



## Our Resources

### WEALTH PLANNING

- Retirement Planning
- Education Planning
- Estate Planning\*
- Online Account Access

### INVESTMENT CONSULTING AND MANAGEMENT

- Investment Advisory Services
- Investment Committee
- Investment Advisor Research
- Fiduciary Services
- Select Portfolios
- Portfolio Management Group
- Alternative Investments
- Unit Investment Trusts

### WEALTH PRESERVATION AND TRANSFER

- Investment Advice
- Insurance
- Trust Services
- Philanthropic Services

### CAPITAL MARKETS

- Equity Capital Markets
- Equity Structured Products
- Global Fixed Income
- Fixed Income Structured Products

### BUSINESS OWNER SERVICES

- Capital Strategies Group
- Borrowing
- Cash Management
- Retirement Plans\*
- Business-Succession Planning\*
- Insurance\*

## LAURUS WEALTH ADVISORS GROUP AT CITI PERSONAL WEALTH MANAGEMENT

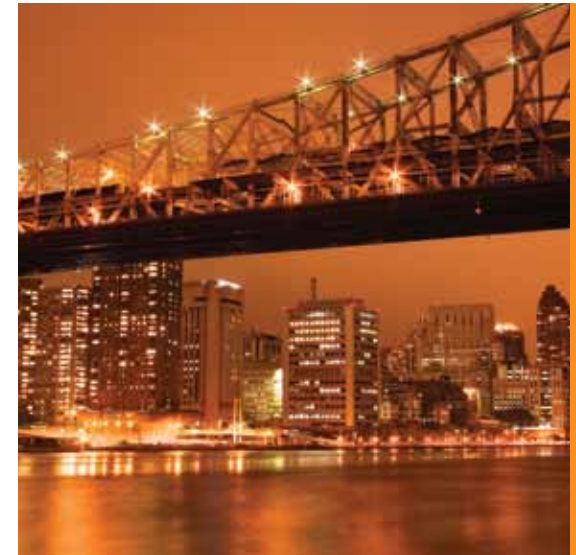
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## LAURUS WEALTH ADVISORS GROUP AT CITI PERSONAL WEALTH MANAGEMENT

Managing Your Wealth, Growing Our Relationship

Bonds are affected by a number of risks, including fluctuations in interest rates, credit risk and prepayment risk

There is no guarantee that these strategies will succeed. Investment results may vary. The investment strategies presented are not appropriate for every investor. Individuals should review the terms and conditions and risks involved with specific products and services. Investments are subject to market fluctuation, investment risk, and possible loss of principle.

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NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT  
AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE

## OUR MISSION

As your Financial Advisors, our mission is to help make your wealth work as hard as it can. That takes much more than simply opening an IRA or investing in a mutual fund, or even selling a stock at the right time. Instead, it starts by understanding what's really important to you—whether it's retirement, a child's education, or preserving assets for heirs. We seek to create a thorough, integrated financial plan, one that helps you live the life you envision for yourself and your family.

### Our Vision

We believe that you deserve financial advisors who share your vision, earn your trust and work diligently to help you attain the life you desire for you and your family. As we work together towards your goals, we are committed to providing you with distinctive, caring and personalized attention. Equally important is our attentiveness to helping you anticipate the changes and challenges in your life and so you can be prepared to meet those circumstances when they arise.

## Meet the Professionals



### JAMES DESHARNAIS

Senior Vice President—Wealth Management

### SALVATORE FERRANDO

First Vice President—Wealth Management

### PETER J. LAPLACA, CFP®, ChFC®

Vice President—Wealth Management

### MARIANO L. PINTO

Vice President—Wealth Management

### RINDY O'CONNOR

Vice President—Wealth Management

### JOSEPH DUFFY

Client Service Associate

### DONNA VUDRAGOVIC

Client Service Associate

## Smart Planning

At Citi Personal Wealth Management we'll begin the planning process with a discussion of your goals and concerns. Once we receive your feedback, we'll create a complimentary, written comprehensive plan that will include:

- **Net worth analysis**—A thorough inventory of your assets and liabilities will help us assess your net worth and get all your assets working together toward achieving your goals.
- **Retirement analysis**—Your plan will identify how much you may have at retirement, and whether it will be enough to support you. We'll detail your sources of income and specify how much you may need to save to overcome any projected shortfall.
- **Asset allocation**—We will include recommended investment strategies based on your goals, risk tolerance and time horizon.
- **Education funding**—We will ask about education funding needs for your children or grandchildren. Your plan will estimate the future cost of education, provide a savings recommendation, and show the potential growth of various savings vehicles.
- **Insurance**—You need to see that your family may be able to maintain their lifestyle in case something happens to you. We'll help you determine an appropriate level of insurance coverage and review your life, disability and long-term care policies.
- **Equity compensation**—If you work for a publicly traded company, much of your compensation may be in the form of stock options and restricted stock. We will show you the potential gains and tax consequences associated with exercising options and selling company stock.
- **Estate planning**—Based on the current and projected value of your assets, we will estimate the amount of estate taxes your heirs may have to pay. Your plan will include strategies aimed at managing those taxes, such as lifetime gifting, the proper titling of assets, and trusts.