A Plan For Every Stage In Life

Sustaining Your Family, Reaching Your Dreams

At the core of your relationship with Ensemble Financial Services Inc. is a coordinated approach to managing your wealth, providing you and your family the security that comes with knowing you have planned financially for every stage of your life. We can help you:

Accumulate Your Wealth: Achieving your dreams starts with articulating and quantifying them.

Grow Your Wealth: We work with you to design an investment strategy tailored to meet your specific financial goals based on your individual risk tolerance.

Keep Your Wealth: Your investment portfolio is only half of the equation. You also need ideas to minimize your tax liabilities and guard your family's financial future from unforeseen events.

Enjoy Your Wealth: They say life is what happens to you while you're making other plans. We'll help you balance your current income and liquidity needs with your long-term goals.

Pass On Your Wealth: The right planning can help ensure that what you have built will eventually benefit the people and organizations that mean the most to you.

GROWTH ADVISORS

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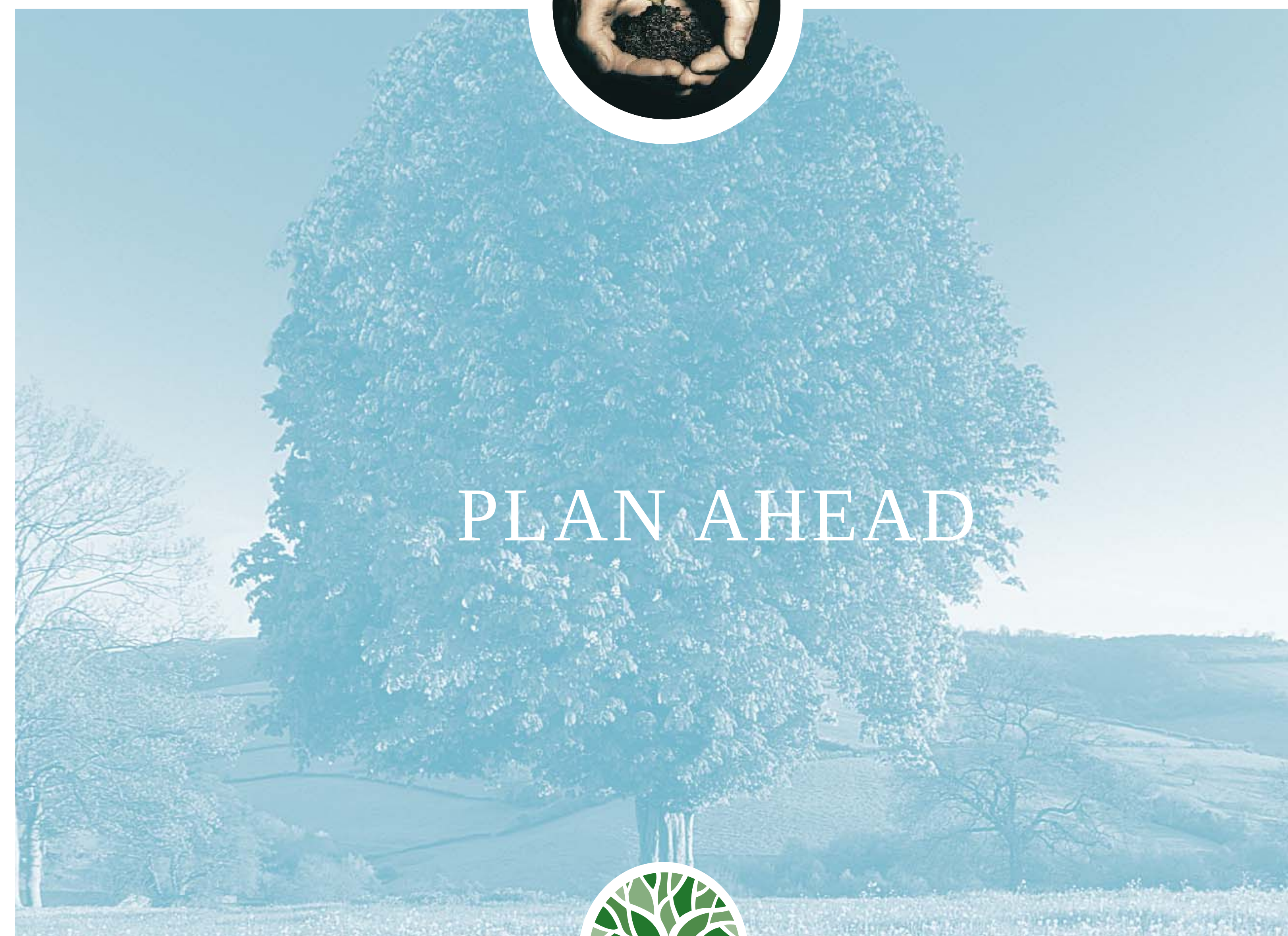
Investment Planning &Wealth Management



