A LOOK AT NOBILE HINCHEY PRIVATE WEALTH MANAGEMENT

Product Solutions
The primary product solution for wealth accumulation are fee-based account programs, however, to service small client accounts, income distribution needs, and high-net-worth client accounts, we offer a comprehensive menu of products including:

- Private money managers
- Advisor programs/managed accounts
- Hedge funds
- Mutual funds
- Individual stocks
- Individual bonds
- REITs
- Long-term care
- Life insurance
- Disability insurance
- IRAs

Nobile Hinchey Private Wealth Management provides creative solutions to help clients meet their long-term financial needs. Our wealth managers offer a variety of protec-tion, accumulation, and wealth-transfer services and products to help clients meet their financial goals and protect their futures.

What will the Nobile Hinchey Private Wealth Management advisor do for you?

- Work with all clients in a professional manner
- Attend your staff meetings
- Maintain regular, agreed upon office hours
- Devise regular marketing plans in cooperation with you to promote wealth management services
- Conduct orientation meetings with new and existing staff
- Conduct individual quarterly review sessions for all clients
- Consult with you on client plans and recommendations

What strategies and services will be offered to your clients?

- Investment planning
- Asset allocation strategies
- Comprehensive financial plans
- Retirement planning and income distribution strategies
- Charitable giving strategies
- Estate planning
- Educational planning
- Qualified retirement plans for small businesses
- Insurance planning
- Educational seminars and newsletters

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Co-Sourcing: The Professional's Choice

You can effectively and profitably integrate wealth management services into your practice through co-sourcing with CPA² and becoming registered with INVEST. We feature a service-oriented, practical method that allows you to enhance your business without materially disrupting your existing practice.

MODELS FOR INTEGRATION

PRACTICAL IMPLEMENTATION	Out-source	In-source	Co-source
Working relationship with you and your clients	Send clients elsewhere	Outlet for selling products	Local business partner
Implementation and ongoing business management	None	Responsive regional or national support	Proactive local support
Client's preferred method of doing business	Not applicable	External approach in stages	Integrated team approach
Complimentary professional expertise	None	CPA with regional support	In-house partner
Initial and ongoing training	None	Regional or national platforms	Local, personalized, and customized
Business strategies and marketing tools	None	Regional or national platforms	Local, personalized, and customized
Wealth management services and advanced case design	Dependent upon referral	Regional access	Local access
The real payout	No measurable comparison	Fee-based services	FREE contributed services (setting up CPA² program)
Regulatory environment/ compliance management	Increasing liability	Regional management	Local management
Managing the bottom line	Minimal impact	Fixed overhead	Variable cost structure
Speed to market (learning curve)	Not applicable	Slow	Accelerated

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Methods of Integrating Wealth Management Services

Advantages

Out-source	In-source	Co-source
Traditional referrals to wealth management service providers.	*Develop in-house infrastructure and expertise to deliver services.*	*Form strategic partnership/ alliance with service providers.*
• Ability to offer services at little or no cost • Access to wealth management specialists • Limited malpractice liability	• Control over services and advice given • Ability for firm to offer a wide range of products and services • Ability to better understand the client • Increased revenue opportunities if properly licensed and credentialed	• Ability to offer services and products with little resource commitment • Ability to utilize resources to meet other strategic objectives • Local access to expertise and case design • Increased revenue opportunities • No loss of client control • Ability to offer a broad product portfolio • Ability to attract new clients with additional services

Disadvantages

Out-source	In-source	Co-source
• **Loss of client control** • May not be able to give input regarding wealth management services • **Client retention**	• Start-up costs, major resource commitment • Administrative expenses to establish and maintain a wealth management services entity • **May bear full risk and responsibility without expertise** • **Time commitment to initial and ongoing training and compliance management** • Lack of size may limit ability to form selling agreements with financial institutions, thereby compromising independence and objectivity	• Alignment with company offering limited products and services • Professional assigned to firm may not relate well with CPAs or clients • Perceived loss of independence and objectivity

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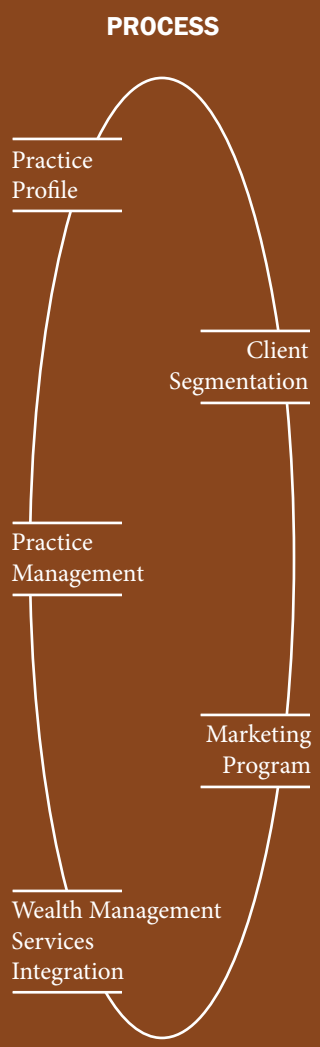
Multi-Step Success Formula



Practice Profile
This comprehensive profiling system provides an invaluable assessment of your practice. Together we evaluate your firm in order to gain the insight needed to successfully position it to meet client expectations. In the course of our evaluation, we will recommend actions based on your specific needs.

Client Segmentation
An in-depth understanding of your client base is an essential step in the implementation process. We will help you segment A, B, and C clients to identify potential revenue growth from financial products and services.

Marketing Program
The information gathered from the Practice Profile and client segmentation will enable us to develop an action-oriented marketing plan customized to your firm. The strategies and tactics recommended will focus on promoting your expanded services, marketing to your internal client base, and attracting and establishing new client relationships. In addition to helping you design the plan, we help you implement it with support ranging from custom marketing materials and seminars to lead-generation programs.

Wealth Management Services Integration
Before you open your doors to wealth management services, we make sure you're ready. We help you set up your practice on-site and instruct and train your staff on file maintenance, proper signage, and compliance regarding this highly regulated business. We'll also help educate your staff about the importance of your expanded services and will provide the following:

- Coordination of licensing
- Insurance coverage consultations
- Administrative and compliance support
- Performance reporting system
- Technical support services
- Client servicing support

Most importantly, to ensure consistency and structure for your new revenue producing program, an on-site Financial Planning Day will be established on a regular basis.

Ongoing Practice Management
CPA^2 will assist you with every aspect of your wealth management services practice, including client consultation, compliance review, training issues, and more. Our commitment to your success also includes education. We offer online and personalized forums for earning CPE credits, as well as highly effective roundtable meetings with other CPAs to share experiences and ideas.

180-Day Review
There are reviews and checkpoints after every step of the process. At the 180-day mark, a formal review will take place with both our team and yours. We'll meet to discuss any considerations for enhancing our partnership and ultimately our results.

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