



HIGHTOWER

Strata Wealth Management

MISSION STATEMENT

“ As holistic wealth managers our commitment is to provide financial knowledge, strategies and peace of mind to our clients. Our goal is to preserve and grow our clients’ capital. ”

THE DIFFERENCE

ADVANTAGES OF OUR TEAM

Collaboration

Strata Wealth Management works as a cohesive team, offering each client exceptional personal service through the pooled resources of our experienced team of advisors and responsive support staff.

Innovation

Through our opportune educational programs and exchange of ideas, our goal is to provide state-of-the-art solutions to our clients to navigate complex financial decisions.

Partnership

We work with our clients' outside professional team, collaborating closely with CPAs, Attorneys, and other key advisors.

Risk Management

We help our clients consider the following:

- Financial Capital
- Physical Capital
- Human Capital

While we cannot predict the future, we can help plan for the unexpected and devote adequate time and energy to capital preservation strategies.

CORE VALUES & ETHICS

Client Centric

We believe our clients expect and deserve to receive strategies built upon objective, cutting-edge, professional advice.

Integrity

We commit to the highest standards of ethical behavior. We seek to avoid conflicts of interest, and strive for transparency with clients.

Advocacy

We are dedicated to being an advocate for our clients and will always place clients' needs first.

DEVELOPING A WEALTH MANAGEMENT STRATEGY

We know how hard our clients work for their money. They do it to build a meaningful life for themselves, their family, and their community. We work just as hard to help them achieve that life.

We are also proud of our work with the non - profit community. We not only help these institutions develop a comprehensive Investment Policy Statement (IPS), but help ensure their investments and mission work in concert with each other.

We provide a complete array of investment advisory services, along with fiduciary education, so that all involved remain good stewards of the funds with which they have been entrusted.

Before we develop any specific recommendations we take time to understand who you are as an individual or organization and what you want to accomplish with your wealth and your life/mission. We will work through the process together.

OUR WEALTH ADVISORY PROCESS

Charting a prudent course to financial independence requires a well-conceived, personalized financial plan with defined long-term goals. We recommend that you begin by taking a fresh inventory of what you have, where it is and what it's worth. Our wealth advisory consultative process has key steps that may result in a broad, cohesive plan for the future.

STEP 1: DISCOVERY

We will ask many questions to try to capture what matters most to you and fully understand what you want to accomplish with your wealth. We will talk about you, the kind of lifestyle you enjoy, what worries you and what you are passionate about. Our conversations will also explore your values, key relationships, total assets, preferred manner of communication, as well as the other professional advisors with whom you work. That way, we help you to connect all the facets to help your financial situation dovetail effectively.

STEP 4: MONITORING

As you would expect, we believe that ongoing communication is a vital component of our relationship with you. We are committed to keeping abreast of your changing financial needs, as such, your financial documents become the foundation of ongoing review, which means monitoring your portfolio at your request and when you feel that your circumstances have changed. We will then seek to make certain that your assets are positioned according to your evolving needs. If necessary, we will recommend adjustments to your strategy to address any alterations to your objectives.



STEP 2: ANALYSIS AND RECOMMENDATION

Based on your feedback, we will analyze your personal and financial information, including liabilities, we will also assess risks and identify potential threats to your financial health. At this meeting, we will present you with a comprehensive plan that addresses your income and cash flow needs, borrowing, asset protection, retirement planning, wealth transfer, philanthropy and other areas beyond investment management. We will take additional time to review with you all that was discussed, thus helping you to be comfortable with the proposed investment strategies and service providers before implementing your wealth plan.

STEP 3: IMPLEMENTATION

After presenting you with a detailed wealth plan, we work closely with you to implement your plan with an objective approach, paying close special attention to how the various parts of your plan affect, enhance and integrate with each other. Wherever appropriate, we will enlist added in-depth advice on issues we have identified in the fields, such as family-dynamics, estate planning, lending, tax planning and more. Whatever approach we decide on, we will help your investment plan stay on track.

SUMMARY OF SERVICES

With over 100 years of combined experience at a world class firm, Strata Wealth Management is able to offer a wealth of advice and services to our clients.

