COMPREHENSIVE SERVICES FOR ALL OF YOUR FINANCIAL NEEDS

WILLIAM J. CHRISTIE ASSOCIATES, INC.

HELPING YOU NAVIGATE THE FINANCIAL WORLD

Finances are just one aspect of your life – a life that is filled with activities, relationships and pressing priorities. How much time do you want to spend researching and navigating the intricate financial issues that could impact your future? While you're an expert at your career or hobbies, wouldn't it help to have a team of financial professionals guide you with your important financial decisions?

WE CAN HELP

For nearly four decades, the financial advisors of William J. Christie Associates, Inc. have helped business owners, executives, physicians, retired professionals and non-profit organizations by removing the burden of financial management. We work closely with each of our clients to guide them through the decisions and events that shape their lives.

A COMPREHENSIVE APPROACH

Here at William J. Christie Associates, Inc., we don't focus solely on investment strategies – we consider all of your life goals as part of our financial planning process. Plans are tailored to each individual's needs. Depending on your goals and objectives, we can help you:

- Develop a strategic financial plan designed to help you achieve your specific objectives.
- Navigate the obstacles that may arise as you work toward reaching your goals.
- Put effective insurance protection plans in place to help you address unexpected events.
- Evaluate your financial plan during your working and retirement years.

HELPING YOU PREPARE FOR YOUR FINANCIAL FUTURE

Whether you're 35 or 65, the decisions and plans you make today may influence your lifestyle and level of financial security in the future.

We can provide in-depth analysis and recommendations for all of your qualified and non-qualified plans, including your IRA and 401(k) plans. We can help you properly allocate your retirement portfolio to correspond with your overall financial goals and objectives. When you're ready to start drawing income from your retirement plans, we can develop a strategy designed to help you maintain a comfortable lifestyle. While in retirement, we will continue to evaluate your financial picture and put plans in place to help you leave a lasting legacy for your loved ones.

AT THE CROSSROADS

The critical period just before and after you retire is filled with more questions and important decisions. The choices you make now can have a significant impact on your quality of life in retirement, and there are a number of factors involved that must be carefully considered.

As retirement draws near, we can work with you to:

- Design a strategy for converting your savings into retirement income.
- Consolidate your retirement savings and simplify your distributions by rolling over your 401(k) or pension assets into a traditional or Roth IRA, or other qualified plan.
- Structure and invest your retirement assets in a way that attempts to manage the impact of taxes and short-term market volatility.

PREPARING FOR THE UNEXPECTED

Unfortunately, we cannot anticipate every turn of life's journey. Without proper coverage, an unexpected death could cause your financial plans to collapse, and a disabling injury or illness could drain away the assets you've accumulated. While no one likes to think about the possibilities of death, disability or long-term illness, we can assist in preparing for these possibilities as a vital part of achieving your long-term goals.

In addition to managing your investments, we can also help you evaluate your essential insurance needs in the areas of life, disability, long-term care, and business protection. We can discuss contingency plans and targeted savings strategies to help ensure that you and your loved ones are cared for and your legacy is protected.

As part of this process, we help you:

- Assess the appropriate level of insurance you may require at various times in your life, highlighting any gaps that should be addressed.
- Review and analyze the current policies you already have in place.
- Determine the optimal time to start thinking about long-term care insurance, which is designed to help cover the costs of home care and nursing home care.
- Demonstrate the affordability of various options, as well as the role that insurance may play in helping you accumulate and preserve wealth for family and charitable giving.

LEAVING A LASTING LEGACY

We can also assist with another critical piece of the long-term planning puzzle – helping you develop an estate plan for your family's financial future. A properly planned estate can:

- Preserve the assets you've accumulated over the years.
- Ensure that your assets pass on to your beneficiaries or charities as you intended.
- Enable faster transfer of assets by avoiding or at least accelerating probate.
- Provide for the continued financial security of your family.
- Keep the IRS from getting too much of the inheritance left behind.

A STRATEGIC PARTNER FOR YOUR BUSINESS

If you are a business owner, you face many challenges to achieving success. The time and energy you must commit to your business can be substantial. That's why, to help your business survive and grow, it is vital to have a resource who understands your needs and cares deeply about your success.

