

POSNER WEALTH MANAGEMENT

of Davenport & Company LLC



Wealth Management for
Individuals, Businesses & Non-Profits

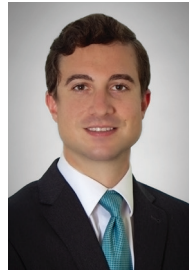
Securities & Advisory Services offered through Davenport & Company LLC
600 East Water Street | Charlottesville, Virginia 22902 | www.investdavenport.com

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We are a team of investment professionals with more than 37 years of combined investment industry experience. And we are family. This matters to you because it makes our approach to wealth management personal, generationally capable and powerfully collaborative.

The success of our practice comes down to building strong relationships and adding value in a way that helps you worry less about your financial life. To this end, we are pleased to offer you a host of services aimed at making your life easier.

What Davenport can do for you and your clients:

- **Investment Portfolio Analysis**
- **Wealthcare**
- **Insurance Reviews**
- **Retirement Services**
- **Cost Basis Research**

Investment Management & Analysis

The heart of what wealth managers do is to help clients manage their investments. Whether the goal is to preserve wealth, grow assets, or generate income, Posner Wealth Management has the experience and expertise to develop suitable solutions.

With Davenport's extensive resources, we can construct portfolios using stocks, bonds, exchange traded funds, and premier mutual funds or asset managers from around the country. And if you are interested in investing your money in the same straightforward strategies that we use in our own Profit Sharing Plan, we can introduce you to Davenport Asset Management, Davenport's money management group responsible for managing nearly \$5 billion.

Complimentary Analysis

One of the simple truths of the investment world is that investors don't always have the time to understand what they own or how their investments work together. That's why they have an advisor. It is never a bad time to have another financial professional take a look at your portfolio.

With our Portfolio Analysis service we can analyze:

- **Overlap:** the extent to which managers and mutual funds hold similar securities
- **Allocation & Diversification:** the mix of investments across asset class, geography, sectors, style, etc.
- **Fixed Income Characteristics:** maturity, duration, credit quality, yield, price, etc.
- **Equity Characteristics:** dividend, yield, price/earning, price/book, etc.
- **Analysis of Managers and Mutual Funds:** personnel, philosophy, risk & return vs. peers, etc.
- **Risk & Return Characteristics of Total Portfolio:** is it suitable for what you are seeking to achieve

Whether it is analyzing your personal investments or reviewing your 401(k), Davenport can help you get your arms around your investments.

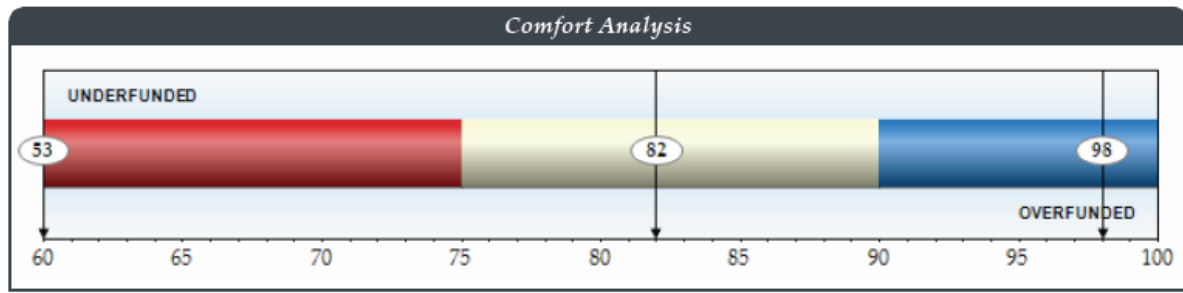
The Risk of Over-concentration:

Over-concentration in the stock of a single company can result in increased risk to a portfolio. It is not unusual for shareholders to become "comfortable" with an overweighted position in a stock that they have owned for a long time. Their comfort can lead them to mistakenly dismiss or overlook the risk of over-concentration. We work with clients so they don't fall victim to such misguided comfort. Posner Wealth Management, backed by the resources at Davenport, we can help you thoughtfully and strategically diversify highly concentrated positions.

Wealthcare

Through Davenport’s powerful and dynamic goals-based analysis, called Wealthcare, we can help you answer the most important question, “Am I on the right track to meeting my goals? Am I still ok?”

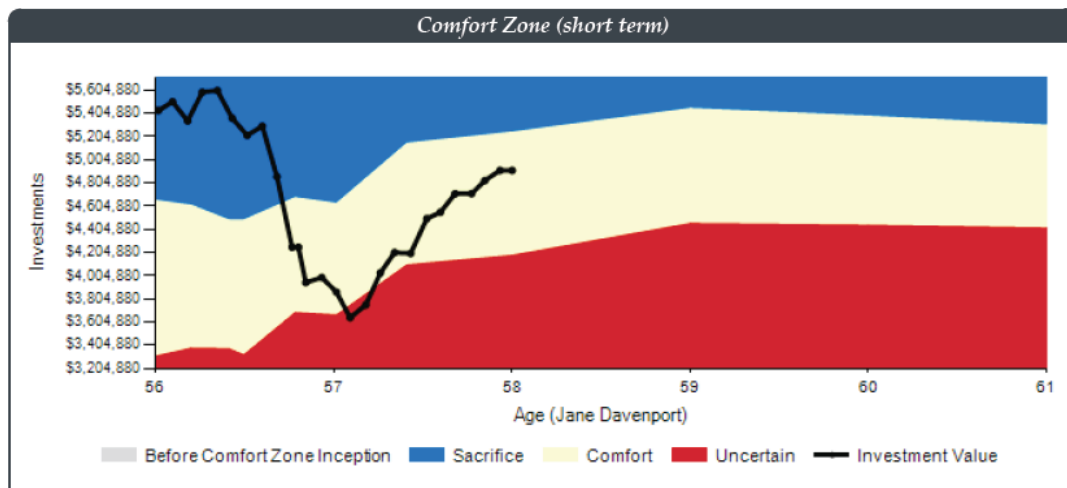
Wealthcare combines goals-based guidance with sophisticated statistical modeling tools to create an effective way for you to pursue your most important goals without undue lifestyle sacrifice or unnecessary investment risk*.



