
FOCUSED ON YOUR FINANCIAL GOALS



As a wholly owned subsidiary of NFP Corp., we have the advantage of a partnership with our parent company to provide services for all aspects of financial needs. Lenox Advisors is unique under the NFP umbrella, bringing together sophisticated solutions in wealth management, estate planning, insurance services, and financial planning.



YOUR LIFE. YOUR PRIORITIES.

Lenox Advisors offers comprehensive financial planning and wealth management solutions to high-net-worth individuals and their families. Whether you're focused on family, career, retirement, community involvement, or some combination of these goals, we can help you reduce financial decision-making chaos. We make it simple for you to access expert guidance tailored to your specific needs through a concierge approach—distinguished by a personal touch and exceptional service.

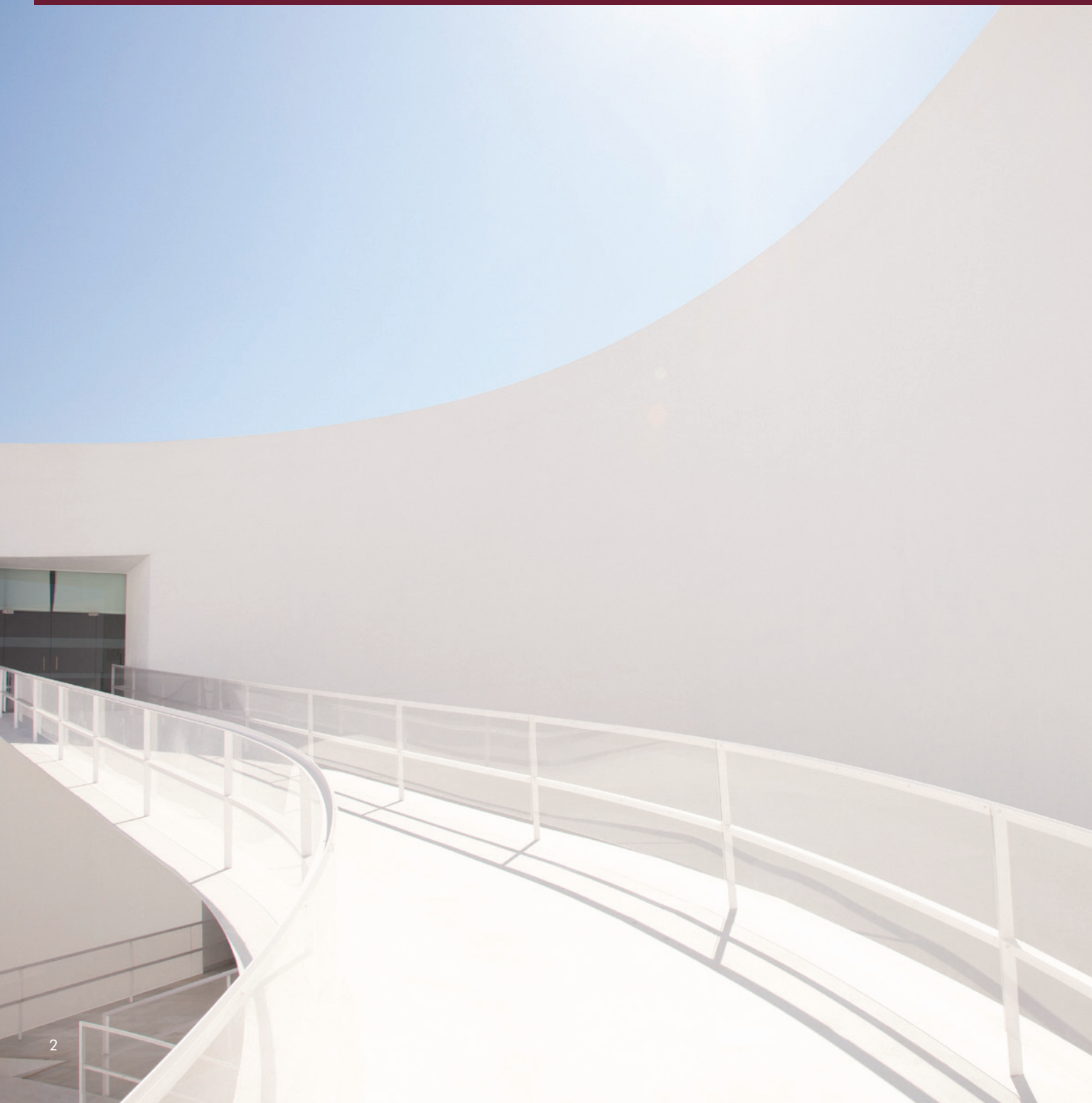
Part of your financial planning challenge may be that you require different professionals and advisors to meet a variety of needs. You may have a CPA to provide tax advice, an attorney to help make estate planning decisions, an insurance expert to review your protection and coverage, and an investment advisor to manage your assets. But what if:

