MATERETSKY FINANCIAL GROUP

Personalized Financial Solutions from Our Family to Yours

Welcome to our team…

*Materetsky Financial Group has been a family owned and operated financial services firm spanning over five decades. We strive to meet your planning needs with our two east coast offices. We are committed to giving you **"above and beyond" service.***

Materetsky Financial Group is a comprehensive financial services firm committed to helping our clients improve their long-term financial success.

Materetsky Financial Group is a Registered Investment Advisor with the Securities and Exchange Commission. We are a fiduciary and are required to always act in our clients' best interest.

We offer a strong combination of experience and professional client services. At Materetsky Financial Group, our clients come first so please open this brief brochure to compare our services to your current provider.

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Personalized *Gold Medal Services*
"The New Standard in Wealth Management"

At Materetsky Financial Group, clients come first!

Our approach to delivering comprehensive financial services always starts and ends with you, our clients. We begin this process by listening to you and discussing your lifestyles, goals, wishes, dreams and family situations. Through a consultative process we then learn the details of your financial picture so we can construct and deliver a customized plan along with your personal ***Financial Action Checklist***. Our experienced team of professionals fully evaluates your situation to prepare personal solutions that integrate investment planning, tax reduction planning, retirement income and distribution planning, and family wealth planning.

We then schedule to meet with you on a regular basis to discuss and update your financial situation. We pride ourselves in our constant calendars of client services and regular client communications to keep you informed of economic news and appropriate tax law and estate planning rule updates. ***As we said earlier, at Materetsky Financial Group clients come first!***

What does a family-owned financial services firm provide that you can't get elsewhere?

Family care. We care about the things you care about… it takes a family to care for a family. We strive to replace our clients' uncertainty with the confidence they need to live life to the fullest. It's what we do – from Our Family to Yours.

Some of the other ways we may differ from other firms include:

- ☑ Our strong menu of ***Gold Medal Services*** which include a comprehensive review of: your tax reduction strategies; estate plans; investment plans; retirement plans; and, protection plans.
- ☑ Our frequent and regularly scheduled meetings with clients to update your specific plans and discuss your personal situations.
- ☑ Our strong and consistent calendar of high quality newsletters, tax reports, and other reports and articles.
- ☑ Our frequent schedule of client educational and appreciation events.
- ☑ Our personal service that features our best and most current ideas, suggestions and solutions.

Compare our list of *Gold Medal Services* to the services you receive today.

Your Current Firm	MFG	

Investment "Watch Dog" Service

Your Current Firm	MFG	
☐	☑	Reviewing your investments and designing a personalized portfolio appropriate to your needs
☐	☑	Continual monitoring of your investments
☐	☑	Frequent meetings to: review, evaluate your investment performance, update your financial objectives and if necessary, reallocate your portfolio
☐	☑	Fiduciary Relationship Providing Fee-Only Independent Advice
☐	☑	Quarterly Statements
☐	☑	Aggregation of all your accounts to simplify and reduce paperwork
☐	☑	Recommendations regarding allocations within your employer provided retirement plans such as 401(k)s

Tax Reduction Planning

Your Current Firm	MFG	
☐	☑	Comprehensive review of your tax return to highlight opportunities to help maximize tax reduction strategies
☐	☑	Quarterly review of your tax situation and planning to incorporate any new tax law changes
☐	☑	Consultation with your tax preparer
☐	☑	Recommendations of tax solutions including tax-advantaged investments
☐	☑	Staying up-to-date on and presenting new tax laws that can affect your situation

Retirement Income & Distribution Planning

Your Current Firm	MFG	
☐	☑	Analysis of your income needs now and in the future
☐	☑	Continual development and implementation of recommendations to fund your income needs and help maintain a comfortable standard of living
☐	☑	Review the benefits of establishing an Inherited IRA
☐	☑	Recommendations regarding the best distribution strategy for your employer retirement plans & IRAs
☐	☑	Analysis of the beneficiaries of your IRAs
☐	☑	Review the possibilities of converting to a Roth IRA

Family Wealth Planning

Your Current Firm	MFG	
☐	☑	Analysis of your current estate plan and concerns
☐	☑	Consultation with your attorney
☐	☑	Assistance in transferring assets to your Living Trust or other trusts
☐	☑	Providing guidance with the appropriate and necessary steps in the event of the death of a loved one
☐	☑	Review of beneficiary designations and asset titling
☐	☑	Review of your long-term care needs.

