

## Strength in Partnership

As an Investment Advisor Representative through Osaic Wealth, Inc., I have no obligation to promote any particular investment. Osaic Wealth provides my clients access to one of America's largest networks of independent financial advisors in the country. With more than 200 employees, Osaic Wealth makes available cutting-edge technology and support that is essential to intelligent financial planning and implementation today. Because Osaic Wealth utilizes the services of Pershing, LLC, a Bank of New York Mellon Company, each investment brokerage account is provided coverage above SIPC limits.

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# 35 THINGS I DO FOR MY CLIENTS

**ANTHONY J. CAMERIO, CHFC®**

INVESTMENT ADVISOR REPRESENTATIVE  
CHARTERED FINANCIAL CONSULTANT



# Our Process: Since 1982

## Wealth Creation



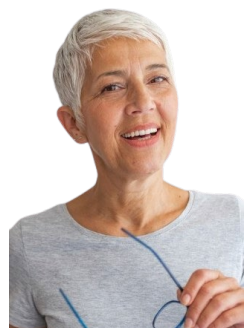
Anthony J. Camerio, ChFC® founded Camerio & Company in 1982 to assist clients in every aspect of their financial lives. The consistent goal has been to provide clients with predictable and sustainable wealth strategies with the most personal service available.

## Wealth Protection



We are committed to offering relevant, realistic, and responsive lifestyle planning and analysis while paying close attention to changing financial times. Our company is based on the principle that education and understanding your current financial situation are vital to successful prudent decisions concerning your future financial condition.

## Wealth Accumulation



Our goal is to empower clients with confidence and financial independence. We provide tailored investing that is flexible, adaptive to your lifestyle, and sensitive to the principles of after-tax portfolio management.

# What I do as Your Investment Advisor

## INVESTMENTS:

26. Analyze, manage, and monitor suitable asset allocation strategies for your risk tolerance.
27. In partnership, monitor money managers, rebalance your portfolio, and make suitable recommendations.
28. Monitor U.S. and global economic changes.
29. Review, advise and monitor your 401 (k) , corporate retirement plans, and corporate equity benefits.
30. Review your existing annuities and other retirement income sources.
31. Guide you during positive and negative periods of market changes by providing historical insight, with relevant professional perspectives.
32. Offer passive, active, tax-managed, and hybrid portfolio management strategies.
33. Offer a comprehensive investment analysis of your portfolio to minimize stock overlap and possible overexposure of world regions and investment sectors.
34. Through Pershing, LLC & Osaic Wealth, Inc., we hold your investments and track tax cost basis.
35. Provide you with unbiased investment research and access to private institutional wealth managers.
36. Serve as an investment advisor to your trusts.

# Engaging An Investment Advisor

## **Select what works best for you.**

Engaging an impartial financial professional to create and implement an investment plan can be the difference between achieving your objectives and falling short of your goals.

There's a lot riding on the choices you make.

## **Is an Investment Advisor Right for You?**

An Investment Adviser is an individual or company who is paid to provide advice about securities to their clients. Although the terms sound similar, Investment Advisers are not the same as financial advisors and should not be confused. The term financial advisor is a generic term that usually refers to a broker (or, to use the technical term, a registered representative). By contrast, the term Investment Adviser is a legal term that refers to an individual or company that is registered as such with either the Securities and Exchange Commission or a state securities regulator. Common names for Investment Advisers include Asset Managers, Investment Counselors, Investment Managers, Portfolio Managers, and Wealth Managers. Investment Adviser Representatives are individuals who work for and give advice on behalf of Registered Investment Advisers. For more information visit: [www.FINRA.org](http://www.FINRA.org)

# What I Do As Your Investment Advisor

## **FINANCIAL PLANNING:**

1. Care more about you and your money than anyone who does not share your last name.
2. Ask you in-depth comprehensive engaging questions.
3. Help you determine and organize where you stand financially with a Financial Profiles™ analysis.
4. Guide and educate you to consider other areas of your financial life and study alternatives; even if you don't feel like it.
5. Help you prioritize realistic financial goals.
6. Formalize your goals and put them in writing for you.
7. Study ideas and alternative solutions to meet your goals, and make specific recommendations with effective cost-efficient ways to implement them.
8. Review and recommend life insurance, disability, and long-term care plans to protect those you love.
9. Review & monitor IRA & retirement plans.
10. Assist in preparing and understanding Estate Planning, Estate Taxes, and Settlement Costs/Fees.
11. Review your children's custodial and educational accounts and 529 college funding solutions.
12. Assist in planning a fully-funded buy/sell agreement and business retirement transition.



# ChFC®

## The Highest Standard of Knowledge and Trust

We understand the wealth management needs of accredited investors. As a Chartered Financial Consultant®, I have completed the most extensive educational program required for any financial services credential. In addition to my Bachelor of Science in Business Management degree from Auburn University, I have passed an additional 10 college-level courses, over three years, on all aspects of financial planning from the American College of Financial Services\* to earn my ChFC® designation. I am educated, driven, and focused on your investment goals and communicate financial progress to you in a timely and understandable manner.

- I Listen. Really listen, to understand your ideas and dreams.
- Create predictable and sustainable financial strategies.
- Enhance, protect, and preserve the value of your estate.
- Manage taxes, and financial risk and create in-depth, robust, ongoing comprehensive financial reporting.

\* The American College is accredited by The Middle States Commission on Higher Education (MSCHE) and is recognized by the U.S. Secretary of Education with the highest level of academic accreditation.

## What I do as Your Investment Advisor

### **PERSON TO PERSON:**

13. Serve as Investment Advisor to your Trusts.
14. You have my personal cell phone number which is open for your calls 24/7/365. Not a call center. Not an assistant.
15. Educate you and your family on financial issues.
16. Monitor changes in your life and family situations.
17. Provide referrals to legal and tax professionals to meet your changing lifestyle.
18. Offer 40+ years of personal financial experience.
19. It's a partnership. If you don't do better, we don't do better.
20. Understand your business, work demands, and your taxes.
21. Provide referrals for banking and loan solutions.
22. Have direct honest conversations about family, aging, elderly care, weddings, education planning, health, happiness, and keeping life balanced. Guide you to make informed decisions.
23. Work with your attorney to get important documents such as your will, trusts, power of attorney, health care directives, prenuptial marriage agreements, living will and all beneficiaries properly updated, accurate and valid for your state of residence.
24. Reduce taxes by understanding your tax situation and when to implement tax-managed investment strategies.
25. We will have quarterly conference calls and available for face-to-face meetings.