NAME	SIMULATION METHOD	COMFORT LEVEL	STATUS
1 <i>Ideal</i>	Monte Carlo	53%	UNCERTAIN (UNDERFUNDED)
2 <i>Recommended</i>	Monte Carlo	82%	COMFORT
3 <i>Acceptable</i>	Monte Carlo	98%	SACRIFICE (OVERFUNDED)

■ SACRIFICE (OVERFUNDED) . Unnecessary sacrifice to lifestyle or undue investment risk.
■ COMFORT. Sufficient confidence without undue sacrifice, changes to goals likely to be minor and manageable.
■ UNCERTAIN (UNDERFUNDED) . Confidence is too low, changes to goals may be necessary now and into the future.

Wealthcare takes a fresh approach to evaluating your future. It finds your “comfort zone,” that place where their life goals and investment actions are in balance. It shows your life in a dot and allows you to track that dot thereafter.



The projections or other information generated by the Davenport Wealthcare Process regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual results, and do not guarantee future results. Results may vary with each use and over time. Asset allocations cannot eliminate the risk of fluctuating prices and uncertain returns.

*No graph, chart, formula, indicator can guarantee profit of any nature in the stock market and should not be relied upon solely in making investment decisions. Investing in stocks always carries some degree of risk. Past performance is no indication of future results.

Insurance Reviews

Insurance can be complex. That's why Davenport offers the services of a highly experienced insurance specialist who can provide a complimentary analysis of your client's insurance needs (for life, disability, and long-term care) and review existing policies to ensure that a proper insurance plan is in place.

There are a number of reasons why you should be considering a review of your Insurance:

1. Needs change.

Often term insurance is purchased to protect a growing family, but as wealth accumulates and assets grow, estate planning needs become more important. Having the correct product in the correct amount can make a big difference in how successful a plan is at the time of death.

2. Insurance companies have ratings too.

If you own insurance with a company whose ratings have declined, a move to a stronger carrier might be in order. Contracts are guaranteed by the issuing companies; the better the company, the stronger the guarantee.

3. New contracts may offer better riders and stronger guarantees.

Do you remember when car windows had to be rolled up and down? Power windows were an expensive option at one point, right? And now, practically all cars have power windows. The issuers of insurance contracts respond to consumer demand just as the manufacturers of automobiles do. The features available on a newer policy might be appropriate for you.

4. Policy performance is affected by markets and interest rates.

An under-performing policy might require additional funds to remain healthy. Better to plan ahead than be caught off guard.

5. Term insurance is meant to be temporary.

However, many contracts offer the right to "convert" the temporary insurance to a permanent plan. Knowing and documenting any conversion options your client has may prevent the unintentional lapse of a policy.

6. The beneficiary chosen at the time of policy issue may not be the correct beneficiary today.

Death, divorce and incompetency are just a few reasons to revisit this aspect of an insurance plan.

Retirement Services

A retirement plan offers many benefits to your clients, their businesses, and their employees. Retirement plans provide an easy and disciplined way for employees to achieve financial security when they are ready to retire. In addition, the Internal Revenue Service and Department of Labor guidelines give significant tax advantages, tax-deferred growth, and other incentives to businesses that establish these plans. Recent tax law changes have made it more appealing than ever to establish and contribute to a retirement plan.*

Posner Wealth Management can serve as consultants and facilitators to help you evaluate your retirement plans.

We can coordinate or review:

- Plan selection and design
- Plan installation
- Plan documents
- Provider search and analysis
- Plan communications
- Plan record-keeping and administration
- Investment alternatives to address your particular needs

Three of the most popular plans are:

- Simplified Employee Pensions (SEPs)
- SIMPLE IRAs
- Solo-ks

Other plans include:

- Profit Sharing Plans
- 401(k) Plans
- Defined Benefit Plans

***Different plans are right for different situations.
We can help you determine what is right for you.***

*Davenport & Company is a financial services firm and does not provide tax or legal advice. Please consult your professional accounting or legal advisors prior to acting on any information provided by us that may have an effect in these areas.

Other Services

At Davenport we can provide a variety of other services for individuals and institutions:

For Individuals:

- Investment Research on Stocks, ETFs, Mutual Funds or Asset Managers
- Annuity Reviews
- Date of Death Portfolio Evaluations
- Performance Calculations
- Reviewing Ownership Structures & Beneficiary Designations
- Gifting & Charitable Giving Strategies
- Cost Basis Research

For Businesses:

- Merger & Acquisition Advisory Services
- Valuations of Business and Their Listed & Unlisted Securities
- Fairness Options and Other Financial Advisory Services
- Full Array of Investment Banking Services to Banks, Thrifts, and other Financial Institutions

About Davenport & Company



Davenport Charlottesville Office
600 East Water Street
Charlottesville, Virginia 22902

Davenport & Company has been a trusted financial advisor to generations of families and institutions since 1863. We offer a complete range of investment services, including comprehensive stock and bond brokerage, investment management, research, financial planning, insurance, public finance and corporate finance services—all built upon a commitment to helping our clients reach their financial goals.

For more than 150 years, Davenport & Company has been building wealth and earning trust.

DAVENPORT & COMPANY

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