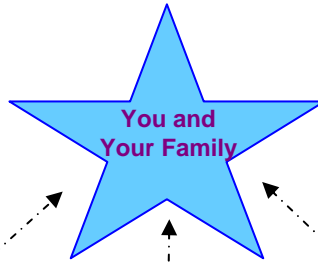


# THE ROLES OF YOUR WEALTH MANAGEMENT TEAM



The team's culture is focused on assessing your personal needs and risk tolerance, and then uses these assessments to focus on the ideas and plans that will achieve your specific goals throughout your life.



Estate Attorney

Insurance Advisor

Although this is not mandatory, we have found that most people do not realize the importance of dealing with estate planning issues and that issues need to be addressed regardless of your asset levels. We can either work with your attorney or a firm that is already a part of the GCD Wealth Management Team.

Although not mandatory as well, we have found that most people have a strong desire to leave money to their heirs or charity. In many, if not most, cases, some type of insurance is the answer. In addition there are many other issues such as disability, long term care, etc. We can either work with your agent or GCD can fulfill all your insurance needs.

Using our proprietary financial model to calculate the *required* rates of return at varying times of your life, we then work with you to design an investment portfolio that has the best probability of achieving these rates while always taking your risk tolerance into consideration. All along the way, we are looking at total wealth accumulation taking taxes, insurance, estate and other issues into consideration. Investment portfolios are created using fully-balanced money management philosophies implemented by institutional managers, not retail stock brokers. The results look something like this:

Asset Class

Asset Class

Asset Class

Asset Class

Asset Class

Asset Class

Examples of asset classes, depending on your risk tolerance and needs might include large cap growth, large cap value, small cap growth, international, municipal bonds, corporate bonds, hedge funds, managed futures, etc.

Money Manager

Money Manager

Money Manager

Money Manager

Money Manager

Money Manager

Managers are selected using a variety of factors referred to as the "Six P's": Philosophy, People, Process, Product, Progress and Performance. Such selected managers are further screened for those that compensate investors for the risk taken, not just for pure return. Please inquire further with GCD, on this process.

Securities offered through and under the supervision of Brewer Financial Services, LLC, a Member of FINRA/SIPC. Investment advisory services offered through Grossman, Cohen & Diamond, LLC, a registered investment advisor.