

## Your Partners in Wealth Management



Cristina Palmieri

**Cristina Palmieri** has been an invaluable member of the Safe Harbor team since January 2002. As team leader, her responsibilities are many, including: contacting prospects; handling compliance issues; problem-solving notifications from the broker/dealer; sending prospectus receipts and switch letters; processing new-account paperwork; handling all client-account services, such as required minimum distributions (RMD), periodic distributions, journal requests, and more.

In addition, Cristina has her New Jersey Life and Health License to assist clients with their life- and long-term-care insurance needs. She also acts as office manager, supervising all general office functions and gathering reports for company accounting and tax reporting, payroll, and troubleshooting computer and IT systems.



Laura Morrill

**Laura Morrill** joined Safe Harbor in April 2005 after working as a stay-at-home mom for 10 years. Previously, she was licensed in auto insurance and property and casualty insurance and served as office manager at an Independent Insurance Agency.

Laura performs many tasks – not only as office receptionist but also as an operations associate working behind the scenes. She assists with new account applications, processes additional contributions, does scheduling, sends meeting reminders, orders office supplies, and assists Chad with the Weekly Commentary – his information-packed electronic newsletter – as well as compliance issues, seminars, and other client functions.

We at Safe Harbor Wealth Management also utilize the independent broker/dealer research team at Linsco/Private Ledger – providing us with access to more than 30 professionals who are dedicated to delivering unbiased, actionable investment research and advice that is analyzed by Safe Harbor professionals to create a personalized investment strategy for every client.



# The Safe Harbor Team



## Your Partners in Wealth Management



Chad White

The heart and soul of Safe Harbor Wealth Management is owner and Accredited Investment Fiduciary **Chad White**. A graduate of Raritan Valley College, Chad began his career with CJM Planning Corporation Inc. in 1995.

He later joined First Union Securities as Assistant Vice President, and Securities Principal overseeing licensed investment representatives in five area branches and more than 3,000 client accounts. Enjoying his work with retirees, Chad decided to open his own practice in the Toms River area.

Chad opened Safe Harbor Wealth Management so he could pursue his passion: offering clients a level of personalized attention and support that is only available through independent advisors. Here, he devotes his time to understanding his clients' needs and implementing best-practice investment strategies to achieve their financial goals.

Chad holds Security Licenses 6, 7, 24, 63, and 65 with Linsco/Private Ledger (LPL), is fully licensed in life and health insurance, and offers securities in New Jersey through LPL.

He sits on the Board of Charitable Giving at Community Medical Center Foundation in Toms River and is a member of the Ocean County Business Association and the Toms River-Ocean County Chamber of Commerce. He has also been a featured speaker at seminars and on the radio.



# Why We're Different



## A Partnership Held to the Highest Standards

At Safe Harbor Wealth Management, Inc., your custom-designed investment portfolio is managed under high ethical standards – providing you with the same level of care usually reserved for corporations and non-profit organizations, including:

- Knowing the standards, laws, and trust provisions
- Diversifying assets to your specific risk/return profile
- Preparing an investment policy statement
- Using prudent experts (highly specialized money managers) and due diligence
- Controlling and accounting for investment expenses
- Monitoring the activities of the prudent experts we recommend
- Avoiding conflicts of interest and prohibited transactions

With our commitment to due diligence, everything is in writing, and the goals, strategy, responsibilities, and benchmarks are clearly outlined. In addition to providing performance reports that make it simple for you to monitor your account, we sit down with you one-on-one every quarter to review your portfolio and make sure it's on target.

Safe Harbor also hosts free educational sessions in your area, to help keep you abreast of investment issues, trends, and opportunities.

Unlike providers that promote specific products and earn commission based on what they sell, the professionals at Safe Harbor offer truly objective financial guidance on a fee basis through their affiliation with Linsco/Private Ledger. So we can adjust your investment portfolio as your objectives or the economic climate changes, without requiring you to pay commissions.\*

Most of all, at Safe Harbor Wealth Management, we partner with you with the goal of providing the best of all possible worlds: A combination of high ethical standards and personal commitment to ensuring that your investments match your objectives.

