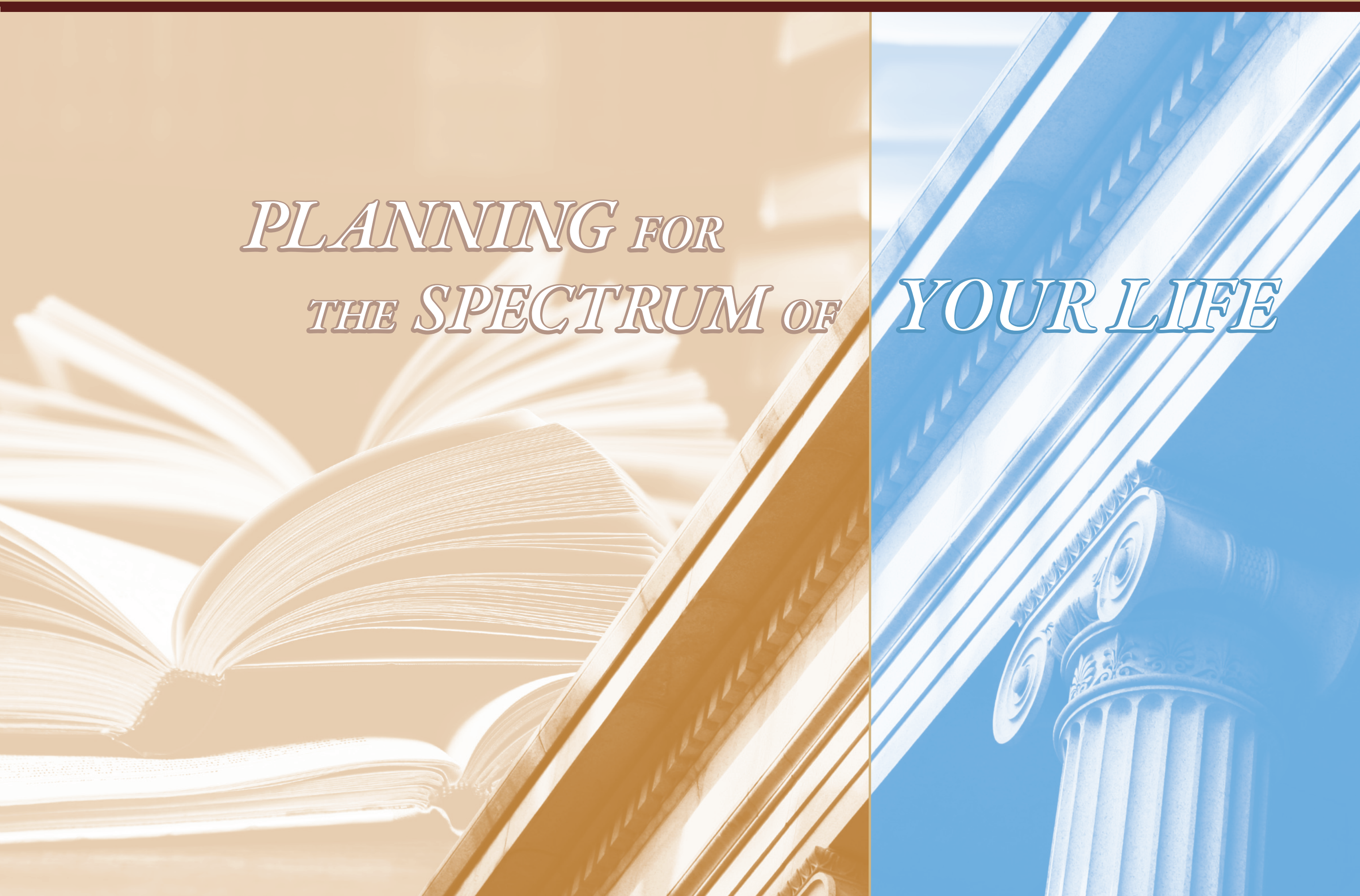
CF ADVISORS GROUP



PLANNING FOR THE SPECTRUM OF YOUR LIFE

As we progress through different stages of life, most people have similar concerns: protecting loved ones, accumulating wealth, managing our income in retirement, and transferring our assets to heirs and charities. However, even if your circumstances seem similar to those of your friends or neighbors, your personal goals are unique. Your views on making, saving and spending money are influenced by many different factors. Likewise, your ideas on what it means to be financially secure are distinctly yours. As an inevitable part of the business of living, you'll face periodic financial challenges. The company was founded to provide quality financial services to our clients. Planning for the Spectrum of Your Life is our overriding goal. With today's fast paced society, many of our clients have different roles and that does not change when dealing with finances. Home buying, college education, retirement planning, business benefits, parental decisions and other financial decisions seem to demand much of our time, which seems to decrease each day. We take this spectrum of financial goals and challenges, different for every client, and help them focus on what's important today, tomorrow and in the next 30 years. We understand that it is a privilege, and provide a superior level of service to our clients.

We're Not Interested In The Transactions Our Clients' Make, We're Interested In Our Clients' Life

Our independence allows us to work solely in the interest of our clients.

We do not work for a bank, insurance companies, or Wall Street brokerage firm. In fact, we only have one employer – our clients. We are free to select the best strategies from many financial providers in the marketplace. This independence ensures our objectivity and allows us to completely focus on quality, value, and suitability for our clients. Our clients can trust that the recommendations we make are based on their specific needs.

Our clients' needs come first.

We're passionate about seeing our clients achieve their financial goals and dreams. That's why we're here. We will always put our clients' interests above our own.

Trust and Integrity are our core values.

We have a long legacy of providing trusted financial advice and guidance to our clients, over 100 yrs of combined experience in the Financial Services Industry.

Service and Performance are the foundation of our business.

