Prestige Wealth Management Group

Retirement Distribution Specialists

Get to Know Us...

We guide and empower you to make informed decisions for your financial future through education, communication and excellence in service. No other wealth management firm in the area offers the combination of experience and comprehensive services... all under one roof.

31 State Route 12
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Personal CFO Services

"The New Standard in Personalized Wealth Management Services"

Prestige Wealth Management Group, one of the top independent wealth management firms in the country, provides customized planning solutions and a first-class client experience to high net worth individuals, families and business executives.*

We take great care to understand our clients' lifestyle, wishes, goals and family dynamics. After we develop a thorough understanding, we construct a detailed plan that is specific to our clients' wealth management and life goals. However, that is just the start of the process. In order to be effective, the plan must be monitored and updated to reflect new developments in our clients' lives and changes in laws. Our team of professionals remains in close contact with our clients to proactively address questions and ensure that every aspect of the plan is clearly understood, monitored and implemented effectively.

Some of the ways Prestige Wealth Management Group differs from other firms:

- ☑ Our extensive menu of **Personal CFO 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 situation.
- ☑ Our strong and consistent calendar of high quality newsletters, tax reports, webcasts, financial updates, media announcements and other articles.
- ☑ Our frequent schedule of client educational and appreciation events.
- ☑ Our personal service that features our best and most current ideas, suggestions and solutions

No other wealth management firm in the area offers the combination of experience and comprehensive services…all under one roof. It is what we call our *Personal CFO Services.*

* Per Goldline Research's 2009 Leading Providers Wealth Managers of the United States. Listing published in Forbes Magazine November 2009. Companies selected exceed the following criteria: RIA or IAR, fee-only or fee-based, 15+ years of experience, advanced certificates held, no unresolved lawsuits or grievances, comprehensive range of wealth management & financial planning services offered and previously included on regional wealth manager listing.

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Compare the list of services we provide as your *Personal CFO* to the services you receive today.

Investment Management	Your Current Firm	PWMG
Independent unbiased financial advice	☐	✓
Privileged access to all types of investment products	☐	✓
Investments matched to your needs and goals	☐	✓
Advance & Protect Asset Management Process	☐	✓
Proactive monitoring and rebalancing of investment portfolios	☐	✓
Allocations for 401(k)s and deferred compensation plans	☐	✓
Aggregation of all your accounts for easy viewing and accurate planning	☐	✓
Develop plans for stock options, restricted stock and concentrated positions	☐	✓

Retirement Income & Distribution Planning		
Analysis and determination of your retirement income needs	☐	✓
Retirement plan review and analysis	☐	✓
Recommendations for the best distribution strategy from your retirement plans and IRAs	☐	✓
Establishing the probability of success for your retirement cash flow	☐	✓

Tax Planning & Preparation		
Pro-active tax planning, tax preparation and investment advice integrated under one roof	☐	✓
Complimentary review of your income tax return by our in-house CPAs	☐	✓
Management of capital gains and losses to minimize taxes	☐	✓
Tax preparation and accounting services for individuals and businesses	☐	✓
Business entity selection and formation services	☐	✓

Family Wealth Planning		
Analysis of your estate planning needs	☐	✓
Techniques to reduce your estate taxes	☐	✓
Review of beneficiary designations and asset titling	☐	✓
Establishing an Inherited IRA to continue your IRA for 70 years or longer	☐	✓
Assistance with the necessary financial steps to take upon the death of a loved one	☐	✓

Risk Management & Insurance Planning		
Analysis of your insurance needs and concerns	☐	✓
Planning for long term care needs	☐	✓

Client Services & Communications		
Quarterly reviews with your financial advisor	☐	✓
Regular ongoing communications to keep you informed of the markets and tax laws	☐	✓
Secure online access to your accounts	☐	✓
Quarterly newsletters to keep you apprised of the latest planning options	☐	✓
Entertaining and informative client events	☐	✓

Tax services by Prestige Wealth Accounting Group are separate from, and not affiliated with or endorsed by LPL Financial.

