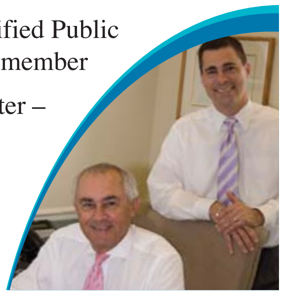
About the Staff

David Ralicki, CPA/PFS
President

For more than 30 years, David Ralicki has been practicing public accounting and is a professional financial specialist. His desire to specialize in a client-driven, financial planning practice prompted him to form Ralicki Wealth Management & Trust Services. His mission – and that of his son, Alex – is to coach business owners and high net worth individuals to financial independence by using a collaborative approach to the delivery of professional financial services.

His commitment to professional and civic involvement has led David to the following affiliations:

- International Group of Accounting Firms (IGAF) – Past World President
- American Institute of Certified Public Accountants (AICPA) – member
- Florida Institute of Certified Public Accountants (FICPA) – member
- FICPA East Coast Chapter – past chapter president
- Hospice of Palm Beach County – past chairman and treasurer
- Stuart/Martin County Chamber of Commerce – past president
- First Bank and Trust of Indiantown – board member



Alex Ralicki

After a successful career in the hospitality industry, working for companies such as Disney, Marriott and Radisson, Alex joined Ralicki Wealth Management & Trust Services. His experience in hospitality provided him with exposure to both the financial and customer service facets of the industry, and is what led him to join his father's business.

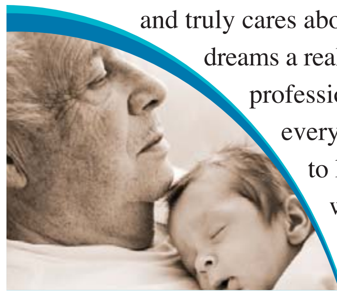
Alex has a Bachelor of Science in business, with a concentration in accounting. He currently is working on a Master of Science degree in accounting, and soon will be eligible to sit for the CPA exam and PFS designation. A member of the Florida Institute of Certified Public Accountants Student Program, Alex also is active in the Young Professionals of Martin County and serves as the president of the Martin County Seminole Club, Inc.

Our Philosophy

Professional wealth management and trust services where the priority is you.

Ralicki Wealth Management & Trust Services was founded with the goal of assisting clients in every aspect of their financial lives. We provide the most personal service available; thus, earning a reputation for excellence in our industry. For each of our clients, we strive to create financial stability and security that leads to financial independence.

Our staff consists of an experienced father-and-son team with a hands-on approach to financial guidance. The Ralicki organization is knowledgeable, and truly cares about making your dreams a reality. As your financial professionals, we will do everything in our power to keep you focused on where you want to go, advise you on how to get there, and continually remind you of the importance of maintaining a disciplined approach to realizing your dreams.



RALICKI
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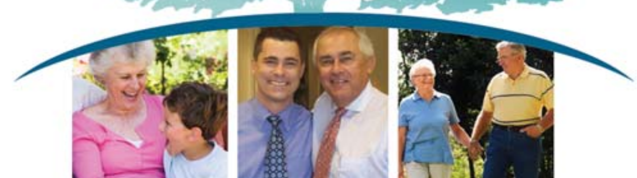

Our Approach

At Ralicki Wealth Management & Trust Services, a client's confidence and their family's long-term financial prosperity are our driving forces. We coach high net-worth individuals and business owners to financial independence by using a collaborative, client-first approach in all that we do.

Your Ralicki advisor will:

- Listen closely to define and understand your unique needs.
- Provide solutions designed to address your goals.
- Customize services that respond to specific requirements.
- Form a partnership where prompt and responsive service, frequent communication and respect for the client are hallmarks.

Our company is based on the principle that education and understanding of your current financial situation is vital to making prudent decisions about your future financial condition. The combination of our knowledge as CPAs, our network of collaborative alliances, our own generational approach to business, and our trusted relationships with our clients' families has positioned us as the only financial advisor they will ever need.

Client Services

By working with a close-knit group of affiliates, we provide clients with a full range of wealth management and concierge services, including:

- **Trust services** that are administered by a captive trust company, allowing Ralicki Wealth Management & Trust Services to meet regularly with grantors and/or trustees.
- **Investment advisory services** that utilize money managers to build custom portfolios. Ralicki monitors performance, and meets with you at least once per quarter.
- **Tax planning** is an important component of any financial strategy. Ralicki's personnel provides clients with a variety of tax planning services including tax return preparation, business start up and consulting, and representation before the IRS.
- **Retirement plans** that are provided by a qualified third party administrator (TPA), and meet our strict quality and service standards. Ralicki provides investment advisory meetings with clients and employees every quarter.
- **Insurance** – such as life, long-term care and health – that are sourced through qualified companies. The team at Ralicki Wealth Management & Trust Services finds the best services and pricing based on a client's needs.

Other services may be available upon request. Talk to your Ralicki advisor about additional product or service needs.

Why Ralicki Wealth Management & Trust Services is Right for You

- Our clients' goals are our priority.
- We strive for a lifetime relationship with you and your family.
- Our team of investment advisors utilizes collaborative alliances to build a financial portfolio tailored to you.
- We are qualified to consider the tax implications of your financial portfolio.
- As certified public accountants (CPAs), we are bound by the highest ethical standards of objectivity and confidentiality.
- Compensation for our services is fee-only, based on the assets under management by the firm.
- As an independent firm, Ralicki is not required to promote specific products or services.
- We are a family company that works to help other families realize their financial goals.