Client Services & Communications

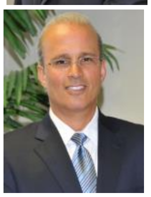
Your Current Firm	MFG	
☐	☑	Quarterly Newsletter to keep you apprised of the most current planning options
☐	☑	Quarterly, semi-annual or annual reviews
☐	☑	Special reports on how to help reduce your taxes and other important topics
☐	☑	Special Gold Medal Service Events (including client education and appreciation events)

Our Commitment To You…

Materetsky Financial Group was founded with the goal of assisting our clients in every aspect of their financial lives. We pride ourselves on providing prompt, personal and highly professional services. For each of our clients we strive to help create financial stability and confidence to provide financial independence.

We provide wealth management and take into account your entire financial picture and not just one part of it. This entails comprehensive advice and planning services encompassing all areas of your financial life. Our goal is to add value for our clients by reviewing all of the distinct areas of your finances to ensure their overall financial health. At our firm, we offer the knowledge, guidance, and experience to coordinate tax planning, estate planning, retirement income and distribution planning, and investment planning.

Howard Materetsky entered the financial services profession in the late 1970`s. Since then he has seen many different markets and has developed a specialty working with retirees and those about to retire. In 1987 he started his own firm, Integrated Financial Services, in Uniondale, NY, which specialized in "Retirement Management". *Retirement Management* deals with the financial and non-financial concerns of retirees. This allowed Howard to use his experience and expertise to help guide seniors in their investment planning, insurance planning and life planning.



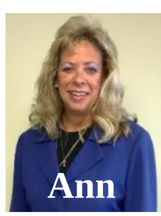
Ira Materetsky is a Certified Financial Planner™ professional. In 1996, after working with his father in New York, Ira moved to Florida and a short while thereafter Materetsky Financial Group, Inc. was established, of course specializing in Retirement Management. Both Ira and Howard are members of various associations, which include the Financial Services Institute, the Financial Planning Association, and the Academy of Preferred Financial Advisors.

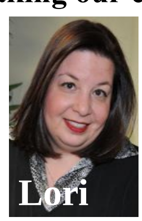
Thomas Gau has worked with Howard and Ira since 2002. In 2018, Tom merged his financial planning practice with Materetsky Financial Group. He has been practicing as a Certified Financial Planner ™ professional for over 30 years. He has a BS and MBA and is also a Certified Public Accountant. He has authored many books on the IRA distribution rules and has been quoted in various financial publications. Tom is also a consultant for various investment companies and has been a keynote speaker at these organizations.

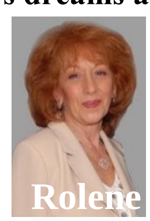
Matthew Welsh joined Materetsky Financial Group in 2012. Prior to joining Materetsky Financial Group, Matt attended Florida State University where he graduated with a Bachelor of Science and a Master of Science in Finance with a focus on investment valuation and analysis. Matt is also a Certified Financial Planner™ professional.

Michael Wright joined Materetsky Financial Group in 2019. Prior to joining the firm, Michael spent his entire career in the investment management industry. Michael received his B.A. in Communications from the University at Albany. Michael is a registered securities principal and holds appropriate securities and insurance licenses.

Our staff consists of experienced professionals with a "hands on" approach to financial guidance. Not only are our team members knowledgeable, but our staff truly cares about making our client's dreams a reality.







Complimentary Financial Check-up

If you are not a client, Materetsky Financial Group offers you a complimentary, one-hour, private consultation with one of our professionals at absolutely no cost or obligation to you. To schedule your complimentary financial check-up, please contact our office.