



CRESCENT

WEALTH MANAGEMENT



wealth management

THROUGH CUSTOMIZED STRATEGIES



W

ith great wealth comes great responsibility ...

Think back to the moment you first realized that you had achieved financial success. Remember how it felt?

There was a sense of accomplishment, to be sure, a feeling of contentment that the future seemed secure, and perhaps even a bit of euphoria as you considered the wealth of possibilities that lie before you. But along with the feeling of satisfaction quickly comes another realization: This is too precious to squander or leave to chance. It needs to be nurtured and tended. I need to take care of this.

You were right. Financial wealth can provide you with extraordinary opportunities -- if you take care of it and put it to work for you. Left untended or put to the wrong uses, though, and it can quickly dissipate. Even worse, it could create a tax burden for you and those you love.

Crescent Wealth Management understands the issues you face and the questions you need answered.

How do I achieve the right mix of assets and investments?

How do I maximize the growth of my investments while protecting what I've worked so hard to accumulate?

How do I evaluate the opportunities that are available to me?

How do I minimize my taxes?

What's the best way to share what I have with others?

How can I create a legacy that will continue into future generations?

The answers to these kinds of questions don't come out of a book or off of a shelf. They're maybe found in strategies as unique as the individuals for whom they're created.

Crescent Wealth Management is uniquely positioned to help you answer these critical questions, to provide independent, objective advice, and to customize plans that help meet your family's specific needs – for today, for your lifetime and for the generations to come.



Crescent Wealth Management

A trusted advisor for your specialized financial needs

Crescent Wealth Management is an independent financial services firm focusing solely on the wealth management and preservation needs of affluent individuals and families. We have an unwavering commitment to help meet the financial needs of your family and your business. Knowing you have financial planning strategies in place, you have the freedom to enjoy life to its fullest, whether through starting a new business venture, engaging in philanthropy, traveling the world or even just taking a break. The possibilities literally become limitless. We can provide you with a wide array of financial tools, including:

- Portfolio review and asset allocation
- Traditional and alternative investments*
- Retirement planning*
- Life insurance policy review
- Tax-reduction strategies
- Corporate benefit packages
- Estate planning, including funding mechanisms
- Charitable giving strategies

Whether your desire is to be an active participant in managing your assets or you want to turn it over to an experienced professional so that you can pursue your life's passions, Crescent Wealth Management is your trusted advisor and your partner in helping you achieve the pinnacle of financial success.

Wealth Management

Investment strategies

Today's financial landscape has a host of tools available to help the successful individual achieve their investment goals. The keys to investing success may be found in a diversified portfolio and a long-term view that understands the historical and cyclical nature of the markets.¹ Crescent Wealth Management uses sophisticated investment analysis tools to provide you a highly personalized approach to investing. We listen carefully to learn about your family's needs, your financial goals and your risk tolerance to build a portfolio of investments that will help to serve you both today and well into the future. We can offer a full range of products, including:

- Mutual funds^{2*}
- Equities*
- Annuities^{2*}
- Fixed income investments*
- Alternative investments^{3*}
- Separately managed accounts
- Retirement plans*
- 529 plans*
- 401 (k) plans*

Once a portfolio is developed, we continuously monitor its performance and work with you to help maintain an appropriate balance as investment conditions change.

Funding the future

Retirement planning

The ability to enjoy a secure and comfortable retirement is a direct result of your foresight and we can help you manage your investments and preserve your wealth by planning ahead. With advances in health care, many of us will enjoy life spans into our 80s or even our 90s. That means a retirement planning strategy may well need to provide an income for two decades or more. Our retirement planning services include:

- Needs assessment
- Retirement income modeling
- Benefits analysis
- Distribution options
- Long-term care protection

In helping you create a realistic plan for retirement, we provide you with an analysis of your current financial picture, examine your resources, and discuss your retirement goals and your investment horizon. We then map out a strategy for reaching your goals within your desired time frame.

Wealth Preservation

Estate planning strategies

An estate plan is designed to serve two goals: to help protect your finances during your lifetime and to provide the maximum opportunity to carry out your wishes after your death. A properly structured estate plan can help minimize the impact of death taxes and estate settlement costs, allowing you to gain the fullest use from your wealth to amply provide for your loved ones and leave a legacy for future generations. Without an estate plan, you run the risk of having the assets you spent a lifetime accumulating significantly diminished by taxes. Your family could be faced with the difficult decision to sell treasured assets, and your estate could become entangled in the courts.

Crescent Wealth Management's professionals can assist you with creating a well-designed estate plan that can help meet your financial needs now and into the future and carry out your wishes after your death in the most cost-effective manner possible. Among the strategies we have at our disposal to serve you are:

Estate tax reduction techniques. Perhaps the most critical aspect of estate planning is determining your current estate tax liability and developing strategies to minimize estate settlement costs. This process can have a dramatic impact on the amount of wealth you will be able to transfer to the next generation, especially given the uncertainty of estate tax legislation. We will help you develop a plan that takes full advantage of available tax credits and deductions to ensure that your heirs are not unnecessarily financially burdened.



Life insurance analysis. Life insurance can play a powerful role in estate planning. We will carefully review your estate's need for liquidity and make recommendations on how to leverage life insurance to provide your family with a cost-effective strategy for paying estate settlement costs.

Qualified plan distribution. We will analyze strategies to help reduce income and estate taxes that are levied on qualified plan distribution at death.

Family gifting strategies. Many individuals opt to give gifts to their loved ones during their lifetimes instead of waiting until after their death. The gift can help you avoid a tax burden. If you have a desire to retain a level of control over a gift, we can discuss the options available to achieve that goal.

