2016 ANNUAL PRACTICE UPDATE

Balance
WEALTH ADVISORS

David Allen, CRPC®, CLTC, Private Wealth Advisor
Leo White, CRPC®, CLTC, Associate Financial Advisor
Mike McGrath, Financial Advisor
Anthony Mellen, Paraplanner
Geoffrey Miller, Paraplanner

Summarized update on 2016 practice changes, services, appointments, schedule and marketing events.

Balance Wealth Advisors

60 Walnut Street
Suite 101
Wellesley, MA 02481

781.772.2450

www.balancewealthadvisor.com

OUR ASSOCIATES

Financial Advisors/Paraplanners

The team helps me with all aspects of serving our client base. Their schedules ensure that we are fully prepared for each meeting and that all follow up /transactions are completed in a timely manner after our meeting. Additionally, all advisors help with other branch appointments throughout the week where they may be the primary servicing advisor.

DAVID ALLEN, CRPC®, CLTC,
Private Wealth Advisor

David has been working with Ameriprise Financial since 1993 and holds the Certified Long Term Care designation. For 22 years, David has dedicated his practice to helping people manage complex financial decisions and explore the full range of opportunities their wealth may bring. He resides in Newton, MA and is the proud parent of twin girls, Megan and Nicole.

781.772.2459 | dallen@balancewealthadvisor.com

LEO WHITE, CRPC®, CLTC,
Financial Advisor

Leo joined our practice in 2003, after running a private practice for three years in Braintree. Leo handles financial planning, on-going goal tracking and client service for his own clients and those of David Allen. Leo and his wife Brenda reside in Milton with their two children, Dermot and Siobhan.

781.772.2476 | lwhite@balancewealthadvisor.com

MIKE MCGRATH
Financial Advisor

Mike manages the financial planning and advisory service process of David H Allen. He prepares proposals, illustrations, asset allocation and financial analyses and has been with us since 2013. Mike prepares preliminary product solutions for product review and has a B.A. in Business Management from Emmanuel College. He holds his Series 7, 63, 66 and Life and Health.

781.772.2468 | mmcgrath@balancewealthadvisor.com

ANTHONY MELLEN, Paraplanner

Anthony's responsibility is to assist the paraplanners, associate financial advisors and advisors. He can answer questions and provide readily available information to clients, if requested and as allowable, as it relates to servicing their accounts, track all client and practice materials including business correspondence. Anthony is a student of UMass Boston, holds his Series 7 and lives in Boston, MA.

781.772.2480 | amellen@balancewealthadvisor.com

GEOFFREY MORRISSEY, Paraplanner

Geoff's responsibility is to assist paraplanners and our associate financial advisors. He prepares charts, graphs, tables and other visual aids for client meetings. He also tracks all client and practice materials including all business correspondence. Geoff graduated Emmanuel with a Bachelor of Science in Accounting and lives in Boston, MA.

781.772.2458 | gmorrissey@balancewealhadvisor.com

YVONNE FRANKLIN, Business Development Director

Yvonne joined our practice in 2014. She supervises administrative staff, manages team interactions and provides training, support. She reviews work methods and procedures for possible quality improvements and efficiencies; implement them when appropriate. Yvonne lives with her husband Scott and their four children in Westborough, MA.

781.772.2465 | yfranklin@balancewealthadvisor.com

KATHLEEN GLENNON, Executive Assistant

Kathy has been with David's practice for the past 20 years. She first began with David in Westwood, then onto Dedham and finally moving to Wellesley, Ma in February 2000. Kathy has made long lasting friendships with many of David's clients. She is responsible for scheduling, meeting preparation and client follow-up for David's Associates, Leo White and Mike McGrath.

781.772.2462 | kglennon@balancewealthadvisor.com

JONIDA PITTORINO, Marketing Manager

Jojo joined our practice in 2014. She is responsible for developing a yearly marketing plan, creating efficiency, first and ongoing impressions of the office, engaging clients and prospects through communication, hosting seminars and events, generating referrals, advertising, media relations, public relations, branding, expanding the practices' online presence, tracking and practice growth while also creating a consistent and positive client experience.

