A Strategic Partner
for Your Financial Success

HUNTER
FINANCIAL ADVISORS, INC.

Effective Solutions for Your Financial Needs

Making the right decisions in life without having a clearly defined plan to reach your goals can be challenging. Proper planning involves careful analysis, developing strategies, and taking action.

Hunter Financial Advisors, Inc. can help you develop a "blueprint" to better organize and manage your financial life. We specialize in helping investors like you implement prudent financial decisions that aim to protect your wealth and positively impact your future.

A financial program is based on your personal goals and needs, and is custom-tailored to your individual situation. We focus on what's most important to you, pinpointing your financial objectives and identifying specific strategies for turning your dreams into realities.

A comprehensive, holistic approach

At Hunter Financial Advisors, we help meet the financial needs of families and individuals, business owners and entrepreneurs. From growing and protecting your assets to managing taxes and planning for the future, we provide you with exceptional client service across a wide range of disciplines.

We realize that you have more choices than ever before for investment advice and other financial services. Our role as your financial advisor is to cut through the noise of the marketplace by recommending strategies and tactics based on your goals, time horizon and risk tolerance. Our comprehensive and integrated approach to wealth management represents our highest standard of financial advice.

A close partnership

We develop long-term relationships based on exceptionally personalized service. We will examine your core values and your financial goals to develop a closer understanding between us – a true partnership – to help you achieve your financial goals.

Our primary focus is providing individual attention to help you structure a personalized financial strategy that's specifically designed for you. This plan is constructed for your unique needs, goals, and comfort level and is designed to encompass all of your financial requirements. This highly personal, concierge-like approach to managing your financial needs is the same level of service once reserved exclusively for major institutional investors.

Hunter's advisors have an average of more than 30 years of experience, each working with high net worth families, business owners and executives. Our dedication to service has led to client relationships that are often multi-generational in scope and that last for decades.

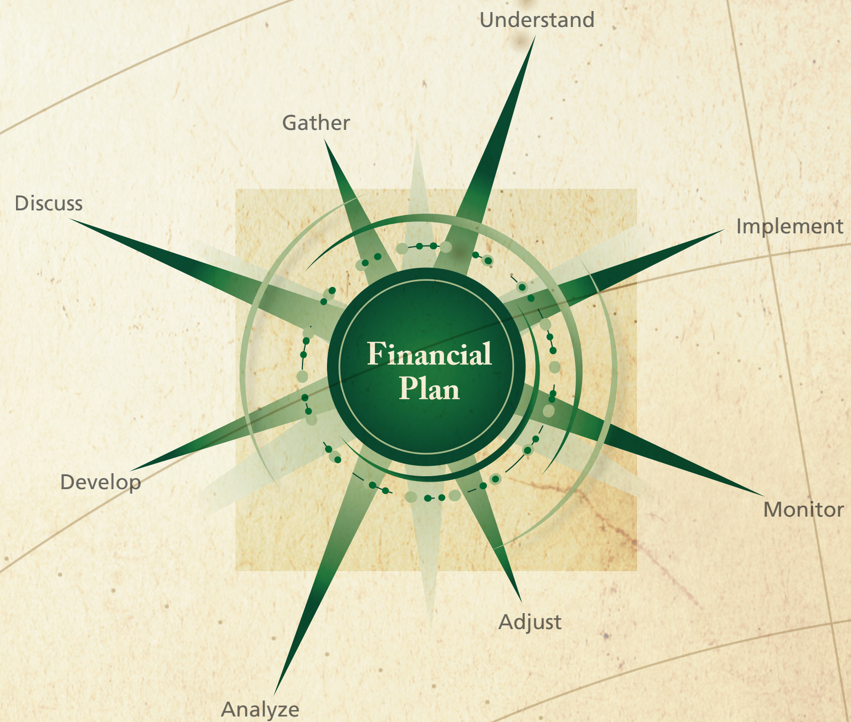
An Integrated Approach to Financial Planning

Financial planning is the discipline of preparing for the future. It is establishing a framework that identifies financial goals, as well as a means to achieve those goals. At Hunter Financial Advisors, we provide an individualized, integrated approach to developing your personal financial plan.

Our comprehensive financial planning process includes:

- A personal meeting to establish your goals, desires and objectives.
- Gathering the qualitative and quantitative data that reflects your circumstances.
- Spending time analyzing the data to understand your personal situation.
- Developing effective financial strategies to meet your objectives.
- Implementing your plan and strategies.
- Monitoring and adjusting your plan as needed on an ongoing basis.

Effective financial planning is a process – it is evolutionary. It must be flexible and nimble. As your personal situation changes, we assess your plan and suggest appropriate adjustments. Like a road map, a financial plan is only effective when it continues to guide you in the direction you want to go.



Helping you develop an effective investment process

Hunter Financial Advisors can help you develop a personalized investment program tailored to your individual situation. We work closely with you to understand your specific financial goals, risk tolerance, time horizon and investment preferences.

Based on that understanding, we help you:

- Develop an integrated, personalized investment program based on your financial goals.
- Provide investments that match your objectives and suggest the right asset mix for your portfolio.
- Diversify your assets to help maximize return and minimize risk.
- Manage the impact of taxes and inflation on your investments.
- Monitor the performance of your investments.
- Regularly rebalance your investments to maintain your desired asset allocation.
- Assess recurrent, detailed reporting on your portfolio's activity and performance.