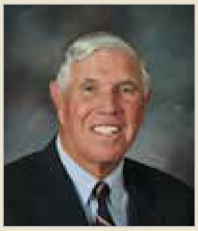
William J. Christie Associates, Inc. is that resource. Whether you are a seasoned executive, an up-and-coming professional, a business owner or a new retiree, you can find better uses for your time than trying to navigate complex financial issues.

As you seek to make your business more profitable, we will work with you to identify your business goals and recommend strategies to help you get there.

Our services include:

- Defined Contribution Plans - 401(k), 403(b), Profit Sharing, SEP IRA
- Defined Benefit Plans
- Executive Deferred Compensation Plans
- Business Insurance and Succession Plans
- Special Needs Planning
- Group Health Insurance Plans
- Voluntary Insurance Plans
- Asset Management Programs

WILLIAM J. CHRISTIE, *President & CEO*



William J. Christie leads this family-oriented business. A former Marine Corps officer, Bill started his career in insurance and financial services in 1966. He developed the principles and ethics that have shaped the company's style of conducting business. Bill provides a specialized level of services to retired and maturing individuals.

Born on Long Island, New York, Bill earned a Bachelor's Degree in Economics from Providence College. In 2011, he was awarded the honorary degree of Doctor of Public Service by his Alma Mater. He currently serves as a Trustee Emeritus of Providence College. Bill studied law at The Washington College of Law at American University. He also received graduate certificates from The Wharton School of Business and Purdue University.

Bill received his Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) designations from The American College. He has qualified for the Million Dollar Round Table for the past 44 years and is a current member of the Association of Advanced Life Underwriters, a prestigious organization of advanced professionals located in Washington, D.C. He is also a member of the National Association of Insurance and Financial Advisors. Currently he is a Registered Representative with The Investment Center, Inc. located in Bedminster, New Jersey.

Bill has served as a member of the Long Island Regional Board of The Bank of New York. A former President of the Board of Trustees of Good Samaritan Medical Center in West Islip, NY, he served on the Board for more than 25 years. Bill is also a Trustee Emeritus of Good Samaritan Hospital Medical Center in West Islip, New York. Active in charitable work for many years, he has been the past Chairman of the Special Gifts Committee of Catholic Charities while also serving as a Knight of Malta, a Catholic lay order that administers to the poor and less fortunate around the world. In addition, Bill has been supportive of many philanthropic activities both locally and globally.

Bill and his wife, Maryann, have been married since 1962. They have five children (including Emmett, their youngest son) and 16 grandchildren.

EMMETT P. CHRISTIE, *Executive Vice-President*

Emmett Christie heads operations in the Northeast. With over 20 years of experience in the field, Emmett carries on the proud tradition by specializing in the needs of young executives and entrepreneurial businesses.

Emmett was born on Long Island, New York and graduated from Providence College. He has earned the Chartered Life Underwriter (CLU), the Registered Employee Benefits Consultant (REBC), and Life Underwriter Training Council Fellow (LUTCF) designations from The American College. Emmett is also a ten-time qualifier for the Million Dollar Round Table and a member of the National Association of Insurance and Financial Advisors. Currently he is a Registered Representative with The Investment Center, Inc. located in Bedminster, New Jersey.

Emmett and his wife, Bridget, have four daughters. He is a third-generation past president of the Lions Club of Bay Shore. He presently serves as a Trustee of Catholic Charities, Diocese of Rockville Centre, and is active on his church's parish council. Emmett is also a Trustee of the Down Syndrome Advocacy Foundation, in addition to supporting numerous charitable endeavors on Long Island.

HELPING YOU ATTAIN LONG-TERM FINANCIAL SUCCESS

From insurance planning and asset management to benefits planning for business owners, the team at William J. Christie Associates, Inc. focuses on complete solutions and financial planning strategies for its clients. Our aim is to help you achieve your financial objectives so you can focus on those things in life that are most important to you.

From helping retired, maturing executives to working with established and growing businesses and executives in the United States, the company has access to products and services that mirror its commitment to its clients. With over a half-century of combined experience, the Christie Team is a valuable financial resource for a wide variety of people and organizations.

We would be happy to meet with you to discuss your investment needs and lifetime objectives. Please contact us to learn more about how we can help you simplify your financial life through comprehensive and personalized financial strategies.

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