Rinehart Wealth Management
Greater Trust

<u>Rinehart Wealth Management: Customized, Comprehensive and Caring</u> August 31, 2012

As a Rinehart Wealth Management client, we are pleased you made the decision to partner with us. Since 1985, we have established a successful business model for financial planning and investment management that have greatly set us apart in our industry and allowed us to offer you sophisticated and tailored service. Here, you receive comprehensive, personalized solutions. There are three key components that set Rinehart Wealth Management apart from other wealth management firms; they also make us more personalized, and for you.

First, when you are a Rinehart Wealth Management client, you get the best we have to offer at your fingertips. Each client has a Financial Advisor who is the main point of contact for you. Our clients also have an Investment Manager who is responsible for strategically building your portfolio determining what assets go into each account. Additionally, each client has access to our special Financial Planning team who are all available to help you with more difficult planning issues. This model provides comprehensive wealth management and allows you to utilize the expertise of our entire team. Our clients are Rinehart Wealth Management clients, and we pay careful attention to you because we care.

Secondly, we have a Financial Planning process that is unique. We carefully developed it ourselves. It is a modular planning process which can be customized based on the unique needs of our clients. Our process gives our clients a clear, carefully crafted plan that is understandable and attainable. Though our Financial Advisors craft most of the planning advice for our clients, we also have a Financial Planning Team dedicated to frequently updating our process to guarantee the latest information is available to our entire firm. In addition, our Financial Advisors collaborate with our Financial Planning Team to resolve more complicated issues such as stock option plans, deferred compensation, etc. that have direct affects on retirement strategies. It is truly our team approach that gives us the ability to help you effectively plan your financial future.

Finally, we developed an Investment Process to give us the ability to analyze and screen individual stocks, mutual funds and exchange traded funds in our own office. Our goal is to design a fine-tuned approach for investing that will effectively address our clients' needs. With this comprehensive research, we can look at the information daily and update our analyses. This ability allows us to adjust your portfolio on a timely basis. The complexity of investing has become more acute as we have moved into a global financial community. It takes an experienced team to understand the world economy and apply that knowledge to develop strategies to fit specific preferences. We are that team and we strive to provide investment strategies and assets for each of our clients to ultimately meet their goals and at the same time adhere to their risk tolerance.

Although our investment process and the use of analytical software is an immense benefit to our clients, we have also made it a point to establish other unique investment strategies for our clients. We developed The Hybrid Solution, which helps us further diversify client portfolios. The Hybrid Solution represents 10-20 % of a portfolio and includes real estate, high-yield bonds, alternative investments, hedge funds, commodities, etc. Similar strategies have been used effectively by pension funds, large endowments and foundations for many years, but it is only recently that smaller investors have gained access to these various strategies through mutual funds and ETFs. The Hybrid Solution allows us to place positions in investment portfolios that act neither like equity nor like fixed income, and helps offset volatility in the market through added diversification in portfolios.

These components of our business model make Rinehart Wealth Management a different firm and one that specifically sets out to meet *your* needs. Thank you for entrusting us with your money and financial well being. As always, we want the best for our clients because we truly believe in providing greater trust. Please do call me with any questions you have as I am always interested in hearing what you have to say.

Warmest Regards,

Mary Rinehart
CEO, Rinehart Wealth Management