Note: Neither diversification nor rebalancing can ensure a profit or protect against a loss.

A Tailored Strategy to Suit Your Objectives

A strategic selection of asset classes and investment styles is the basis for an appropriately diversified portfolio. Diversification among asset classes with low correlations can enhance the return of your portfolio while reducing its volatility. We help you develop an asset allocation strategy based on your objectives and risk comfort level.

We also provide access to institutional money managers – the same institutional-quality investment oversight available to billion-dollar funds. You utilize the knowledge of institutional managers whose experience is not typically available to the individual investor.

By using these management strategies and implementing non-correlated assets, when appropriate, we help you develop a tailored strategy designed to maximize growth and/or income with a minimum of risk.

Wealth accumulation: Planning for your financial future

No matter what your age, retirement planning is an essential part of your overall financial plan. Whether you are 35 or 75, decisions and plans you make now will influence your lifestyle in the future. Your chances of continuing to live the life you want in retirement will be largely determined by how well you plan and protect your retirement income today.

We help you:

- Increase and protect your wealth by implementing investment strategies and solutions;
- Maximize the money you save and invest for your future while minimizing taxes;
- Make wise decisions about your retirement accounts and plan your distribution strategy as you near retirement (or now that you are retired); and
- Preserve, protect and continue to grow your assets after retirement to ensure you'll live comfortably and leave your loved ones a lasting legacy of financial security.

Hunter Financial Advisors provides a comprehensive approach to retirement planning, including both the accumulation and the distribution phase. We provide in-depth analysis and recommendations for all your qualified plans, including IRA, profit-sharing, pension and 401(k). We help you properly allocate your financial portfolio to correspond with your overall financial goals. And, as you need income from your retirement assets, we assist you in developing a plan to help ensure that you don't outlive your resources.

Leaving a Lasting Legacy

Devising an estate plan plays a vital role in securing your family's financial future. A properly planned estate can:

- Protect the assets you've accumulated;
- Ensure that your assets pass to your beneficiaries as you intended;
- Enable faster transfer of assets by avoiding or accelerating probate;
- Provide for the continued financial security of your family; and
- Prevent taxes from diminishing too much of the inheritance you leave behind.

Hunter Financial Advisors will help you determine the best plan of action for you and your family. We assist you by setting up the appropriate arrangements and estate planning tools you need to ensure your intentions are fully followed.

Note: Estate planning can involve a complex web of tax rules and regulations. Consider the counsel of an experienced tax or legal professional before implementing any strategy.

We're also a Strategic Partner for Your Business

Because we are also an "entrepreneurial" business, we understand the challenges that business owners face in good and bad times. We recognize the importance of being innovative and growing your company so you can stay one step ahead of your competition and market conditions. Often, a business owner's primary investment is his or her business. We incorporate this understanding and philosophy into our overall approach to help you reach all of your goals.

We also provide financial and retirement planning services to small business owners and professionals. We specialize in designing and administering financial plans for every stage of your business life cycle. Those plans include:

- Implementing and administering pension and profit-sharing plans as well as employee benefit programs.
- Strategies for managing your taxable income.
- Developing a benefits strategy that fits your business's needs.
- Integrating the value of your business with your personal financial planning.
- Risk management – Analyzing current insurance needs and proposing cost-effective and tax-efficient ways to provide coverage.
- The development of a detailed succession plan that meets your business and personal needs, whether you are selling your business or passing it on to a family member, employee or other organization.

Resources and Experience to Help You Plan

We can help your business become more profitable by providing value and cost-effective benefits that are advantageous to you and your employees. From plan implementation and administration to funding and monitoring, we work with you to identify your business goals and recommend strategies to get you there.

In addition, we can help you find the right type and amount of insurance coverage your business needs to give you lasting peace of mind. Our insurance solutions are designed to protect you, your business and your employees. We can also help you transfer your business to the next generation through comprehensive succession planning.

Whatever your financial priorities are as a business owner, we have the resources and experience to address them. Through our comprehensive portfolio of financial planning services, we can help synchronize your personal and professional financial needs.

Enhance your knowledge at our educational workshops

Hunter Financial Advisors is committed to helping you to become an informed investor. We regularly provide workshops designed to educate you on a variety of investment and financial topics. These seminars are also available to your friends and family – and anyone else you believe could benefit from a financial workshop.

The value of independent, objective advice

Our firm offers the added advantage of being able to provide guidance that is truly objective, unencumbered by any potential conflicts of interest with our clients. Unlike many leading firms, we sit on your side of the table during all stages of the planning and investment process.

We have no proprietary investment products to recommend and no vested interest in promoting a particular product or service. Our only interest is to meet your needs with unbiased recommendations and advice.

Preparing your financial program from all angles

Our 360-degree, holistic approach involves looking at the entire landscape of your financial health and goals and how all the elements of your plan can work together to best benefit you. Our planning process encompasses all of your financial life – investments, retirement, insurance, taxes, estate planning and your business needs.

At Hunter Financial Advisors, we weigh all perspectives and integrate all of the components of your personal situation into your entire financial picture to provide you with the most suitable guidance.

We would be happy to meet with you to discuss your financial needs and objectives. Please call to schedule an appointment at your convenience or visit our Web site for more information.

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