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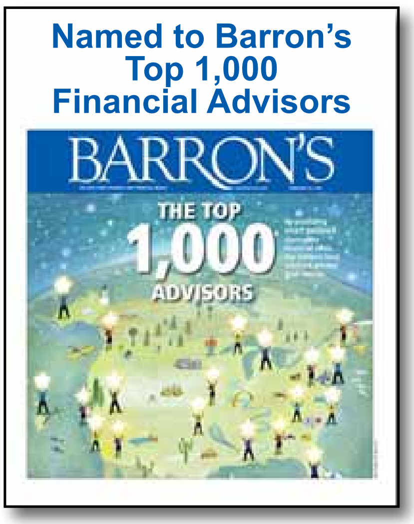
Recognitions

Roy Williams, CEO of Prestige Wealth Management Group, is ranked as one of the top Independent Advisors by leading publications. Highly regarded in his field, Roy has achieved numerous industry accolades.



2010
*Top 1% in America**

2009
*Top 1% in America**

*Top 100 Independent Advisors in America and #2 in New Jersey***

For the Second Year Running, Barron's has named Williams:

- ***Top 1% in America***
- ***One of the Top Three Independent Advisors in NJ***
- ***Top Independent Advisor in Hunterdon County, NJ***

*Ranking based on factors including assets under management, revenue produced for the firm, client satisfaction, regulatory record, and philanthropic work, *Barron's Magazine February 2010 and 2009.*

**Ranking based on assets under management August 2009.

Roy is often sought out by the national and local media for his experience and knowledge of financial matters. His insights appear in The Wall Street Journal, MarketWatch.com, BusinessWeek, and locally in The Star-Ledger and The Hunterdon County Democrat.

He is a frequent guest on CNBC. Please visit our website to view his recent appearances on Squawk on the Street and Power Lunch.

And Prestige Wealth Management Group has been ranked ***One of the Top 10 Wealth Managers in America*** by Goldline Research.*

*See Page 2 footnote for selection criteria.

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Doing Business with PWMG

Ease:

We have a dedicated in-house operations team to help transfer assets, make distributions, and answer your day to day operational questions.

Account Protection:

Your assets are held at LPL Financial—the nation's leading independent brokerage firm*. The LPL Financial SIPC Membership provides account protection up to a maximum of $500,000 per customer, of which $100,000 may be claims for cash. An explanatory brochure is available at *www.sipc.org.*

Additionally, through London Insurers, LPL Financial accounts have additional securities protection to cover the net equity of customer accounts up to an overall aggregate firm limit of $575,000,000 subject to conditions and limitations. The account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.

Corporate Snapshot of LPL Financial **

Brokerage & Advisory Assets	$279.4 billion
Client accounts	3.92 million
Advisors supported	Approx. 16,000
Employees	Approx. 2,400

** As reported in Financial Planning magazine 1996-2009.*

*** As of 12/31/2009*

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Our Commitment to You

Prestige Wealth Management Group was founded with the goal of assisting our clients in every aspect of their financial lives. We offer all clients personal services. For each of our clients we strive to help create financial stability and confidence to provide financial independence.

Our staff consists of experienced professionals with "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. We do everything in our power to keep our clients focused on where they want to go, advise them on how to get there, and continually remind them of the importance of maintaining a disciplined approach to realizing their dreams.

Our Team

Roy Williams, ChFC
Chief Executive Officer & Wealth Advisor

Roy is CEO and a principal owner of Prestige Wealth Management Group, with over 28 years of professional experience in financial planning and investments. He holds the Chartered Financial Consultant designation through the American College in Bryn Mawr, PA. Roy earned his degree in finance from Lycoming College in Williamsport, PA, and is a member of both the Financial Planning Association and the Society of Financial Service Professionals. Utilizing his extensive knowledge and experience in the financial industry, Roy has attained national recognition in the industry as a frequent commentator on CNBC and FOX Business. His insight is sought out by the top-tier financial media including The Wall Street Journal, Dow Jones Newswires, SmartMoney, Reuters and locally by The Star-Ledger, The Hunterdon County Democrat and others.

