

Within 45 Days

WHY WE DO IT
To ensure we deliver in line with your expectations and serve your needs as best as possible.

Wealth Management Plan Meeting

Review your personalized, comprehensive financial plan; reassess and reprioritize your goals if necessary.

Within 90 Days

WHY WE DO IT
This meeting is scheduled for the coming months to make sure all open items are addressed in a timely manner.

Regular Progress Meetings

Annual Reviews: Review investments and financial plan; assess progress and recommend adjustments.
Year-End Planning: Timely planning to help mitigate your tax burden.

Ongoing

WHY WE DO IT
These meetings monitor progress and reprioritize goals when necessary to keep moving forward as planned.

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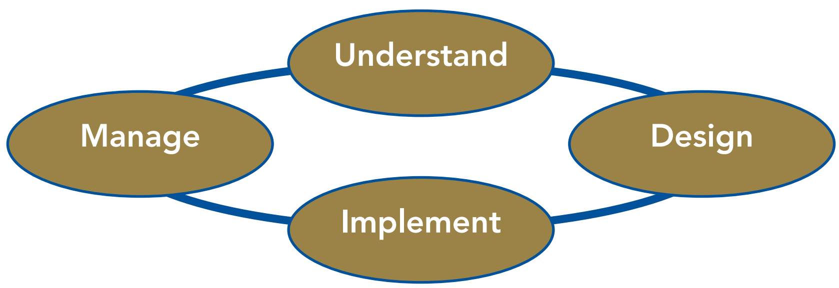
STRATEGIES DESIGNED AROUND YOUR NEEDS

Client Advisory Process

Individual investments and the markets fluctuate over time; it is our advisor's job to enable you to make informed financial decisions using the full complement of resources.

This process provides a framework for making decisions collaboratively and monitoring the outcome of those decisions over time. Each step involves interaction between our team; you our client; and outside professionals: if needed.



Understand
- Establish Relationship
- Gather Information
- Review Scope of Services

Implement
- Adopt Raymond James Plan
- Coordinate with Professionals
- Employ Solutions

Design
- Analyze and Evaluate Needs
- Collaborate with Professionals
- Educate on Finding and Solutions
- Confirm Recommendations

Manage
- Monitor Progress
- Review and Revise
- Periodic Reviews

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PLANNING FOR YOUR FINANCIAL SUCCESS

FINANCIAL PLANNING PRIMER

Financial Planning is the process of constantly evaluating your progress and problems with FIVE primary planning areas:

Risk Planning

Evaluating the major risk factors in your life and business and designing plans to mitigate them.

Tax Planning

Understanding tax considerations coordinating with your CPA to minimize your tax liability.

Estate Planning

The process of deciding who gets your estate, when, how and how much.

Retirement Planning

Developing a plan to reach your desired income in the time frame you choose and keeping you in retirement.

Investment Planning

Coordinating your investment policy with the previous four planning disciplines and your risk tolerance.

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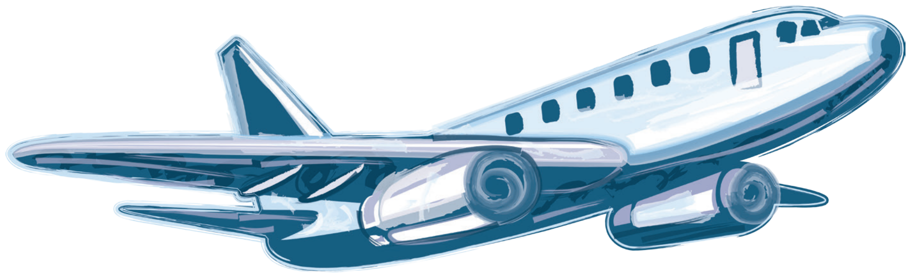
WILL YOU



WHEN YOU RETIRE?

Ways Bob can help:

- Financial Goal Planning
- Comprehensive Retirement Analysis
- Advice on your current 401k and review of rollover strategies
- Review (for development) of a customized investment policy statement
- Asset allocation analysis of your entire nest egg
- Discuss strategies for estate and legacy planning
- Introduce an institutional consulting process to help meet your financial goals

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[FA Name], *Registered Sales Assistant*

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