Charitable planning. Many wealthy individuals choose to use their estate to benefit charitable organizations that serve causes they support. This type of giving can also provide valuable tax benefits for yourself and your family. We can create a strategy that helps you leave a philanthropic legacy.

A Lasting Legacy

Life insurance and wealth transfer

Assuming favorable underwriting and cost of insurance charges, life insurance plays an extremely valuable role in preserving and transferring wealth. Used to its full advantage, it can be a very cost-effective strategy to pay death taxes and estate settlement costs, to support charitable causes that are important to you, and to pass on wealth to future generations.

Crescent Wealth Management has access to an extensive network of life insurance carriers to craft policies to help meet your specialized needs. Our Underwriting Advocacy Program, provided through our affiliation with National Financial Partners Corp., provides the opportunity to obtain more favorable underwriting offers, which can result in lower costs and greater benefits. Our Policy Analyst™ life insurance review system ensures that the planning you've previously done remains competitive and current.



Entrepreneurial Support

Executive benefits

Companies thrive when their key executive(s) feel valued. Crescent Wealth Management provides the knowledge that help corporate clients design, implement, analyze and administer executive benefits programs. We have access to an extensive portfolio of products, including:

- Non-qualified deferred compensation plans
- Supplemental executive retirement plans
- Group term carve-out programs
- Split-dollar plans
- Long-term care programs
- Supplemental disability plans
- Compensation consulting

Our professional experience enhances our ability to help you with the corporate benefits planning process. We work first to define your organization's needs and then to offer continuing support to measure plan performance during implementation. Additionally, we use advanced technology to deliver information directly to you via customized and secure Web sites, relieving your human resources department of the responsibility.

Services to Financial Professionals

The value of collaboration

As an attorney, CPA or other financial professional, you know that your clients often look to you for recommendations outside your specialization. Or, you find that the best tool to help your client meet his financial needs requires the assistance of a qualified investment or insurance professional. Crescent Wealth Management helps you expand the range of services you can offer to clients, while maintaining your central role as your client's trusted advisor. We are committed to forming strategic alliances that provide CPA's and attorneys with access to a high level of experience in the implementation of insurance, investment and corporate benefit programs. We can offer you and your clients assistance in:

Asset Management

- Investment goals and risk profile
- Portfolio analysis
- Personalized portfolio management

Estate Planning

- Tax-efficient wealth transfer
- Estate liquidity needs
- Estate tax reduction strategies

Business Planning

- Corporate benefits
- Business succession planning
- Non-qualified deferred compensation
- Key person insurance
- Group retirement plans



Risk Planning

Life insurance programs
Income protection planning
Long-term care insurance
Disability insurance

Crescent Wealth Management's professionals maintain high ethical standards. Throughout the relationship, you can depend on us to support you in providing a high level of client service. In keeping with this philosophy, we have a contractual obligation and a professional commitment to uphold stringent professional standards for working with CPA firms and attorneys. This includes a sharp focus on:

- Clear client disclosures
- Objectivity, due to no quotas or proprietary products
- Competency and a high level of experience
- Confidentiality of all your client files

The Company We Keep

The strength of independence, the power of affiliation

Comprehensive wealth management solutions require a full understanding of your unique circumstances and how each decision affects your overall financial goals. In light of constant changes in technology, regulations and industry providers, it's never been more important than it is right now to have access to market-leading investment professionals with leading insurance providers.

Crescent Wealth Management is an independent firm that is able to meet a wide range of your needs – from life insurance to investments, from corporate benefits to strategic alliances with CPAs and financial institutions.

At the same time, we are able to offer you the benefits of our affiliation with National Financial Partners Corp. (NYSE: NFP). NFP consists of more than 1,800 individual professionals at more than 350 firms that are committed to the high standards of professionalism and service. This affiliation is based on a profound commitment to help ensure that our clients have objective, unbiased advice, as well as access to the financial capital, intellectual knowledge, regulatory compliance support and technology.

Access to such a strong array of resources enables Crescent Wealth Management to:

- Form relationships with the leading manufacturers of financial products and solutions, giving you greater choice in competitive products and services.
- Research and analyze new capabilities to better serve you and plan for your individual and corporate needs.
- Utilize technology that aids in comparisons, data analysis and access to individual financial information.
- Form strategic alliances with other financial professionals to offer you comprehensive solutions.

Our ongoing relationship with NFP allows us to stay current on creative strategies in the industry to help you build, manage and preserve your wealth. Through specialized training opportunities, marketing conferences and the NFP Web site, we are constantly updating our knowledge to serve your evolving financial needs. NFP is a public company with significant resources. As part of a large, national organization, we have access to those resources and can employ them in the development and execution of innovative, customized solutions for our clients.





AS A RESULT, YOU HAVE ACCESS TO A BROAD
RANGE OF SERVICES DESIGNED TO HELP YOU
BUILD, MANAGE AND PRESERVE WEALTH FOR
YOURSELF, YOUR FAMILY AND YOUR BUSINESS.

**Offered through NFP Securities, Inc.*

¹*Diversification does not protect against loss.*

²*Mutual funds and variable products are sold by prospectus only. You should consider the risks, charges and expenses before investing in a mutual fund or variable product. The prospectus contains this and other information about the fund and underlying funds of variable products and you can obtain a prospectus from your financial advisor. Read the prospectus carefully before you invest.*

³*Alternative investments involve a high degree of risk, often engage in leveraging and other speculative investment practices that may increase the risk of investment loss, can be highly illiquid, are not required to provide periodic pricing or valuation information to investors, may involve complex tax structures and delays in distributing important tax information, are not subject to the same regulatory requirements as mutual funds, often charge high fees which may offset any trading profits, and in many cases the underlying investments are not transparent and are know only to the investment manager.*

www.crescentwealth.com



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NFP Securities, Inc. does not provide legal or tax advice.