Highly regarded in the industry, Roy has achieved numerous industry accolades. Some of these notable achievements include, for the second year in a row, being named to Barron's Top 1,000 Advisors[1]. Barron's ranked Roy as one of the Top Three Independent Advisors in New Jersey and the Top Independent Advisor in Hunterdon County. In addition, Roy was ranked as one of the Top Financial Advisors in America awarded by Research Magazine's Winner's Circle.[2] In the recent issue of Registered Rep. Magazine, he was named #26 nationally of the Top 100 Independent Advisors in America and #2 in New Jersey.[3]

Roy enjoys travel, especially with his family. He is also passionate about horses and is a

[1] See Page 4 footnote.

[2] Since the FAs in The Winner's Circle represent each firm's "cream of the crop," and may represent their respective firm accordingly in the press and otherwise, each firm participates in the selection of their FAs according to The Winner's Circle criteria. In the interests of promoting best practices within the industry and serving the investing public, Firms are encouraged to nominate Financial Advisors that have proven to best serve their clients' needs with the highest levels of integrity and client focus. Services may include; effecting disciplined asset allocation models and providing services that cater toward individuals' broad financial planning needs

[3] See Page 4 footnote for selection criteria.

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Our Team (continued)

fine-wine and fine-dining enthusiast. Roy loves to cook for family and friends and on weekends he can often be found cooking on his outdoor BBQ or slow cooking smoker. Roy is active in many different charities especially those that support helping the youth of America.

Steven Linden, CPA
Chief Financial Officer & Wealth Advisor

Steve is CFO and a principal owner of Prestige Wealth Management Group, with over 27 years of professional experience in the financial industry. Through his extensive knowledge of accounting principles and the tax code he is able to offer a comprehensive approach to financial planning and investment strategies.

Steve is a member of the American Institute of Certified Public Accountants and the New Jersey Society of Certified Public Accountants. He earned his degree in accounting with honors from Queens College, CUNY, and achieved the CPA designation. Steve is highly regarded in his profession and dedicates time to speaking with individuals at educational workshops throughout the region.

Steve is a long-time, devoted New York Jets fan in victorious and tough seasons. He also cheers on the Penn State Nittany Lions. Steve enjoys cruises with his family. He also likes great food at niche specialty shops and restaurants. His sporting activities include kayaking and fresh water fishing. Steve also volunteers his time and talents to charitable work.

Thomas McCabe, CPA
Chief Operating Officer & Director of Accounting

Tom joined Prestige Wealth Accounting Group in January of 2009 as Director of Accounting and Chief Operating Officer. Tom brings with him more than 20 years experience in preparation of tax returns as well as advising high net worth individuals and small businesses on tax and accounting matters.

Tom came to Prestige from Merrill Lynch, where he was Vice President and Chief Administrative Investment Officer for the Merrill Lynch Trust Company. In that capacity, Tom managed the team that provided fiduciary investment and tax oversight and guidance to high net worth clients with a particular focus on alternative investments such as real estate, hedge funds, insurance, annuities and closely held businesses.

He began his career as an auditor with Deloitte and Touche LLP, where he specialized in the audits of financial services companies. Tom left public accounting to join Princeton University's investment administration team, where he rose to Assistant Director. After more than 10 years of service with Princeton, he joined a hedge fund, serving as its Vice President and Chief Operating Officer. He holds a B.S. in Accounting and an M.B.A. in Finance from Rider University and earned his CPA license in 1988. Tom is an adjunct Professor of Accounting at Rider University and sits on their Accounting Advisory Council.