- You had a single advisor acting as your primary point of contact to coordinate all aspects of your financial life?
- You felt confident that all parts of your financial plan were working in harmony?
- You had a personal “CFO” for your family, making sure that your long-term plans were staying on the right track?

Once we help you identify your financial priorities, we work diligently to coordinate efforts with each professional you depend on. The result is that we're all focused on the same overarching plan—yours.

At Lenox Advisors, you come first. Together, we make your most important goals a reality.

A ONE-ON-ONE RELATIONSHIP



We build close, personal relationships with a select group of clients who share our vision and values. Like our team, you become family. And because you're family, we go above and beyond for you, driven by a collective passion to help you make decisions that foster financial freedom.

GETTING TO KNOW YOU

Your Lenox Advisors relationship begins with your advisor, a knowledgeable professional who gets to know you as a person—not just another investor—and serves as your ongoing point of contact. We want to understand the many roles you may play in life: parent, spouse, business owner, career professional, community volunteer, and so on. Then we help you translate your needs, interests, and concerns into actionable plans for the future.

KEEPING THE CONVERSATION GOING

Our discovery process goes far beyond an analysis of your balance sheet. To get to know you, we ask a lot of questions—and keep asking. The questions are designed to help you identify your most pressing priorities and give us the information we need to address them. It's an ongoing conversation that helps you think through your priorities over time:

- Looking ahead five years from today, what has to happen to make you feel good about your progress?
- If you're married, what are some financial issues you don't agree on as a couple?
- Do you worry that your family won't know enough about your financial affairs if something were to happen to you?
- Do you have an estate plan beyond a will or basic family trust?
- What level of risk are you comfortable with in your portfolio?
- How should your assets be owned? Individual names, joint, tenants in common?
- How do you plan to care for parents or in-laws as they get older?
- Will your family be able to meet day-to-day expenses if anything were to happen to you?
- Did you sign up for long-term disability income insurance at work and, if so, what does it cover?
- Do you have enough money saved to live comfortably in retirement?

SOLUTIONS TAILORED TO YOU

Complete, Integrated Solutions

Through our partners at NFP, we leverage a financial planning platform that allows us to seamlessly integrate your entire financial life. The Lenox Personal CFO incorporates a range of financial planning components and analysis resulting in a clear strategy to help achieve your specific financial goals. Depending on your circumstances, these recommendations may include:

ASSET ALLOCATION

Research consistently shows that asset allocation* is the most important component of return variability, even more than securities selection. The allocation we devise for you typically includes not only traditional asset classes, but also a blend of equities, fixed-income securities and alternative investments. Additional details on our asset management capabilities appears on page 7.

CASH FLOW & RETIREMENT PLANNING

How close are you to achieving the retirement you envision? How much will it cost and have you accumulated enough to meet projected expenses? Your plan integrates investing with other potential sources of income, such as Deferred Compensation, a pension, or other retirement plans. You'll gain the benefit of our "what-if" scenarios, which illustrate the results of pursuing or not pursuing various withdrawal and income strategies, as well as retiring earlier or later than planned.

