reiner financial group

PLANNING MAKES IT POSSIBLE

329 A South Main Street Doylestown Pa 18901 o. 215.340.2360 f. 215.340.2361

www.REINERFINANCIAL.com

INVESTING

IDENTIFY • ASSESS • ALIGN • IMPLEMENT • MONITOR • MODIFY

A sound investment program is a critical component to a successful financial plan.

Our approach is thoughtful, disciplined and built on time-tested principles. We add flexibility into our strategies to help capitalize on opportunities and manage your risk when market conditions warrant.

Adaptability is our strength, and is key to achieving your goals.

1

REVISIT YOUR GOALS.

Identify

Our first step is to revisit the goals we identified as part of the financial analysis we completed. Your financial plan is a critical component of your investment program. It provides us with important information we need to help you achieve your goals such as your time frame and your required rate of return.

Your plan and the results provided act as the framework for finding the investment model that will work for you.

2

WHAT IS YOUR

RISK TOLERANCE?

Assess

We next evaluate your risk tolerance through a quantitative assessment. Our approach to assessing risk allows us to pinpoint your tolerance against a wide scale (1 to 100). We then coordinate your risk tolerance with your previously identified goals to find an appropriate investment strategy to address your needs. By layering your risk tolerance with your goals, we provide a much needed alignment between your needs and your wants.

This approach may help increase the likelihood you will remain invested during difficult or volatile periods.

3

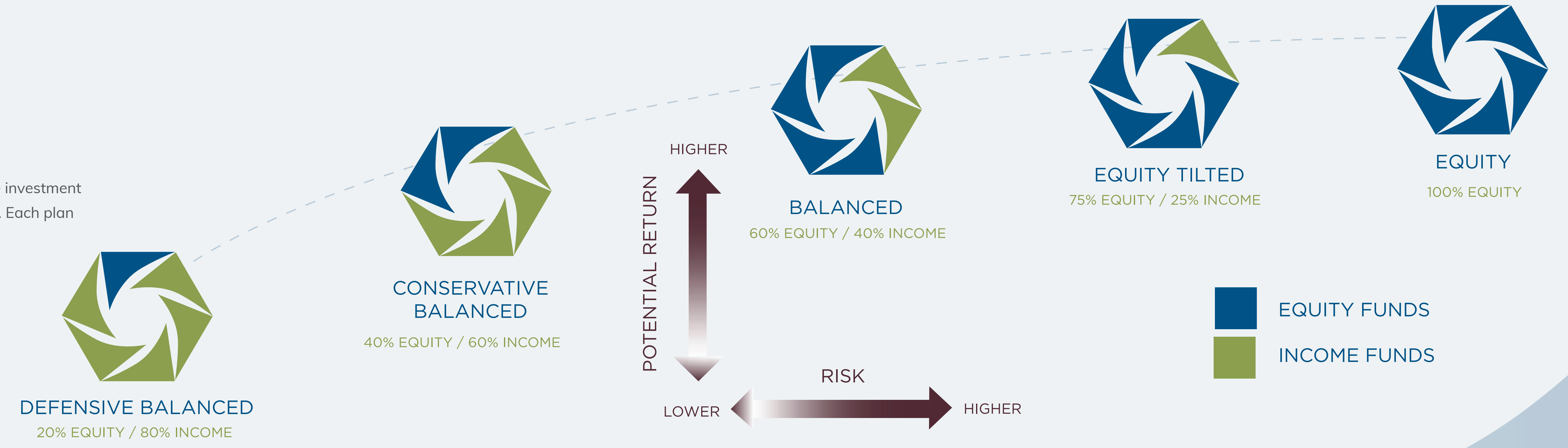
UNDERSTANDING OUR INVESTMENT PLANS

Align

Using both your financial goals and risk tolerance as guides, we match your needs to a comprehensive investment portfolio. Our investment plans utilize a 3-step process and utilize both strategic and tactical elements. Each plan differs slightly in risk and return characteristics and is designed to help optimize these tradeoffs.

We align these elements of risk and return so as to best meet your expectations for your portfolio and your plan.

No investment strategy assures a profit or protects against loss.



4

WE SUPPORT YOU EVERY

STEP OF THE WAY.

Implement

We provide a written plan that outlines the key elements of your investment strategy. This statement is the basic outline of the portfolio we are recommending and provides you with the details of the plan you are investing in. We assist in all levels of support to help fund your portfolio such as transfers, rollovers, or direct funding. To further mitigate risk when implementing your plan, your investments will often occur in numerous installments. This process, known as dollar cost averaging, systematically invests a portfolio over a predetermined period rather than investing all your funds at once.

We carefully facilitate all aspects of funding your account and implementing your plan.

5

REVIEW, MEASURE AND MONITOR.

Monitor

Your portfolio will be monitored regularly to help ensure your allocations remain consistent and on target. We review tactical allocations and the underlying investments on a quarterly basis and make adjustments as needed. We also provide a quarterly investment update to keep you informed of any changes or adjustments to our plan. You will receive periodic statements and summary reports for your accounts, allowing you to review and measure both progress toward your financial goals and the continued suitability of your investment strategies.

Regular office visits allow us to communicate frequently on your progress, and share updates on the risks and opportunities we are evaluating.

6

STAYING IN ALIGNMENT WITH YOUR GOALS.

Modify

As your financial plan progresses, we adjust your investment program accordingly. Through regular communications and annual reviews, we modify your overall investment plan to ensure it remains consistent with both your goals and risk tolerance. As your goals and/or risk change, so should your investment approach. Consistent communication and frequent visits enable us to help continually align your goals and your risk to your portfolio.

We will revisit your goals and risk on regular intervals to ensure your program remains in alignment.

ABOUT REINER FINANCIAL GROUP

Enthusiastically serving individuals, families, and businesses for the last 20 years, Reiner Financial was formed by Bill Reiner after a decade as an advisor and leader in the financial industry. Bill's passion for excellence in client service and personal attention has resulted in a strong and dedicated client base. The firm currently supports hundreds of clients with practical, individualized financial advice and planning. Reiner Financial makes its home in historic Doylestown, Pa.

OUR COMMITMENT TO YOU

At Reiner Financial Group, we take our role as your financial planner and advisor very seriously. We know that planning for the future can be stressful and we do our best to put you at ease. We strive to adhere to the highest professional standards in the industry. Because we are independent, you will have access to a wealth of financial products to help meet your individual needs.

We are committed to building long-term relationships based on honesty, trust, and professionalism.