Tom is an adventurer who enjoys active outdoor sports such as surfing and snowboarding. He is devoted to his three teenage daughters and giving back to the community. Tom is a teacher at heart and enjoys sharing his knowledge with others. He is

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very active in charitable work for local organizations such as the Hopewell Valley Chapter of the YMCA.

Yibin Yang, CFA
Vice President, Portfolio Manager

Yibin has over ten years combined professional experiences in equity research,financial analysis, business development, and strategic planning. Prior to joining Prestige, Yibin worked as an equity research analyst at J.P. Morgan and Bear Stearns. His main responsibilities included writing investment research reports, building financial models and providing investment advice to institution clients. In addition, his team was ranked twice in the 2008 and 2007 Institutional Investor All-America Research Poll. Yibin graduated from NYU Stern Business School with an MBA double majoring in finance and accounting. He was awarded the title of Stern Scholar for his academic achievements and inducted to the Beta Gamma Sigma honor society. Yibin holds the Chartered Financial Analyst designation and he is a member of the New York Society of Security Analysts.

In his spare time, Yiban enjoys golfing, fishing and spending time with his family.

Kenneth Paul, CFP®
Director of Financial Planning & Wealth Advisor

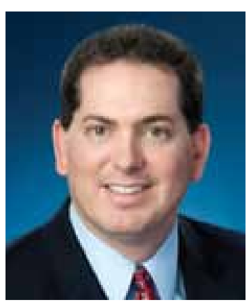
Ken has over ten years experience in financial services with a focus on personal financial planning and consultative advice. Prior to joining Prestige, Ken spent time with First Investors, Merrill Lynch and most recently, Vanguard. A graduate of Drexel University, Ken is a CERTIFIED FINANCIAL PLANNER™ professional, a licensed Health and Life insurance representative and holds his FINRA Series 7, 63 and 66 licenses.

Heading up the Financial Planning department, Ken's main duties are developing and revising detailed personal financial plans and presenting planning options to clients. Ken takes pride in upholding the Standards of Professional Conduct that set the ethical standards for CFP® professionals.

In Ken's down time, he helps out with charities that benefit animals and enjoys kayaking and mountain biking.

Gordon Shearer
Portfolio Strategist

Gordon joined Prestige with 10 years of financial services experience, having spent time with Broadway Trading, Remington Financial Group and most recently, Vanguard. A CERTIFIED FINANCIAL PLANNER™, Gordon's main responsibilities include proactively reviewing and monitoring portfolios and maintaining and updating financial models. Gordon is a graduate of Temple University, and was inducted to the Beta Gamma Sigma honor society. He is enrolled in the Masters of Taxation program at Villanova University of Law and holds several securities licenses with LPL Financial.



James Dolan
Operations Manager

Jim joined Prestige with over 12 years of financial services experience, most recently with First Investors Corporation where he provided operations

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Our Team (continued)

administration for multiple office locations. His responsibilities include application review and approval, reporting, analysis and trading as well as compliance supervision for the office. Jim holds a Bachelor of Science in Commerce – Business Administration from Rider University and several NASD Principal/Supervisory licenses.

Jim is a life-long NY Giants fan and hasn't missed a home game in 20 years.

Kathy Boyle
Director of Client Relations & Communications

Kathy joined Prestige Wealth Management Group with over 20 years of experience executing marketing and development plans for financial service organizations. At Prestige, she provides strategic oversight to all client relations and communications initiatives. Kathy is charged with leading the efforts to engage prospective clients, expand ongoing client appreciation events and educational seminars, and enrich the overall client experience. Previously, Kathy served as marketing manager and senior business analyst at Dow Jones & Company. She holds a B.S. in Marketing from the University of Delaware and is a proud and involved alumnus of UD.

Kathy is a devoted mom and enjoys spending time with her family and friends. She gets great satisfaction from lending her marketing expertise to charities that benefit children.