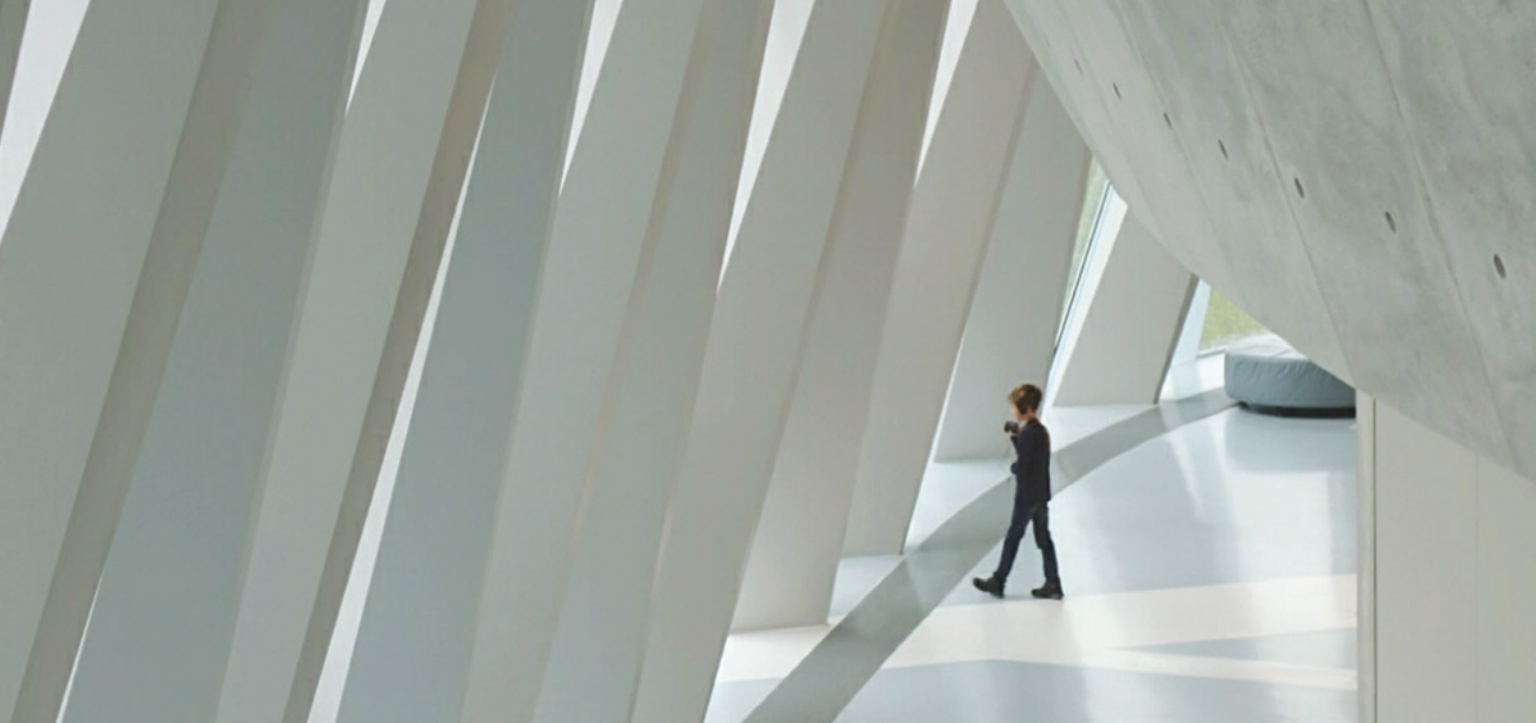
EDUCATION FUNDING

The increasing cost of higher education is well documented, and a variety of solutions can help you meet the challenge. We'll examine which approach might be best for you, given projected costs, available funds, and current ages of the children or grandchildren you wish to support.

ESTATE PLANNING

Our approach encompasses both tax minimization and your most personal goals. Depending on your objectives, your plan may include recommendations that can instill or pass on family values, minimize family turmoil, increase gifts to charitable organizations, and provide for heirs who may not have the experience or skills to manage substantial assets.

*Asset allocation does not guarantee a profit or protect against loss in declining markets.



PHILANTHROPY

Philanthropic giving can be surprisingly challenging, particularly when it involves contributions of stock, real estate, or other complex assets. We focus on what you truly wish to accomplish and strive to maximize benefits for both you and your recipients. Many clients ask us to help instill the philanthropic spirit in their children and other relatives through face-to-face meetings and educational efforts.

RISK MANAGEMENT AND INSURANCE STRATEGIES

The Lenox Personal CFO examines your current life, disability, long-term care, and other insurance coverages for gaps, and suggests how to fill them. Your plan may also include estate planning strategies, such as life insurance, to minimize tax erosion and provide heirs with liquidity to meet tax obligations and other expenses. A more detailed explanation of our risk management capabilities appears on page 9.