781.772.2470 | jpittorino@balancewealthadvisor.com

HOW WE ARE DIFFERENT

In an environment where client service within the financial service industry can be challenging, we strive to provide our clients with outstanding service and treat their needs with urgency and respect. Our goal is to provide better service than any other financial advisory group.

Monthly Events, Luncheons & Information

We offer unique monthly interactive client and prospect events and presentations that range from financial topics, to health, to how to better your own business. By providing broader lessons we are able to communicate something meaningful to clients. We look to "wow" our clients with our experience and knowledge and have them fully understand what it is that we do and how we can help them in reaching their financial goals. At the moment, we are working on a few events as well as webinars to better reach our clients. When our clients feel compelled to bring friends and family to our events, we are able to successfully demonstrate the positive and mutually beneficial relationship they have with us as opposed to just telling them.

White Glove Treatment and Client Service

We often hear from new clients that one of the reasons they left their previous advisor was due to is a lack of service.

At Balance Wealth Advisors we provide our clients with not only the standard services you have come to expect from a financial services team, but also a unique mix of fun plus information through our seminars and events – these include events such as apple picking, paint night, museums and fine art, galas, theater tickets, private client dinners, concerts and sporting events and much more.

Basically, if you can think of something fun you would like to do and it's within reason, we can do it. It's through providing valuable impact in our client's lives that we are able to go above and beyond what is expected. This eventually generates a buzz and gets people talking. It is important to do the basics in an effective way and deliver outstanding quality service.

COMMUNITY BUILDING AND SUPPORT

Balance Wealth Advisors engages in community projects close to our hearts. With countless organizations to choose from, our volunteers help make an impact in local neighborhoods where we live and work. Through year-round activities and initiatives, our volunteers help feed the homeless and support organizations that provide services to seniors, families, children and individuals in need.

We are proud sponsors and volunteers of:

FAMILY PROMISE METROWEST

Family Promise started as a vision of one woman from New Jersey, Karen Olsen and grew to over 180 interfaith hospitality networks across the country, including 4 in Massachusetts, who since 1988, have helped more than 550,000 people—men, women and children—with housing, case management and other services to regain their self-sufficiency.

As a local effort to address the crisis of family homelessness, Family Promise works on the principle that the elements to help children and their families—who make up 40% of all people who are homeless—are already in the community. The program brings together houses of worship to provide temporary homes, facilities to provide space during the day for case management, and most importantly, thousands of volunteers who, by sharing a few hours of their time, enable families to turn their lives around.

NATICK VISITING NURSE ASSOCIATION

The Natick VNA is a not-for-profit agency committed to excellence in providing caring and compassionate multi-disciplinary health care services to patients in their homes. The Natick VNA is the premier provider of home health care services in MetroWest. They provide care based on each patient's health knowledge and beliefs, using innovative best practice interventions. Their highly qualified staff achieved premier outcomes and patient satisfaction.

CHARITY EVENTS

Balance Wealth Advisors Effort to Feed Hungry Families at Family Promise Metrowest

Natick, MA – **June 17, 2016** – Balance Wealth Advisors recently came together to help feed Metro-West area families. Ten of our team members volunteered at Family Promise to purchase food, prepare the evening meal and serve as dinner hosts: serving, cleaning, conversing with families and playing with children.

It is through Family Promises' partnerships with local congregations that they are able to provide shelter for families. Each Host Congregation is paired with one or two of the thirty-one Support Congregations who provide additional volunteers, supplies and support during host weeks. Presently, nineteen houses of worship provide overnight accommodations to our families by converting their classrooms in bedrooms, one week at a time, three to four times a year. The families arrive at scheduled Host Congregation around 6:00 each evening. There they are welcomed by Family Promise volunteers, provided a hot nutritious meal, a safe warm bedroom, support and fellowship. Guest families and volunteers come together for evening meal around 6:30pm. After dinner and cleanup, families are able to relax and unwind a bit. Volunteers assist a guest child with homework, read a book, or play a game with them. Some families may retire to their bedroom after dinner for some quiet, private family time. By 10:00pm, everyone is quiet and in their rooms.

