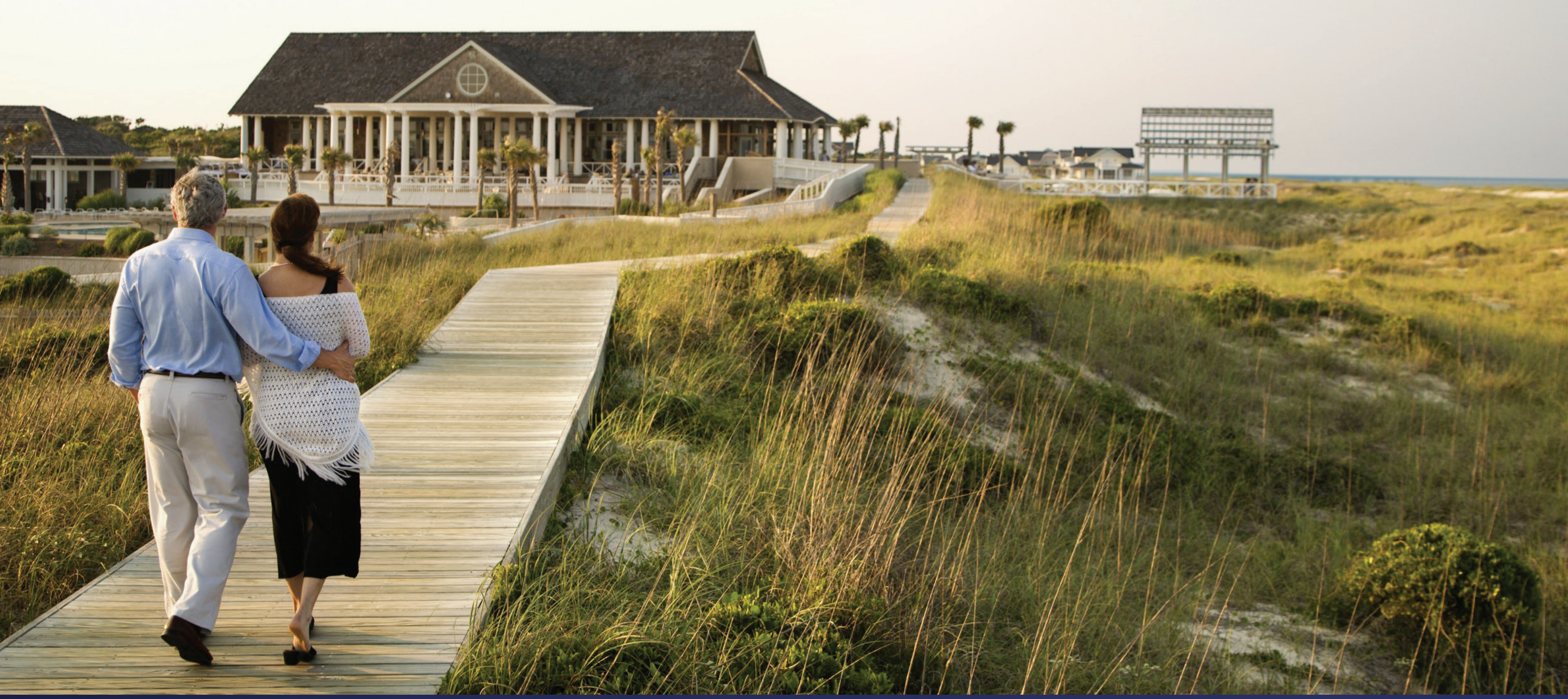
Kolinsky Wealth Management, LLC.
Financial Guidance Since 1982



THE NATURE OF SUCCESS

Important Strategies for Wealth Management

THE NATURE OF SUCCESS

KOLINSKY WEALTH MANAGEMENT, LLC. IS A FULL-SERVICE WEALTH MANAGEMENT FIRM SERVING HIGH NET WORTH INDIVIDUALS AND BUSINESS OWNERS SINCE 1982. WE PROVIDE A COMPREHENSIVE RANGE OF SOLUTIONS DESIGNED TO MEET YOUR FINANCIAL GOALS.

Kolinsky Wealth Management focuses on relationships, not products. Only after we have a full understanding of your financial picture do we begin to construct a customized solution that suits your unique needs. We succeed by developing trusting relationships with our clients—working closely with attorneys, accountants and other professionals to create personalized wealth management strategies tailored just for you.