Comprehensive Financial Planning

- Net Worth and Asset-Allocation Analysis
- Education Planning
- Liquidity and Cash Flow Strategies
- Retirement Planning
- Business Succession Planning

Estate Planning and Philanthropic Services

- Wealth Preservation and Transfer
- Philanthropic Giving Strategies
- Private Family Foundation
- Private Trust and Trustee Services
- Family Wealth Advisory

Insurance Planning

- Life Insurance
- Annuities
- Long Term Care
- Disability Insurance

STRUCTURING & PLANNING

INVESTMENT MANAGEMENT CONSULTING

Investment Policy Statement
Opinion Based Research
Unified Managed Accounts
Institutional Consulting Services
Mutual Funds and ETF's
High Net-Worth Fixed
Income Strategies
Alternative Investments



RISK CONTROL & LIQUIDITY

Securities-based loans
Tailored Lending
Lines of Credit
Commerical and Real Estate Lending
Hedging & monetization strategies
Advice on concentrated or restricted stock
holdings
Global capital markets & trading



STRATA WEALTH MANAGEMENT BIOS



Jeffrey G. Sullivan, CIMA®,
Managing Director, Partner

Mr. Sullivan is a Managing Director and Partner at HighTower. He has over 26 years in experience from his previous firm, Morgan Stanley Smith Barney and its predecessor firms. His focus is on Investment Management Consulting for a variety of clients. They include trusts and high net worth families, foundations and endowments, and pension funds. With institutional clients, these services include Investment Policy development, selection of independent investment managers, on-going investment advisor due diligence, evaluating and monitoring performance, and setting domestic, global and international strategic and tactical asset allocation. All of these services are also provided to high net worth families and are combined with a host of comprehensive wealth planning strategies to provide the best service we possibly can.

Active in the respected IMCA (Investment Management Consultants Association), Mr. Sullivan focuses on ever changing government, trust and ERISA guidelines and Investment Manager Consultant standards within the industry.

Mr. Sullivan received his undergraduate degree in Economics from Princeton University in 1978, and is a graduate of the University of Pennsylvania's Wharton School of Business distinguished Investment Management Analyst Program, earning the Certification of Investment Management Analyst (CIMA).



Peter Lang, AIF®,
Managing Director, Partner

Peter Lang is a Managing Director and Partner at HighTower. He brings over 19 years of experience in the financial industry from his previous firm, Morgan Stanley Smith Barney. Mr. Lang focuses on dealing with high net worth individuals and non-profit organizations, and has developed broad experience in the area of Estate Planning, which is one of the important roles he plays on behalf of Strata Wealth Management.

Mr. Lang is an Accredited Investment Fiduciary, an outside course of study from the Center for Fiduciary Studies. The center operates in association with the University of Pittsburgh, Joseph S. Katz Graduate School of Business. Mr. Lang received his Bachelor of Arts Degree from Clark University in Worcester, Massachusetts in 1989.

Mr. Lang has served on numerous non-profit boards. He is the past president of People to People, where he served on the board for 10 years. He served on the Board of Trustees of the Jewish Federation of Rockland County. Mr. Lang also serves on the executive team of Leave A Legacy Rockland County; a collaboration of charities and professionals, which promotes planned charitable giving.

A life-long resident of Rockland County, Mr. Lang, his wife Rebecca, and their two children reside in Upper Nyack New York.

STRATA WEALTH MANAGEMENT BIOS



JOHN H. LANG,
Managing Director, Partner

John Lang brings over 40 years of experience in the financial services industry to his role as Managing Director, Partner at HighTower. His primary responsibility is for portfolio construction and investment management.

Mr. Lang and Ilse, his wife of over 50 years, reside in West Nyack, NY. They have 3 children and 8 grandchildren, and love to travel.



ROMAN A. CIOSEK, AIF®,
Managing Director, Partner

Roman Ciosek is a Managing Director and Partner at High Tower. He has over 15 years of experience in the Financial Industry, 13 years of which were spent at his previous firm, Morgan Stanley Smith Barney. As a member of Strata Wealth Management he has

developed a Wealth Management Practice that incorporates a holistic view on the client with an eye toward strategic and tactical solutions.

Mr. Ciosek is an Accredited Investment Fiduciary, an outside course of study from the Center for Fiduciary Studies. The center operates in association with the University Of Pittsburgh Joseph S. Katz Graduate School Of Business.

Mr. Ciosek is a member of Investment Management Consultants Association (IMCA) which is dedicated to higher education in the field of financial consulting.

Mr. Ciosek has also served on numerous non-profit organizations. He is the past president of the Port Chester-Rye Brook Rotary Club, of which he has been a member since 2001 and is currently on the board. He serves on the Rotary District Foundation as one of the trustees. Mr. Ciosek also sits on the board of the Sacred Heart Church in New York and the United Way of Westchester and Putnam.