"My team and I are very proud to support and volunteer for Family Promise (Natick, MA) in the fight against hunger and family homelessness. By donating our time and resources, we were able to make a difference in the lives of several families in our community and meet the needs of our local charity. Our goal is to ensure that no one feels that they are without hope and are proud to continue working toward making this dream a reality."

David Allen









2016 FAMILY PROMISE WALK TO END HOMELESSNESS

Natick, MA – April 9, 2016 this year, we supported the fight against family homelessness by participating in a fundraising walkathon for Family Promise Metrowest. We had 38 walkers on our team and raised a total of $$$$$. The event itself raised over $152,000 for Family Promise programs.

Family Promise Metrowest is a community response to family homelessness. Host congregations and volunteers furnish safe, temporary shelter and meals on a rotating basis while professional staff assists families in reaching goals that end the cycle of homelessness. Every day David Allen has the pleasure of helping clients pursue their financial goals, however, is always looking for a way to go above and beyond expectations for his clients and community. This event was a welcome opportunity for us to be involved in something that truly makes a direct impact in the lives of families in our local community.

ANNUAL HOLIDAY OPEN HOUSE

TOYS FOR TOTS DROPOFF

Nov. 9th- Dec. 9th Please join us this holiday season, in the spirit of giving, and donate a new, unwrapped toy in the marked "Toys for Tots" donations box. In return for your generosity, we invite you to enjoy small bites and festive cocktails at our open house on December, 9th 2016 from 12-5pm at our office.

Our annual holiday open house is a heartwarming day full of friends, family, food, drinks and cheer for all. But that's not all that happens at our open house! Balance Wealth Advisors is proud to collect toys for the U.S. Marine Corps Reserve Toys for Tots Program. As a national nonprofit organization, Toys for Tots collects new, unwrapped toys and distributes those toys as Christmas gifts to less fortunate children. Without a doubt, our favorite part of the evening is watching the bin fill up with donations from our guests. We had over 50 toy donations that helped make the holiday season bright for less fortunate children this holiday season.

Please avoid the following items:

- Used items
- Themes: Halloween, witches, ghosts, vampires, monsters, skulls or anything else that is extremely violent or evil looking
- Guns: with the exception of Nerf items and water guns that do not look like real guns
- Barbie dolls, shoots and ladders and candy land

EVENT TYPES

Private Client Dinners

As an Ameriprise private wealth advisor, one of the great rewards of my work is the satisfaction I get from helping people feel more confident about retirement and other lifelong financial goals. You already know what it means to have the strength of America's leader in financial planning[1] on your side – complemented by the personal attention you've come to expect from me as your financial advisor.

Imagine what it might mean to your extended family, friends and colleagues to share in this same sense of confidence in their own financial future.

I will always take the time to speak with anyone who is important to you and who might have questions. We will discuss:

- Covering essentials leading up to and through retirement
- Ensuring lifestyle expenses
- Preparing for the certainty of the uncertain or
- Leaving a legacy to family, charities or causes that are important to them.

The finest compliment I can receive is an introduction to friends or colleagues. Private client dinners allow me the opportunity to meet those you care about. Generally, you and up to six guests (people that might have an interest in the services I offer) are invited to dinner at the restaurant of your choice from me.

The idea is that this gives your friends, coworkers and/or family members an opportunity to meet me in a non-business setting. There typically is an informational component to the evening on a variety of different topics relevant to the current financial environment.

Restaurant Locations: Ruth's Chris, Blue Ginger, Capital Grille, Stoneforge Tavern, Café Escadrille or the restaurant of your choice!

Professional Networking and Referrals

We have relationships with a reliable network of professionals we feel comfortable referring to our clients. Through introductions from clients and from various events throughout the year, we have come to know an extensive group of working professionals who are experienced in their fields. These professionals include CPAs, accountants, attorneys, banking and mortgage professionals and more.

Office Meeting

Each quarter, we hold a luncheon meeting for our networking professionals in our office. This provides a platform for presenting information about each business and providing a "word of mouth" type of advertising. Participants bring business cards and connect with fellow professionals who are committed to helping each other succeed. Through this method, we are able to meet and keep in touch with them for future reference.

