www.OmniaWealth.com

OMNIA
FAMILY WEALTH




Where family isn't just important, it's everything.



IN EARLY SEPTEMBER, WE LAUNCHED OMNIA FAMILY WEALTH, A MULTI-FAMILY OFFICE.

We are no longer part of Merrill Lynch. We have established a truly independent wealth management and investment advisory firm. We invite you to review the questions and answers in this brochure to understand why we launched Omnia Family Wealth. As the proud owners of this new firm, we are positioned for an exciting future, one we look forward to sharing with you.

We build multi-generational relationships simply because that's what a family is.

We chose the name Omnia, "everything" in Latin, as a vivid reminder that to us and our clients, family is everything. As always, cultivating and maintaining profound multi-generational relationships with our client families is at the core of our mission; our top priority is achieving your financial goals in a way that reflects and fulfills your values and aspirations. Understanding what's important to you and your loved ones, and working closely with you to develop integrated solutions, has always been, and continues to be, a hallmark of our approach to wealth management.

We know that fundamental values and beliefs shape your vision for the future.

We understand that, from wealth structuring to transference to creating a philanthropic legacy, our clients have a vision for their wealth that goes beyond the desire for high relative returns on their investments. This is why we take a holistic approach: extending our relationships to clients' family members, and seeking to understand our clients' core values and beliefs in addition to their risk preferences and financial goals.

With professionals who themselves span the generational range — including Steven Wagner, Michael Wagner and Ivan Hernandez — you are assured an intergenerational perspective focused on your long-term objectives. At the same time, you are assured the continuity of the business through multiple generations.

Why independence and why now?

For more than three decades, our professionals have worked to build our business by seeking to provide our clients and their families with strategic guidance, expert recommendations and personal attention. Throughout, our dream has been to become independent so that we can cultivate even deeper relationships with our clients and the communities in which we do business.

Now, we are capitalizing on the ongoing evolution of financial services, technology and open architecture resources, all of which enable us to become wholly independent and have full ownership of our firm.

As our name implies, we now offer you and your family the best of everything — more personalized attention, more customized planning and advice based on more diverse thought leadership — as well as the full array of services and products available in the global market with the most competitive pricing and complete transparency. Not only today but also as a rewarding future unfolds.

What are the benefits of the independent model?

Our move to independence is predicated on assuring our clients the genuine objectivity of our advice and direct access to a comprehensive array of offerings from leading financial services providers. We have entered into strategic partnerships that give us unfettered access to the industry's leading products and services. Instead of being captive to one firm, you are now a "client of Wall Street" as we seek the right solutions for your comprehensive planning and wealth management needs. This includes opportunities in the world's top capital markets, advantageous lending solutions, investment banking relationships as well as asset management, risk mitigation and estate planning strategies — and much more.

As Omnia Family Wealth, we are more optimally positioned to help you achieve your goals with complete objectivity and transparency. In fact, as fiduciaries for our clients, we are legally bound to place their interests over everything we do. Being independent is the best way we know to serve your needs without the limitation of burdensome policies, procedures and mandates often found at large firms.

How does this change affect the financial services you offer?

Being independent enables us to offer a wider scope of best-in-class products and services, unencumbered by where and from whom they originate. Our integrated approach still encompasses areas such as investments, insurance, estate planning and philanthropy — everything carefully chosen, coordinated and customized to your unique circumstances and goals.

Where will my assets be held?

As a registered investment advisor, we will not be holding your assets. We have chosen Fidelity Investments and Pershing LLC, and here is why:

Fidelity Institutional Wealth Services is a leading provider of trading, custody and brokerage services to Registered Investment Advisors, Trust Institutions and Third-Party Administrators. We chose to work with Fidelity because it offers rock-solid, comprehensive custody services, cost-effective pricing, objective guidance and, most important, delivers outstanding service. In addition, Fidelity Institutional Wealth Services is able to leverage the capital, resources and expertise of the entire Fidelity enterprise, one of the world's largest financial services companies, on behalf of its clients. A family managed, privately held company with more than 60 years of experience, it has assets under administration of $5.1 trillion, including managed assets of $2.0 trillion as of September 30, 2014.

Pershing Advisor Solutions LLC is an affiliate of Pershing LLC, the industry's largest clearing provider, with a track record of more than 70 years. State-of-the-art technology, a highly reliable and scalable infrastructure, a host of innovative products and services and high-touch dedicated client model make Pershing Advisor Solutions LLC a compelling partner for Omnia Family Wealth and a trusted custodian for your assets. In addition to streamlined reporting services, Pershing provides an innovative global custody platform that includes online multicurrency reporting, portfolio accounting, corporate actions servicing and proxy services. Its parent company is BNY Mellon, the oldest continuously operating financial organization in the United States.

Will there still be regulatory oversight of my investment accounts?

Absolutely. We are registered with the SEC and subject to strict rules regarding our fiduciary responsibility. You can be confident that we will follow the most prudent investor practices and represent your best interests at all times.

How does an independent firm provide comprehensive services?

As an independent firm, we are free to work with many of the financial industry's leading companies in order to provide you with a fully integrated plan designed to meet your sophisticated objectives — and your high expectations. Unlike traditional firms, we are not tied to a single provider. As Omnia Family Wealth, we're able to tap the widest scope of resources available, from institutional asset manager research to state-of-the-art consolidated reporting. We then leverage and customize those strategies and solutions to assure you a focused, boutique-level client experience.

We've also chosen to work with Addepar, Inc., a leader in smart technology platforms for global wealth and investment management. Providing next-generation technology, Addepar equips us to manage complex global portfolios using its state-of-the-art wealth management tools.

Who is managing operations while you're focused on serving clients?

We utilize the services of Dynasty Financial Partners to automate many of the back-office administrative processes, freeing us to focus on you.

Who is Dynasty Financial Partners?

Dynasty Financial Partners is the leading provider of wealth management and technology platforms for independent financial advisors. Dynasty provides us with access to what we believe are the best resources and capabilities through its open-architecture platform, which enable us to address your needs in an objective manner. Moreover, as a partner of Dynasty, we're connected to the top echelon of contacts in financial services today — this presents important opportunities that we look forward to providing to you.

Who are your strategic partners?

We have the freedom and ability to choose those strategic partner organizations we feel meet your needs and facilitate our management most ideally. So we've chosen those we believe are the best. We seek to leverage and customize the right products and services for you in order to deliver an elite client experience with global-scale resources — the largest banks, financial services providers and advisory firms working for us to serve you.

Will you offer banking and cash management services?

Our custodial firms may offer account servicing and reporting services such as direct deposit, online bill pay, customized operational alerts, instant online access to detailed account information and online cash management. In addition, our custodians offer comprehensive reporting that includes cost-basis reporting, realized gain or loss data, electronic delivery of statements, trade confirmations and tax reports. You will have full access to all of these services when you open an account with the custodian.

What's going to change?

We no longer work for Merrill Lynch. Our name and our office location have changed, but our people, our dedication and attention to you and your family have not. We are proud and excited to accompany you and your family into the future as Omnia Family Wealth.

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