The clients we serve are a remarkable and diverse group. They range from successful entrepreneurs and small business owners to high net worth families and corporate executives, all with significant resources to nurture, grow and protect. No matter where you fit into this spectrum, you can be sure that our commitment remains to serve every client as a unique individual with a unique plan to help you meet your financial goals.

Our Wealth Management Advantages

Our proven professional expertise is leveraged by access to highly specialized teams of expert technical planners. Our principals consult with specialists in such areas as tax law and complex accounting issues.

We provide comprehensive information and guidance in such wealth management areas as:

› Protecting assets and preserving wealth

› Minimizing taxes

› Managing risk

› Managing cash flow

› Life insurance planning

› Coordinating estate distributions

› Managing family business succession planning

› Maintaining control over personal financial affairs

› Establishing leveraged funding strategies

› Implementing annuity arbitrage

› Increasing charitable giving potential

Investment Advisory Services

The goal of our investment advisory services is to build and protect personal wealth by utilizing detailed, systematic investment strategies. We'll help you develop a personalized plan that we benchmark and review over time to ensure that your goals remain on track.

We can provide you with a comprehensive range of professional investment management services, including:

› Asset allocation modeling

› Institutional asset management

› Fixed income strategies

› Alternative investments

› Mutual fund and ETF portfolio solutions

› Ongoing monitoring and comprehensive reporting

Kolinsky & Associates founded by Steven Kolinsky

1982

Kolinsky Financial Group Inc. was acquired by a company that went public on the NYSE in 2003

1999

Steven Kolinsky becomes Board member of a national producer group

2003

Wealth Management Services

Defining specific goals and developing an appropriate plan to accomplish each of them is an important part of an overall financial strategy. Your goals may include retiring comfortably, funding a child's or grandchild's education, maximizing your investment performance, or leaving your heirs the largest legacy possible. There are many ways to work toward each goal. We'll help identify the approach that works best for you, taking into consideration such factors as your lifestyle, risk tolerance, resources and objectives.

Financial services include:

- › Wealth Management
- › Investment Advisory Services
- › Estate Planning/Wealth Transfer
- › Risk Planning Strategies
- › Retirement Plan Design and Consulting
- › Business Planning Strategies

While tactical planning deals with specific issues, comprehensive planning involves the integration and coordination of all plan elements. As a result, our client services emphasize a balanced look at short-term plans and long-term objectives, the always-changing relationship between risks and rewards, and ongoing evaluations of plan strategies. We'll keep your plans updated and recommend the necessary adjustments to help meet the changes that life brings.

Wealth Transfer Planning

A well designed estate plan not only helps to accumulate and preserve assets that enhance your financial position during your lifetime, but it should also provide your loved ones the appropriate financial security after your death. It is essential to address, among other topics, estate taxes, estate liquidity, family income needs and asset distribution.

Working closely with your attorney and accountant, we ensure that a properly integrated estate plan will allow you and your spouse to leave the assets you wish to your heirs while minimizing estate taxes.

Retirement Plan Design and Consulting

Kolinsky Wealth Management's Retirement Planning Division has the resources and depth of experience to provide a variety of retirement plan strategies and services.

As our clients are different, so are the retirement plans we develop for them. High net worth individuals sometimes require unique elements to their plans. Businesses may require a 401(k) plan, a profit sharing plan, a defined benefits plan or even a hybrid combination. Each plan design should have components that reflect a client's current circumstances and future needs. It is our goal to provide the expertise and tools that will help ensure a secure financial future for each of our clients.

Partner With Us

We strive to provide each of our clients with professional services that exceed their expectations. No single document can capture the complete character and commitment to relationships that a wealth management firm must have in order to win a client's trust. We encourage you to contact us to begin the dialogue about meeting your financial goals.

Privatization of Kolinsky Wealth Management, LLC

2008

Company name changed to Kolinsky Wealth Management, LLC, an SEC Registered Investment Advisor

2010

After 30 years, Kolinsky Wealth Management, LLC continues to look to the future, building on the success of its clients

2012

Leveraging 30 years of experience, the professional staff at Kolinsky Wealth Management is dedicated to helping our clients plan for and meet their financial goals.

KolinskyWealthManagement,LLC.

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