\* Nominal transaction charges may apply.



# How We Work



## Invested in Your Goals

At Safe Harbor Wealth Management, Inc. we have tremendous respect for everything you have worked for in your lifetime. So when you invest your trust in us as your financial guidance provider, we put all our resources behind you.

First, we take the time to get to know you through an extensive, confidential questionnaire and one-on-one consultation that gives us a thorough understanding of your lifestyle as well as your financial needs, goals, and expectations. We also look at any current investments you may have to determine what's working and what's not.

Once we establish your objectives and risk tolerance, we work together to create an investment policy statement – a customized strategy for building an investment portfolio that is tailored specifically to you.

Next, we use this investment policy statement to leverage the expertise of Linsco/Private Ledger, which has one of the largest in-house teams of research professionals of any independent broker/ dealer in the nation. These prudent experts perform the comprehensive, unbiased research necessary to create an asset-allocation model suited to your risk tolerance. We also hand pick investments from the team's recommended list of mutual funds or separately managed institutional accounts.

At this crucial stage, we double check each investment and perform and document due diligence – putting each investment through industry-leading fiduciary software to compare, rate, and rank different investments for your portfolio. We look at many factors, including:

- Performance related to peer group
- Product inception date
- Assets within the product
- Expense ratios or fees
- Performance relative to assumed risk
- Correlation to peer group
- Holdings consistent with style
- Stability of the organization

Once we determine which investments fit your needs and implement your personalized investment policy, we support you with ongoing professional service, timely account information, and updates on global financial markets. That includes quarterly reviews to benchmark progress and ensure that the implemented investment strategy is meeting your objectives.



## Our Services

### Committed to Your Success

As an independent financial services firm whose professionals have more than \$40 million in investments under management, Safe Harbor Wealth Management, Inc. offers a complete portfolio of investment options and a commitment to meeting your financial needs for the short and long term.

**The services available at Safe Harbor include:**

- Managed Asset Plans — for professional fee-based portfolio management through Linsco/Private Ledger
- Retirement Planning — for designing an investment strategy to help you meet all your retirement goals
- Investment Portfolio Analysis — for keeping you apprised of how your investments are performing and making adjustments as needed
- Annual Portfolio Review — for reviewing your current holdings and helping you make any necessary changes
- Strategic Asset Management (SAM) — for simple, fee-based asset management through Linsco/Private Ledger, providing access to more than 3,500 mutual funds as well as individual stocks and bonds
- Estate Planning — for protecting the wealth you've worked for

While your investment goals may be multifaceted, everything we do at Safe Harbor has a single objective in mind: providing exactly the kind of professional yet personalized partnership that will help you pursue your goals.



Securities offered through Linsco/Private Ledger, a Registered Investment Adviser.  
Member NASD/SIPC.



# About Safe Harbor Wealth Management, Inc.



## Watching Over the Investments of a Lifetime

If you are like most people, you dream of the day when you can sit back and enjoy the fruits of your labor – finally having the time and resources to be with family and friends, doing the things you cherish most. Thanks to your hard work and careful planning, you have achieved the kind of income and savings that can make that dream a reality.

But along with retirement and a wide-open future comes the need to continue to manage your financial assets wisely – taking advantage of income-producing investments while minimizing risk, so that those assets will last through a long and comfortable retirement.

The choices you make today can impact your quality of life, as well as your beneficiaries' financial security. But with an almost endless parade of financial products and service providers to choose from, the process of finding the right financial advisor can be daunting. Investigating all the alternatives is a full-time job and requires expertise.

**That's precisely why Safe Harbor Wealth Management is here.**

We're in the business of aligning your investment goals with your life needs, to help you make the most of the financial gains you've worked so hard to achieve. We provide a unique combination of highly personalized attention, along with some of the most stringent ethical standards in the industry. The result is a documented investment strategy that's structured to meet your individual needs – not just for today, but for the future. In addition, we're up to date on the latest tax laws and other issues that affect retirees and senior citizens.

Most of all, we are absolutely passionate about what we do: providing ongoing professional, objective financial guidance that helps our clients pursue their investment goals and true peace of mind.