GROWTH ADVISORS

Achieving Success With Professional Advisory Services

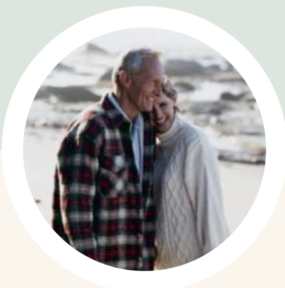
Your Vision Is Our Mission

We Understand The Power Of Dreams

Like most people, you have a vision of the future. Maybe you want to send your kids to college or start a new business. Or perhaps you want to retire early so that you can travel the world. If you can dream it, you can do it. But only if you understand what it is you want to accomplish with your financial and personal resources and then carefully design and commit to a comprehensive plan to make that dream a reality.

At Ensemble Financial Services Inc., we understand the power of dreams, and we appreciate how hard it is to make those dreams come true. You face decisions every day that impact your long-term planning. How much money will you need to finance your dreams? Should you fund your children's education first, or get your retirement on track? There are no quick answers or simple solutions.

That is where objective financial advice can make the difference. The right financial plan can help you answer your short-term questions and give you a roadmap to guide you to your dreams.



Focused Plans To Address Specific Needs

A Smart Way To Address Your Financial Issues

While Ensemble Financial believes that most wealthy individuals need the ongoing advice and discipline of a professional investment manager, in certain instances individuals need assistance with only a single financial issue. Our Focused Plans are a way to tap our financial planning expertise to address one or even two complex issues without creating a comprehensive wealth management plan or managing your portfolio. A Focused Plan is right for you if:

- You want a plan for funding a particular goal, such as paying for your child's college education or caring for a family member after you're gone
- You are selling a business and need an estate planning strategy to transfer assets tax-efficiently
- You enjoy managing your own investment portfolio but would like a detailed retirement plan projection to assess the risk of running out money in your 70s, 80s and beyond

Our Focused Plan program will provide you with in-depth analysis and prudent solutions to resolve your concerns about a specific area, giving you greater confidence about the future.

Striking The Right Balance

Matching Current Needs With Future Goals

Even affluent investors must balance today's priorities with tomorrow's plans. Our process for doing that:
Determining Your Objectives: Do you want a new car every three years? Paying for the care of an aging parent? Leave your children a legacy? We prompt you to articulate your goals, then determine what you need to save today to fund them in the future.
Managing Your Portfolio: We align your goals with an asset-allocation strategy, staying within your comfort zone for accepting risk. Then, we implement.

Estate and Trust Solutions

Protecting Your Legacy

It is never too soon to begin planning for the efficient transfer and distribution of your assets. Estate-tax laws are complex, and how you manage your assets today will have a direct impact on your heirs. We can:

- Design trust strategies to protect your estate from unnecessary fees and taxes.
- Provide ongoing care for elderly parents or special-needs children.
- Develop a strategy to pass on your successful family business without burdening your heirs with potentially crippling tax liabilities.

The Freedom Of Choice

Independence Is Its Own Reward

As an independent advisory firm, Ensemble Financial is not pressured by a parent company to direct you into their proprietary products. We have the freedom to provide you with a wide variety of investment choices from among the best that the financial services industry has to offer. As an independent wealth management firm with extensive resources, comprehensive wealth management services and established investment strategies, we can keep you moving forward through every stage of your wealth management game plan.