Workshops for professionals

Our workshops allow us to again, meet more working professionals who may become part of our network and also learn more about topics that may interest them. We offer presentations on may financial topics, plus we invite these knowledgeable professionals to offer presentations on topics such as: Social media, LinkedIn, Facebook, compensation, buying and selling your businesses, reverse mortgages and its impact on taxes, hypnotherapy, health and wellness, identity theft, energy independence and much more. Our goal is to help them gain insights and tips from other business professionals, who in turn help mentor us.

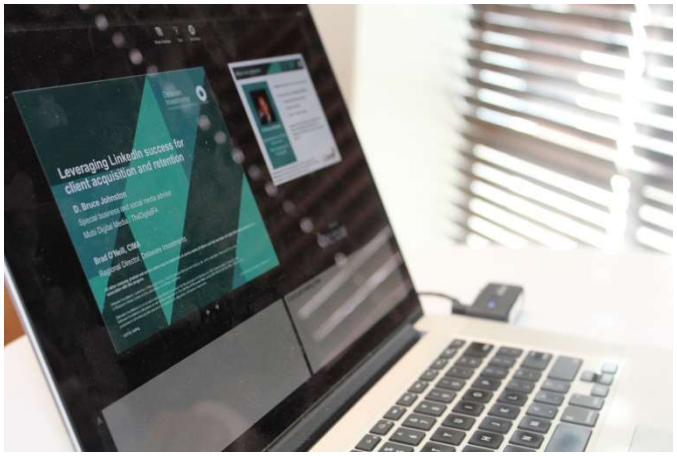
Professional Workshop

Informational Center of Influence (COI) Seminar:

Framingham, MA – **March 1, 2016** Seminar on *Living Well Today and Tomorrow: Actionable strategies and an exploration of options for your portfolio*. We had our wholesalers Pete Isberg of J.P. Morgan, Luke Castanien of Dividend Capital, Dan Fenton of Principal Financial group, Paul Najarian of Dreyfus Funds and Eric Hundahl, Senior Product Strategist at BNY Mellon Investment Management present on a variety of different subtopics: oil prices, alternative investments and market update.

LinkedIn Center of Influence (COI) Seminar:

Wellesley, MA – **March 30, 2016** We held a “value-add” seminar by providing LinkedIn Basics training from renowned expert D. Bruce Johnston, CEO and Co-Founder of MOBI Digital Media Holdings. At this event we discussed Linked in basics, best practices and explained how to implement LinkedIn into daily use. This was followed by a Q & A session.



Informational Center of Influence (COI) Seminar:

Wellesley, MA – **May 17, 2016** the focus of this informational seminar was Living Well Today and Tomorrow: An Exploration of Options for Your Portfolio. All our seminars are informational seminars. There is no cost or obligation to attend, however seating is limited and RSVP's are required.

Topics Covered:

Gold & Oil- Investing in US Energy Independence: **Commodities, Gold** and **Precious Metals,** Kevin Millsom, Goldman Sachs**, IRA's and ROTH IRA's**- Saving for retirement, downside benefits of IRAs & application to estate planning by Abram Claude, Vice President, Learning Center, Columbia Asset Management, **Estate Planning Estate administration, Trusts, Charitable Gifts, 529 Plans and other tax saving** and probate avoidance Richard A. Feigenbaum, Esq., Feigenbaum & Uddo, LLC**, Reverse Mortgage Reverse Mortgages**, **tax preparations & consequences** and your financial portfolio, Ellen Connors, C.R.M.P, M.B.A, Shamrock Financial Corp. and Scott Franklin, Integrity Tax & Business Partners.

Please note: If you have a suggestion for a topic that you would like more information on, please don't hesitate to let us know either by phone, in person or email.