BRINGING YOUR PLAN TO LIFE

Once we agree on your plan together, we bring it to life for you. A highly trained team of Certified Financial Planners work alongside investment, insurance, and estate planning specialists to devise a comprehensive plan that helps protect and preserve your wealth. We implement your plan as it was designed and continually monitor and make adjustments to ensure that it stays on course—giving you the satisfaction of knowing that all the elements of your financial life are working together in concert with each professional you work with.

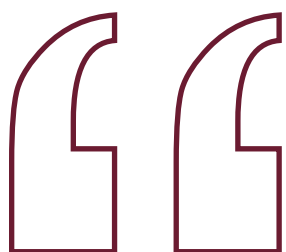
Sharing Family Values

Nowhere is the complexity of wealth more evident than in passing on your values to the next generation. Too many of our clients lament the fact that their children and grandchildren spend more than they should or have an outsized sense of entitlement. We created our Money-Smart Kids program to meet client requests for help with instilling financial literacy in their children.

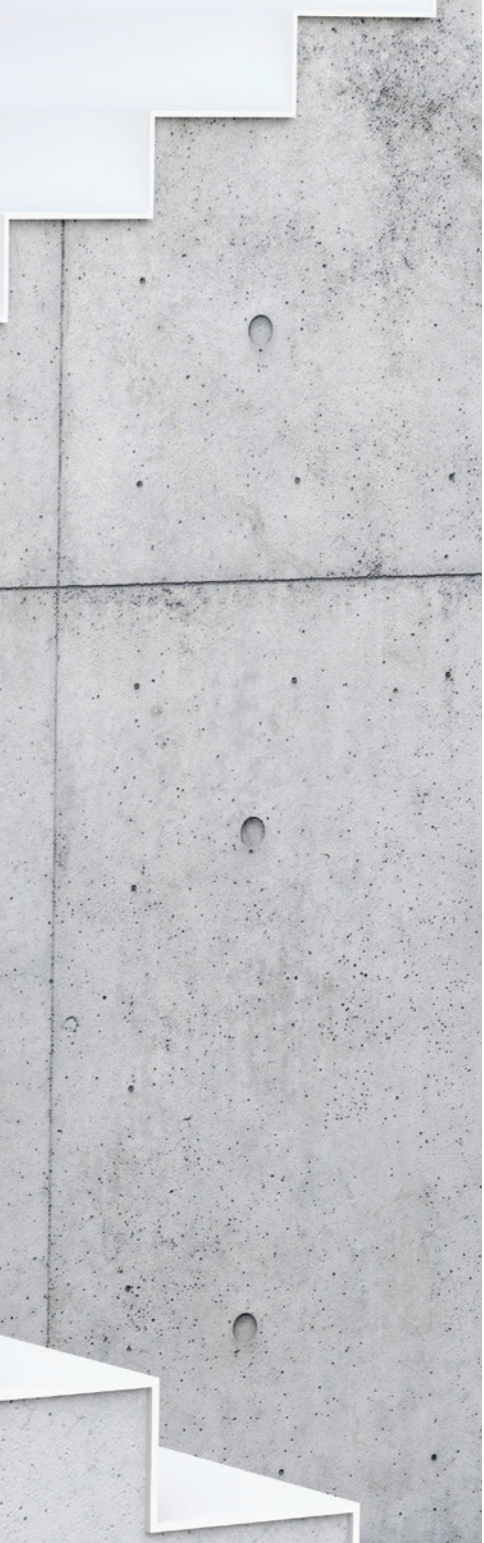
This information, along with lesson plans and activities, is available on our website. We're happy to assist you in:

- Promoting prudent spending and sound savings habits
- Fostering philanthropy
- Resolving family conflicts that stem from money
- Discussing the responsibilities that come with wealth and the good it can do when used thoughtfully

MANAGING YOUR ASSETS



Managing your wealth can be an intimidating process. We turn anxiety into empowerment by working with our clients to develop a set of financial goals and a game plan for achieving them.