Cherie André Niro
Client Relations Manager

Cherie has over 10 years of professional experience in financial services. She graduated from the University of California Irvine with a degree in Criminal Law, and gained extensive experience in financial services while working as a Senior Internal Wholesaler at American Skandia and Sage Life. Cherie's responsibilities include developing new client relationships and management of special projects.

Cherie enjoys interior decorating and spending time with her family, especially her toddler son.

Steve Maiorano
Event Planner & Communications Manager

Steve Joined Prestige Wealth Management Group in May of 2010 with over 8 years of experience in marketing in the technology industry. He graduated from Rutgers University with a degree in marketing, and gained extensive experience in planning and executing marketing plans, creating collateral and web project management at SHI. At Prestige, Steve's responsibilities include planning and managing client events and coordinating communications to existing and prospective clients. In his spare time, Steve enjoys singing and participating in community theater productions, and lends his marketing expertise to those organizations to help generate audiences and increase membership.

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Get to Know Us

Robert J. Gardner, CPA
Tax Preparer & Reviewer

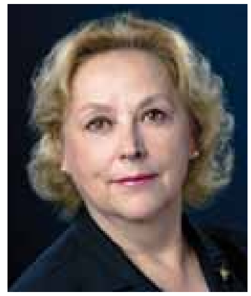
Bob has been practicing public accounting since 1985. He graduated from Rider University with a Bachelor's Degree in Accounting and a Masters of Business Administration. Bob's work experience includes five years at Deloitte and Touche and 10 years as Corporate Controller for a Princeton, NJ based diversified holding company. He also has experience as a CPA practitioner specializing in tax and business planning for small and mid-sized companies. Bob is licensed by the Pennsylvania State Board of Certified Public Accountants.

Bob is an adjunct Professor of Accounting at Rider University. He is an avid sports fan and enjoys playing basketball.

Nathalie Pires
Tax Preparer & Staff Accountant

Nathalie provides expert tax preparation and bookkeeping services to our clients. She joined the Prestige Wealth Accounting Group team after graduating from Rider University. She brings with her several years experience preparing tax returns and financial statements as well as providing bookkeeping services for small businesses and non-profit organizations from her previous employment with a local accounting firm.

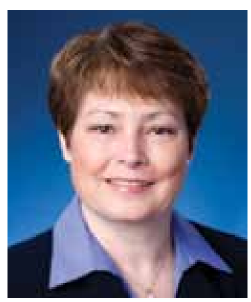
Nathalie is an accomplished and award winning vocalist.



Barbara Corrado
Administrative Assistant

Barbara has over 25 years experience in banking and investment management. Prior to joining Prestige Wealth Accounting Group in March of 2009, she was a Senior Specialist in the Investment Oversight Group at Merrill Lynch Trust Company. Barbara began her career in banking where she was the Fed Funds Trader and Assistant Manager of the Money Desk. Barbara has joined Prestige Wealth Accounting Group to assist in daily business operations and office administration.

Barbara enjoys the theater, especially attending the ballet in NYC.



Eileen Francavilla
Director of First Impressions

Eileen graduated from St. John's University with a degree in Communication Arts. Throughout her career she has worked as an Administrative Assistant for advertising and marketing firms in New York City and in New Jersey. Eileen's responsibilities include welcoming clients, telephone reception, customer service and file maintenance.

Eileen enjoys spending time with her family and participating in power walking and other outdoor activities.

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PRESTIGE
WEALTH ACCOUNTING GROUP

PRO-ACTIVE CPA SERVICES...

HELPING YOU TO MINIMIZE YOUR TAXES AND SIMPLIFY YOUR FINANCIAL LIFE

Prestige Wealth Accounting Group offers PRO-Active CPA Services—our own brand of the highest quality tax and accounting services delivered in a pro-active and personalized manner. PRO-Active CPA Services means we stay on top of tax law changes and provide you with ideas and information specifically designed to help you minimize your taxes and simplify your financial life. Your dynamic life and the constant changes in tax laws demand PRO-Active CPA services.

To schedule an appointment...

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