SOCIAL CLIENT EVENTS

We view our clients as the biggest advocates for our business. You like to introduce us to your friends, family and colleagues, whose financial well-being you care for, and that is why we are happy to offer a series of interesting events for you and your friends. Not only are our social events, big or small, custom tailored to your likes and interests but we get to take part in what it is you really like doing. We love joining our clients in their social lives. All of our events have a financial information topic to them and allow for an open forum for any questions or concerns that any of the guests may have.

Apple Picking: An invitation is sent out for you and your friends to enjoy an afternoon of hot apple cider donuts, caramel apples, Pick your own apples, blueberries & pears, pumpkins, peaches, pet & feed the barnyard animals, enjoy a hayride, or finding your way through the hedge maze! This all takes place in apple country at Honey Pot Hill Orchards in Stow, MA. Apples include: Spencer, Joragold, Empire, Macoun, Red Delicious, Gala, Mutsu, Golden Supreme, Spartan, McIntosh, Liberty, Cortland etc. **September**

Oktoberfest: In honor of Oktoberfest clients were invited to attend our Balance Wealth Advisors 2016 Oktoberfest. An invitation was sent out to interested clients to help us celebrate the history and heritage of the world's largest Volksfest! This all took place at the German Club in Walpole, MA. With lots of authentic German food, beer and desert to choose from, it is the best way to kick off the fall. Enjoy all the inspiration and festivities that this event has to offer!

Fresh Taste Charity Event: As an official sponsor of *Natick Visiting Nurse Association*, an invite is sent to you and your friends to attend the Annual Fresh Taste Benefit for Natick VNA. The event features top area chefs, preparing and serving dishes made from fresh, regional ingredients, a fantastic setting, exquisite wines and carefully selected beers to accompany delectable dishes, and a live and silent auction! **October**

Boathouse Happy Hour: An invitation is sent out for you and your friends to enjoy a relaxing afternoon overlooking the water, boats and sunset at Boathouse Restaurant in Tiverton, RI. Complimentary cocktails, hors d'oeuvres and light fare are provided. **May - September**

Haunted House Event: Our Annual Barrett's Haunted Mansion event has turned out to be quite the popular event. Friends, family, children and coworkers alike are interested in attending this spooktacular evening of thrills and chills. An invitation is sent out to those interested to join us at the Abington Ale House in Abington, MA followed by Barrett's Haunted Mansion and Clown Maze. **October**

Megan and Nicole Allen, 12

UPDATE

2016 has meant some significant changes for our practice. After fifteen years of working in the same practice with Private Wealth Advisor Richard Miller under our former name Miller, Allen & Associates, A private wealth advisory practice of Ameriprise Financial Services, Inc. Richard and I divided our practice into two separate entities in November of 2014. The driving reason for this decision was to accommodate an extraordinary growth in both practices.

Richard and his team relocated to the second floor of our building. We stayed in the same location and formed our team name, Balance Wealth Advisors, A financial advisory practice of Ameriprise Financial Services, Inc. We have added several new members to our team in order to help provide our clients with the utmost client service and help you bring your dreams more within reach.

OUR SERVICES

Comprehensive financial planning and professional investment management services are the primary functions of our practice. Below is a summary of both:

Financial Planning: Goal tracking and customized executive summaries

This fee-based goal-tracking assessment approach is an interactive way to make an in depth assessment of your present financial situation and a measurement of where you stand in relation to your ongoing goals. We provide you with real time data and assumptions that are updated and/or changed during your client service meetings.

Our goal tracking assessment provides perspective on your current and potential future financial position with respect to your own personal situations and the continually changing market and economic conditions. It addresses one of many questions that most people have when contemplating goals, such as retirement– "How much money will I need in order to retire in comfort– without the fear of running out of money *during* retirement?" In short, ongoing goal tracking will help us answer questions like this. Remember – life event changes have the biggest impact on our lives and goal tracking helps us stay focused.

Investment Management Services

We recommend customized portfolios for clients based on their financial goals and risk tolerances. Important components, as appropriate for each client are: 1) the overall allocation and rebalancing your accounts at your annual or semi-annual client service meeting and 2) recommending the replacement of poor performing funds that you may have.

OUR COMMITMENT TO YOU

At Balance Wealth Advisors we are committed to always start the meeting on time and be prepared to exceed your expectations. Our meetings will be worthwhile and generally take anywhere between 45 minutes and 1:15 minutes.