We're small enough to provide you with personalized attention, but large enough to offer solutions that serve even the most sophisticated investor. We'll help you implement your asset allocation with carefully researched and selected combinations of active and passive investments, including exchange-traded funds, mutual funds, and limited partnerships, as well as separately managed accounts. We believe that this diversified, global approach offers the greatest potential for optimal risk-adjusted returns, whether your goal is to preserve or grow your capital. At the same time, a combination of actively and passively managed vehicles can help improve tax efficiency and minimize costs, while contributing to long-term performance.

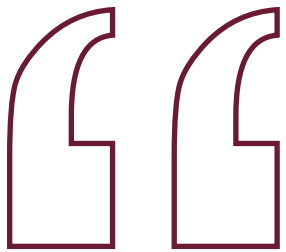
ALLOCATION MANAGEMENT

We've developed an extensive due diligence process to help you implement your asset allocation. The process identifies asset managers who meet our criteria for performance, style consistency, and organizational strength. Managers selected for recommendation are monitored on an ongoing basis to make sure they continue to meet our rigorous standards. We continually monitor the markets to ensure that you have the proper exposure to equities, fixed income, and alternative investments while simultaneously optimizing the mix of active, passive, and factor-based investing.

PERSONALIZED STRATEGIES

Depending on your desire for involvement in day-to-day investment decisions, we offer both discretionary and nondiscretionary approaches. No matter which approach you choose, you can be assured that we construct and manage your portfolio or make recommendations to conform to your objectives, time horizon, risk tolerance, and liquidity requirements. For example, if sustainable, responsible, and impact investing is important to you, we can tailor your portfolio to achieve it.

HELPING YOU PREPARE FOR THE UNEXPECTED



We focus on educating our clients so they can make informed decisions to protect themselves and their families.

Our roots are in the life insurance industry, so we understand risk and how to manage it effectively. We know that no single insurance provider has a monopoly on products or pricing. That's why we maintain extensive brokerage capabilities that enable us to choose from a wide variety of reputable carriers when implementing strategies for our clients in the following areas:

ANNUITIES

Annuities play a prominent role in retirement planning as they have the ability to hedge against market and longevity risk. Whether variable or fixed, annuities can provide guaranteed* predictable lifetime income. In addition, many variable annuities offer the ability to invest in the market with some downside protection.

DISABILITY INCOME INSURANCE

Are you concerned that your company's disability coverage may not protect the income gaps presented by bonuses, stock options, or other compensation? We maintain relationships with a variety of quality carriers, allowing us to compare coverage and select the one that best supplements any existing benefits you receive from your employer.

LIFE INSURANCE

Whether you're seeking life insurance to protect your family or as a component of a complex estate or business succession plan, we can help you implement effective strategies. Our risk management specialists and Certified Financial Planners provide innovative solutions for:

- Income replacement
- Non-qualified deferred compensation and executive carve-out programs
- Estate and gift-tax planning
- Key Person insurance, buy-sell agreements, and business succession planning

LONG-TERM CARE

The cost of services provided by nursing homes, assisted-living facilities and other long-term care providers is outpacing inflation and can place a severe strain on retirement and estate plans. Long-term care insurance, while invaluable, can be complex. Cost is typically a function of the length and extent of care desired, which is difficult to know in advance. We can help sort through the options and choose the one that best meets your needs for affordability, asset protection, and flexibility.

PROPERTY & CASUALTY INSURANCE

Choosing the right insurance products to manage the risks inherent with wealth is as important as choosing the right team to manage your wealth. Through our affiliation with NFP, we specialize in providing custom coverage for property ranging from luxury automobiles to specialty lines, such as aircraft, watercraft, and fine art. We also provide analysis and access to excess liability coverage including group excess liability.†

UMBRELLA LIABILITY INSURANCE

Your homeowners and auto insurance policies offer liability coverage up to specific limits. But is it enough? What if you're sued and found liable for damages? Umbrella insurance can mean the difference between preserving and losing your home or other substantial assets. We can help you determine the best way to spread your coverage among home, auto, and umbrella liability policies.

*All guarantees are contingent upon the claims-paying ability of the issuing company.

†Property and casualty insurance services are provided through NFP Property & Casualty Services, Inc.



