**An introduction to Financial Planning for Executives – A benefit that will secure your organization's valuable human capital**

In a recent study conducted by Hewitt and Associates, it was found that executives and business owners spend close to 3 hours per week on their personal finances at work. The study confirmed that high net worth employees tend to worry about their personal finances while duly addressing the pressing duties of their employed position.

There is a growing problem within benefits departments over the issue of financial planning. Human Resource Directors are in the unenviable position of being asked to provide advice concerning corporate retirement, deferred compensation, and equity programs. Employers are already exposed to liability concerning 401(k) plans, and do not want to take the responsibility for providing advice concerning sophisticated and interrelated investment, income tax, and estate planning issues.

However, a company's most valuable asset outside of their client is their employee. Employers are now realizing the benefit of offering Executive Financial Planning services to ensure the solvency, and efficiency, of these valuable employees.

<u>The Solution</u>

**Executive Financial Services from Marsh & McLennan's Centurion Asset Management**
We provide an Executive Financial Planning benefit program to organizations with qualifying high net worth employees. The services are based on the depth of the engagement with a client, and a fee arrangement covered through a credit program offered by the employer. The benefit is flexible, and may consist of either developing a comprehensive financial plan, or a segmented approach focused on individual subjects. As such, each relationship is personal, confidential, and tailored to your needs.

**Private Wealth Management**
As part of our Private Client Group, we provide personal financial planning services to high level executives who seek a stable and transparent relationship. Our consultants work alongside clients to deeply engage on matters of financial planning, investment management, tax services, and risk mitigation, focused on performance.

**Our Firm**
Marsh & McLennan – Centurion is an advisor registered with the Securities and Exchange Commission (SEC). With advisors and consultants throughout the United States, our experienced professionals serve the complex personal planning requirements of Fortune 500 and private company executives. Our planning specialists are accredited with the Certified Financial Planner (CFP®) Board of Standards Inc., CFA Institute, and our consultants average 20 years of industry experience.

**Our History**
Centurion's partners were acquainted with many principals and executives who were committed to organizational growth goals and governance issues, which left them little time to appropriately address their personal investing and planning needs. Additionally, their compensation and benefits packages were complex and required specialized expertise in order to be acutely leveraged. Many of these executives had several advisors, but none of these relationships were comprehensive or well-coordinated.

Through our experience and expertise in corporate and personal financial services, we developed and now deliver a process that results in well orchestrated solutions, and a successful client experience.

**Executive Benefits**
Our executive financial planning service is designed to help executives:

- Develop and evaluate personal aspirations.
- Achieve clearly defined goals.
- Implement strategies.
- Save time and money.
- Precisely evaluate progress.
- Achieve flawless execution.

Each of these deliverables is ascribed to specific service areas in financial planning, investment management, risk mitigation, and tax services.

**The Centurion Difference**
Our unique qualities enhance your results:

- An advisory firm free of conflicts of interest.
- A partner, completely aligned with client goals.
- A portfolio manager and not a broker, with a risk-adjusted performance objective.
- Implementation of the industry's best analytics and financial planning tools
- Providing CFP®/CFA level financial plans, and tax planning, in one cohesive package.