WHAT WE NEED FROM YOU

- ✓ Please keep us posted on changes in your financial situation via fax or email throughout the year.
- ✓ Please review the copies of your Executive Summaries that are emailed to you prior to your meetings. We have spent two years incorporating this new process into our practice. The goal was to get away from sending blank worksheets. Please help us do a better job for you by following up on any information that we cannot get for you.
- ✓ Please reschedule your meeting in advance with Kathy Glennon if you know you will be unable to attend.

Scheduled Conference WebEx Calls

In some cases a face-to-face meeting is not always feasible. In response, we have created an alternative solution as a convenience for clients. WebEx affords us an interactive use of internet for discussing and reviewing your information on a desktop in a secure manner.
Please contact Kathy if you would like to schedule a WebEx conference call.

I am available for 20 minute phone/WebEx conference calls should you have any questions regarding your accounts or transactions. Phone/WebEx conference calls are scheduled to take place on Thursdays from 1:30 p.m. - 6:30 p.m.

MY SCHEDULE

We implemented a "fixed schedule" in 2004 with overwhelming positive feedback. We have continued to refine this process and Kathy Glennon ensures that we have scheduled your appointment based on your preferences.

My general office hours:	**Mon, Tues, Thurs**	9:00 a.m. – 9:00 p.m.
	Wednesday	9:00 a.m. – 5:00 p.m. (dinner with my girls)
	Friday	10:00 a.m. – 5:00 p.m.

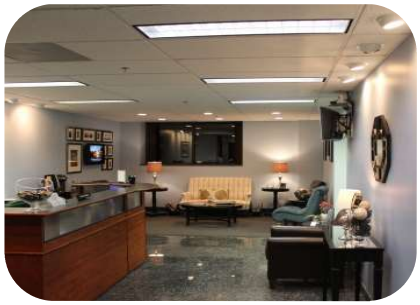
There are 16 prescheduled and fixed appointment times each week. On Thursdays, I have a fixed number of hours set aside for me to return client phone calls and e-mails. In addition, each associate financial advisor also has a fixed number of hours during the week to call clients back when I am not available. Our goal is to make sure that we address concerns and requests in a timely manner.

Fixed Appointment Schedule

It is a prerequisite that you visit us for your annual review meeting.

We have pre-booked appointments for every client based on the previous year's schedule based on the month, day and time you were last in unless otherwise noted. Please let Kathy know if the pre-scheduled appointment time will not work for you so she can arrange a more convenient time.

On average, clients have anywhere from two to four meetings a year. Our *minimum* requirement is *one meeting per year*. For your convenience, we also offer conference calls via WebEx as an alternative to face-to-face meetings. A full client service package will be sent in the mail approximately a week before your appointment and include the link for your WebEx.



Appointment Confirmations

A **postcard** is sent one month prior to your meeting with your appointment date and time. One week prior to your appointment, an **email** along with a secure copy of your most up-to-date executive summary is sent out.

Phone Call

A confirmation call is made on Tuesday one week prior to your appointment date. In addition, an email confirmation will be sent if we are unable to contact you directly. Please let Kathy know in advance if you are not going to be able to make your meeting. We currently have an active "reschedule waitlist" with clients looking for last minute appointments. We book all service appointments, minimum, one week prior. Only in rare circumstances will we make an exception and schedule appointments in the current week. Our goal with these changes is to make our service meetings more efficient and productive so that your meeting is time well spent.

Help with Other Accounts

Although we cannot advise on them, if you have questions about any accounts that you may have at other firms, please email, fax or bring in a current statement(s) to our office prior to your review meeting. We'll do what we can to answer your questions. Also, please remember to bring any log in information (user names and/or passwords) necessary to make changes to these accounts for time sensitive recommendations. Our conference rooms have constant online access, making the ability to implement recommendations before you leave our office a possibility.

Kathy Glennon, Executive Assistant.