MAKING THE MOST OF YOUR EMPLOYER BENEFITS

The benefits that you receive from your employer are an integral component of your overall compensation and a major contributor to your future financial security. And yet, many take these benefits for granted and don't give them the same careful thought as assets they purchased on their own. At Lenox Advisors, we collaborate with you to help you determine how your benefits can enhance your overall finances and whether there might be gaps that, if left unaddressed, could jeopardize your ability to reach important financial goals.

EXTENSIVE CORE BENEFIT OFFERINGS

We know the right benefits program can make all the difference in retaining key employees like yourself. Through our partnership with NFP, a national corporate benefits organization, we can provide your company with a robust core benefits program,* including:

- Best-of-breed products through preferred carrier relationships
- Advanced benchmarking and analysis tools
- Comprehensive decision and implementation support services
- Thought leadership and knowledge sharing

Our team will keep your company ahead of the curve by designing, communicating, and administering a competitive plan. Furthermore, we enable companies to offer their executives and key employees additional carve-out benefits they need to achieve greater financial security.

A COMPREHENSIVE APPROACH

Traditional group insurance plans often fall short of providing executives and key employees with adequate coverage. Within the NFP family, Lenox specializes in providing innovative solutions that encompass specialized carve-out programs for executives,[†] including:

Individual Disability Income Insurance

Group Long-Term Disability plans are designed for the average employee, not those who are highly compensated and receive much of that compensation through bonuses and/or commissions. With the key employee and executive carve-out programs available through Lenox Advisors, you can be assured of adequate coverage if you become incapacitated and unable to work. In addition, you own your policy so you can take it with you if you leave your employer. Individually owned disability policies offered through your employer also offer other benefits that policies you purchase on your own do not — namely, guaranteed issue and premium savings.



Long-Term Care Insurance

An increasing number of employers are offering long-term care insurance as part of their benefits programs. This coverage can protect you and your family from the devastating costs of nursing home, assisted living, home care, and other services required to facilitate such daily activities as eating, dressing, and bathing. Long-term care insurance offered as a corporate benefit is generally less expensive than coverage purchased on your own. Policies are also available to cover your spouse, as well as you, so that if he or she requires care, you may not have to stop working to assume caregiver responsibilities.

Group Variable Universal Life Insurance

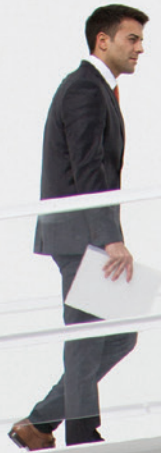
Life insurance offered as an employee benefit typically consists of term coverage that lapses when you leave your employer. However, Group Variable Universal Life Insurance is an individually owned, permanent policy that provides not only protection for the rest of your life, but also potential growth of cash value that can be used to supplement your retirement, pay for children's tuition, or meet other financial needs. Policies are offered on a guaranteed-issue basis and are completely portable if you retire or change jobs. What's more, they are generally less expensive, when offered on a group basis, than policies purchased independently.

*Employee benefit insurance services provided through NFP Corporate Services (NY), LLC.

†Executive benefits provided through NFP Corporate Services (NY), LLC.

ACTIVATE YOUR EXECUTIVE BENEFITS

Lenox Advisors is one of the few firms in the United States to offer what we call "active enrollment." Specifically, we meet with employees one-on-one to help them make informed decisions, seize the best opportunities, and then integrate the new benefit plans with their existing coverage. We then continue to be the ongoing point of contact to whom they can always turn for personalized counsel. The result is an integrated strategy in which benefits and other financial strategies work in concert with each other, not at odds, with your most important goals. Whether those goals include a comfortable retirement, legacy for loved ones, or protection against unforeseen events and expenses, you can depend on Lenox Advisors to provide you with the guidance you need to make informed decisions.



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We help our clients realize their goals by integrating and overseeing virtually every aspect of their financial lives.





SIMPLIFY YOUR FINANCIAL LIFE

Even the most organized individuals and families face financial surprises. When you choose Lenox Advisors, you can begin to simplify your financial life with the personal care and attention of a dedicated advisor. We'll help you identify your goals, create a financial plan, choose the right solutions, and invest and adjust your plan over time. Having a single advisor working on your behalf can help you reach your objectives with greater certainty.

For a complimentary consultation or to learn more about how Lenox Advisors can be your single source for financial advice, call us at 212-536-8700 or visit www.lenoxadvisors.com.

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