Born in Poland and migrated to this country in 1980, Mr. Ciosek has spent the majority of his life in Westchester, New York and currently resides in Rye Brook with his wife Sandra. He received his Psychology and Business degree from the State University of Stony Brook.



STEVE M. AYER, CIMA®, AIF®,
Managing Director, Partner

Steven Ayer is a Managing Director, Partner at HighTower. He has been in the financial industry since 1994. His broad knowledge in economics, asset allocation, and alternative investments compliment Strata Wealth Management's

diversification strategy.

Mr. Ayer is an Accredited Investment Fiduciary, an outside course of study from the Center for Fiduciary Studies. The center operates in association with the University of Pittsburgh, Joseph S. Katz Graduate School of Business.

Mr. Ayer is a member of Investment Management Consultants Association (IMCA) which is dedicated to higher education in the field of financial consulting. He has received the designation of Certified Investment Management Analyst (CIMA), which is one of the premier industry designations from IMCA.

Mr. Ayer has donated both time and money to many community service programs, including New Haven Children's Hospital, Seaport Community Church, CrossroadMinistries, the UnitedWay of Southeastern Connecticut, and many more. Currently, Mr. Ayer is a member of United Way of Southeastern Connecticut's Finance Committee along with Chairing it's Legacy Circle. He received his Bachelor of Science degree from Southern Connecticut State University in 1994 where he majored in Finance and minored in Economics.

STRATA WEALTH MANAGEMENT BIOS



DEIRDRE J. PINO,
Business Manager/Registered Associate

Ms. Pino is responsible for operational and administrative functions. She can answer any account or service related question you may have as well as enter orders. Ms. Pino has been with Strata Wealth Management since 1991 and is invaluable to our team. There are few requests that she cannot accommodate. Feel free to call her to schedule an appointment with anyone on the team.



KERRIE R. HANNON,
Client Services Associate

Ms. Hannon is primarily responsible for providing our team with excellent client service and marketing support. She has been at Strata Wealth Management since 2006 and we are delighted in having such a diligent employee aid our advisors, staff, and clientele.



DOUGLAS J. MESSINA,
Associate Wealth Manager

Mr. Messina's role on the team is to provide comprehensive portfolio analysis and construction, investment manager research and due diligence, along with excellent client service and technology and marketing support. He has been at Strata Wealth Management since 2007. He graduated from Fordham University in 2003 with a Bachelor of Science degree in Business Administration, a concentration in Marketing and a minor in Economics.



CLAIRE LIEBERMAN,
Associate Wealth Manager

Ms. Lieberman's role in the group centers on investment manager research, portfolio construction and analysis, as well as global asset allocation strategy. She is proficient in numerous proprietary financial software systems, and she provides ongoing technology support for the team. She has been at Strata Wealth Management since 2008. Ms. Lieberman majored in Economics at Middlebury College and has previously worked at Morgan Stanley Smith Barney and in the NASDAQ 100 pit of the Chicago Mercantile Exchange.

TEAM CONTACT INFORMATION

The Strata Wealth Management at HighTower

440 Mamaroneck Avenue, Suite 404
Harrison, New York 10528
914.825.8630
888.337.3230
914.777.1751 Fax
www.hightoweradvisors.com

Jeffrey G. Sullivan

Managing Director, Partner
914.825.8632
jsullivan@hightoweradvisors.com

Peter E. Lang

Managing Director, Partner
914.825.8631
plang@hightoweradvisors.com

John H. Lang

Managing Director, Partner
914.825.8635
jlang@hightoweradvisors.com

Roman A. Ciosek

Managing Director, Partner
914.825.8633
rciosek@hightoweradvisors.com

Steven M. Ayer

Managing Director, Partner
914.825.8634
sayer@hightoweradvisors.com

Deirdre J. Pino

Director of Operations/Registered Associate
914.825.8636
dpino@hightoweradvisors.com

Douglas J. Messina

Associate Wealth Manager
914.825.8638
dmessina@hightoweradvisors.com

Claire Lieberman

Senior Analyst/Associate Wealth Manager
914.825.8637
clieberman@hightoweradvisors.com

Kerrie R. Hannon

Senior Client Services Associate
914.825.8639
khannon@hightoweradvisors.com

Strata Wealth Management is a team of investment professional registered with HighTower Securities, LLC, member of FINRA, MSRB and SIPC & HighTower Advisors, LLC a registered investment advisor with the SEC. All securities are offered through HighTower Securities, LLC and advisory services are offered through HighTower Advisors, LLC.

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