We focus on constant communication to help ensure our clients remain on track to achieve their objectives. Our company has developed a reputation for delighting our clients with outstanding service. So much so that we were named by Pittsburgh Magazine as one of Pittsburgh's top wealth managers for Client Excellence.

Financial Planning

In our view, it all starts with planning. It's our job to help you look into your future, and bring it back into the present while you can still do something about it.

We work with individuals and families who are serious about establishing specific financial goals for the attainment or preservation of wealth. We combine our needs-based approach with state-of-the-art financial planning technology and years of experience to develop specific recommendations for you - regardless of the complexity of your needs.

Investment and Wealth Management

Regardless of your level of investment experience, we adhere to three proven principles in developing recommendations for you - *prudence, diversification, and quality.* We'll help you define your investment goals and recommend appropriate strategies to help your desired objectives.

Once we have determined your objectives, we'll recommend suitable strategies and implement them for you. Since we are an independent financial advisory firm, we can select from a broad universe of available investment options to meet your requirements.

Once we have implemented your investment plan, we track your progress. We will also provide a consolidated quarterly performance report so we can review your progress toward your destination and make changes as market needs and your personal circumstances dictate. Our investment and wealth management services include:

- **Access to a broad array of investment products including stocks, bonds, mutual funds, annuities, and other investments.**
- **Retirement planning, IRA's, 401(k) plans, and other tax-deferred investment strategies.**
- **Development and implementation of asset allocation strategies.**
- **Access to a host of recognized private money managers around the globe.**

Retirement Planning

Individuals are retiring earlier and living longer than any other point in human history. Healthcare costs continue to rise, future investment returns are uncertain, and taxes are always a worrisome consideration. This combination of events requires you to manage your retirement assets effectively to ensure you have sufficient resources to support your standard of living for many years to come. The attainment of a long, rich, and rewarding retirement is an objective – not a birthright. And it presents many challenges. We focus on developing strategies to help you realize your retirement goals.

If you are planning to retire in the near future or have already retired, we can provide the guidance you need to realize your retirement dreams. Whether your goals are maximizing your retirement income or securing wealth transfer to others, we can provide the professional counsel and implementation you desire.

Insurance planning

Is a critical component of any sound financial plan. All too often we see clients whose coverage is not consistent with their needs. Our services are tailored to objectively review your current insurance programs to ensure you have sufficient coverage, and recommend appropriate strategies to help your premium dollars.

Because we are independent, we are free to select only the highest quality insurance carriers that meet your specific needs.

Our insurance services include:

Life Insurance • Property And Casualty Insurance • Disability Income Insurance • Long Term Care Insurance • Individual Health Insurance

Estate and Tax planning

You've worked hard to build a comfortable lifestyle for your family, and it's important to take the right steps to ensure that your assets are protected and you have minimized your tax burden. Through our relationships with credentialed legal and tax specialists, we can assist you in developing tax minimization strategies and providing a legacy for those family members, charities, or institutions most important to you.

We will coordinate with our professional affiliates and serve as your single point of contact for:

- ***Wills***
- ***Trusts***
- ***Wealth Transfer Strategies***
- ***Probate Assistance***
- ***Tax Planning***
- ***Charitable Planning***

Insurance / Benefit Consulting

Growing and managing a successful business is challenging. We can ease the burden in two important areas:

- **Making sure your employee benefits' plan provides you with maximum value for your investment**
- **Ensuring you get the most out of your own benefit and retirement planning as a business owner (owner benefits).**

We do this by our Corporate Benefits Review. A checklist of items that owners can discuss with us to give the most benefit for their hard earned benefit dollars.

Our services include:

Group Health Insurance Plans; Dental And Vision Planning

Group Life Insurance & Short & Long Term Disability

Life Insurance, And Disability Plans For Executives & Owners

Workers Compensation Insurance

Retirement Planning For Business Owners - Sep IRA's, 401(k)'s, And Deferred Compensation Plans

Employee Benefits Plans

Qualified Plan Consultation; Is Your Plan The Right One For Your Business?

Call us for a complimentary review and audit of your current employee benefits plan.

We can provide you with an objective, third party analysis to ensure you're getting the most for your plan dollars.

Is Your Financial Planner Working for You?

- Do you think your planner or broker gets more from your relationship than you do?
- Do you wonder if there is anything else out there that you should be looking for with regards to your finances which might provide a better fit for you?
- Have you been turned over to another broker after another because your broker always leaves the firm?
- Is your financial advisor always selling you something or else he's not interested in you?
- Are you buying from a captive broker? (Many insurance agents can only sell for a limited amount of companies? Many bank advisors can't sell all the products you need and have quotas)
- Does your investment portfolio consist of a collection of funds and stocks that perhaps were selected a number of years ago and never been reviewed?
- Do you know the risk associated in your portfolio and how that affects return?
- Do you know how much you are really paying for management fees and commissions?
- Do you have confidence in your financial planning?
- Does your Financial Planner really care?

If you've found yourself asking any of these questions, you owe it to yourself to give us a call.

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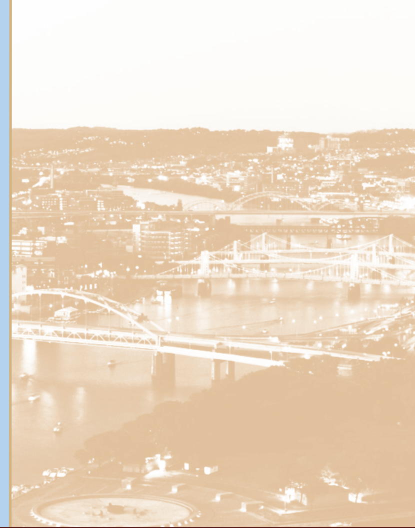

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