Kathy has been David Allen's assistant for the past 18 years. She first began with David in Westwood, then Dedham and finally moved to Wellesley, MA in February 2000. Kathy has made long lasting friendships with many of David's clients. She is responsible for scheduling, meeting preparation and client follow-up for David, Leo and Mike

781.772.2456 | kglennon@balancewealthadvisor.com

Cancellation Policy

We understand that there are times when you must miss an appointment due to emergencies or obligations for family or work. As I have a limited number of appointment times available each week, we ask that you let us know at least 48 hours prior to the scheduled time so we can offer the timeslot to another client and ensure we make other arrangements for your meeting. This will help us maintain the high level of client service you have come to expect from our team.

Please contact Kathleen Glennon for any cancellations at: 781.772.2450

Model Week for David Allen, CRPC®, CLTC, Private Wealth Advisor.

	Monday	Tuesday	Wednesday	Thursday	Friday
8:00 AM					
9:00 AM	In by 9am Voice Mails & Emails	LinkedIn 10 minutes Facebook 10 minutes	In by 9am 1/2 hr. prep	LinkedIn 20 minutes Facebook 20 minutes	In by 9am
10:00AM	Meeting with Advisors 10am-10:45am		**Client Appt** **Leo W to assist**	Voice Mails and Emails	Voice Mails and Emails
11:00AM	Mtg with KG 10:45am 1/2 hr. prep	In by 11am Voice Mails & Emails	1/2 hr. follow up 1/2 hr. prep	Branch Meeting every Thurs 11:00am	Complete Paperwork
12:00PM	**Client Appt** **Leo W to assist**	1/2 hr. prep	**Client Appt** **Mike M to assist**	COI lunch in office 12:30pm	
1:00 PM	1/2 hr. follow up 1/2 hr. prep	**Client Appt** **Leo W to assist**	1/2 hr. follow up 1/2 hr. prep	Prep for calls	Weekly mtg with Advisors 1pm-2pm
2:00 PM	**Client Appt** **Mike M to assist**	1/2 hr. follow up 1/2 hr. prep	**Client Appt** **Mike M to assist**	**Client conference** **calls by apt.** **WebEx Sessions** **& return emails** **1:30pm-4:30pm** **Mike M to assist**	Review prep for next week's mtgs
3:00 PM	1/2 hr. follow up 1/2 hr. prep	**Client Appt** **Mike M to assist**	1/2 hr. follow up 1/2 hr. prep		
4:00 PM	**Client Appt** **Mike M to assist**	1/2 hr. follow up 1/2 hr. prep	**Client Appt** **Leo W to assist**		Finish & submit all paperwork
5:00 PM	1/2 hr. follow up 1/2 hr. prep	**Client Appt** **Leo W to assist**	1/2 hr. follow up Leave by 5:00pm	**Client Appt** **Mike M to assist**	
6:00 PM	**Client Appt** **Leo W to assist**	1/2 hr. follow up 1/2 hr. prep		1/2 hr. follow up 1/2 hr. prep	Leave by 5pm
7:00 PM	1/2 hr. follow up	**Client Appt** **Mike M to assist**		**Client Appt** **Mike M to assist**	
8:00 PM	Leave by 7:30pm Workout at gym	1/2 hr. follow up		1/2 hr. follow up	
9:00 PM		Leave by 9pm		Leave by 9pm	
10:00 PM					

If you need to reschedule your appointment please contact Kathy Glennon directly at (781) 772-2462
If you have a specific case manager that you prefer to interact with please see when they are assisting David with his meetings. Additionally, each Financial Advisor/Case Manager has phone call return times scheduled if these are more convenient for you:

Leo White, Financial Advisor: **Thursdays 2-4pm**
Michael McGrath, Financial Advisor: **Mondays 12-3pm, Tuesdays 10-3pm**

If you have specific questions or prefer to do your client service meeting by **phone**, please let Kathy know what time **Thursdays** work best for you. Available times: 1:30pm, 2:00pm, 2:30pm, 3:00pm, 3:30pm, 4:00 pm or 4:30pm

Also, please let Kathy know what the best number is to contact you during these times. We will also send you a WebEx link so that you can see our computer screen and everything we are working on.