

CARRIE A. FAHEY
ChFC, CERTIFIED FINANCIAL PLANNER™

PROFESSIONAL BIOGRAPHY

■ EDUCATION AND PROFESSIONAL DESIGNATIONS:

1978: Bachelor of Science, Accounting; Canisius College, Buffalo NY

1981: Certified Public Accountant, NYS

1994: Chartered Financial Consultant (ChFC); American College, Bryn Mawr PA

2001: CERTIFIED FINANCIAL PLANNER™, CFP Board of Standards, Washington DC

2008: Registered Investment Advisor; Office of the Attorney General, NYS



■ WORK EXPERIENCE:

1978 - 1983: CPA - Tax Senior; PricewaterhouseCoopers, Buffalo NY

1983 - 1985: CPA - Tax Manager; Deloitte (formerly Main Hurdman), Buffalo NY

1985 - Current: Managing Partner, Financial Consultant & Financial Planner;
Fahey Financial, Buffalo NY



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FINANCIAL PLANNING SERVICES



Financial Planning is the process of meeting your life goals through the proper management of your finances. Life goals are personal; you decide what is important to you, and together we structure a Financial Plan to meet those goals. The Financial Planning process motivates a client to gather information and thoughts around his or her entire financial situation, as well as clarity around goals and objectives. It helps to provide a framework from which we work toward a successful financial future.

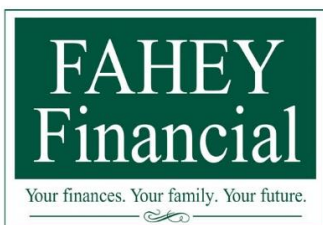
The Financial Planning process will include an analysis of many different aspects of your financial life, including financial statement preparation, cash flow analysis, budgeting, income and estate tax analysis, estate planning, insurance planning and risk management, investment planning, employee benefit planning and retirement planning.

Our Financial Planning Services are conducted in adherence with the Certified Financial Planner Board of Practice Standards. These standards are based on a six-step Financial Planning Process as follows:

1. **Establish and define the client-planner relationship.**
We work with our clients to mutually define the scope of our engagement in order to address the specific needs of each client and establish realistic expectations for both parties.
2. **Gather all client data and information including goals and objectives.**
Through the course of interviews, discussions and a review of documents relevant to financial resources, obligations and personal situation, each client's goals and objectives are established. This provides focus, purpose, vision and direction for the financial planning process.
3. **Analyze and evaluate the client's current financial status.**
We diligently analyze the information given to us to gain an understanding of the client's financial situation and then evaluate to what extent the goals, needs and priorities can be met by available resources and current course of action.
4. **Develop and present Financial Planning recommendations and alternatives.**
We formulate a plan of recommendations designed to achieve the client's goals, needs and priorities. When we present our recommendations, we assist the client in understanding the current situation as well as possible alternatives which will best guide the individual in making informed decisions.
5. **Implementation of Financial Planning recommendations.**
Once the plan is reviewed by the client, he or she will determine which recommendations are to be implemented. This requires identifying activities necessary for implementation, who is responsible for those activities, coordinating with other professionals if necessary and selecting and securing products and services.
6. **Review and monitor the Financial Plan.**
We discuss with the client and mutually agree on the type of monitoring that is required, when it will be done and how it will be communicated. We develop a schedule for future needs and requirements.

Financial Planning is an on going, lifelong process. It provides a cornerstone for developing a strategy to secure the client's financial future, and more importantly, to live the life he or she envisions for themselves.

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INSURANCE & RISK MANAGEMENT SERVICES

Your risk management program is an important foundation to a successful financial or business plan and needs ongoing attention. We work with you to analyze your potential liabilities and provide customized solutions to meet those needs. As independent advisors, we have access to many quality insurance companies and products, allowing us to select the best fit for each client's specific circumstances.

Our insurance and risk management services include the following:

■ PERSONAL DISABILITY INCOME & OVERHEAD INSURANCE

Your income is your most important asset. Personal disability income insurance protects you by providing funds to replace income in the event that you are not able to work due to an illness or accident.

Disability overhead insurance provides replacement funds for your business operating costs.

■ PERSONAL LIFE INSURANCE

Your life insurance program is a fundamental financial building block for your family and business. We analyze your needs and construct a program to protect your interests. We then continue to review your program to make sure it stays current with your changing needs, market conditions and product applications.

Life insurance programs can also be used for estate planning and charitable giving. We discuss these opportunities as part of your overall estate plan.

■ GROUP INSURANCE & EMPLOYEE BENEFIT PROGRAMS

Through our strategic partner firms, we assist you with providing health insurance, group life, disability income, NYSDBL, dental insurance and other employer-provided group benefit programs for your company and employees.

■ LONG-TERM CARE INSURANCE FOR INDIVIDUALS AND BUSINESS OWNERS

Assessing your risk for long-term care needs and determining a course of action to address this risk is an important step in protecting your overall wealth and retirement strategy. Customized programs can be designed to maximize the cost/benefit relationship.

■ BUSINESS INSURANCE PROGRAMS

Both life insurance and disability income insurance can provide funding for business buyout events, as well as protection for key employees and executives.



INVESTMENT MANAGEMENT SERVICES

Research over the past two decades shows that the individual investor often makes decisions based upon emotion, resulting in a pattern of buying high and selling low. Using a disciplined process for investing often leads to better long term results, and the opportunity for the investor to meet his or her long term objectives. In addition, media “noise” and constant access to information lulls the investor into thinking they can manage their own portfolios, rather than focusing on their financial condition.

As your financial advisor, we strive to assist you in managing your emotions and your decisions around your investment program. We also believe that the capital markets are complex and require in-depth knowledge and experience to successfully navigate. We recommend our clients use a well-defined, structured approach to investing that is built on the following customized process:

■ DISCOVERY

The starting point for a good investment program is a detailed discussion of your current financial position, and an in-depth interview to gain an understanding of your thoughts and attitude about money, your needs objectives and return requirements for your portfolio, and your ability and willingness to accept risk. Through this detailed conversation, critical information and feelings are discussed which are used to drive the selection of an appropriate portfolio structure. This discussion may be conducted over the course of several meetings in an effort to gain a complete understanding and provide clear expectations for you and for us in meeting your goals.

■ PREPARATION OF INVESTMENT POLICY STATEMENT

Once the objectives and goals for the portfolio are determined, an Investment Policy Statement (IPS) is prepared that specifies those objectives and goals and the strategies that will be utilized to meet them. As such, the IPS establishes expectations that both the client and the advisor can utilize in evaluating the portfolio's performance. Additionally, it protects the client from ad hoc decisions that are incongruent with prudent investment management.

While an IPS is structured to meet a client's long-term financial goals, it is a living document. Changes in capital market expectations or a client's financial position require changes in a client's portfolio structure and such changes will be reflected in the IPS.

■ INVESTMENT RECOMMENDATION

As an independent consulting firm, we have access to a variety of world class investment managers, products and services that provide a broad array of solutions to meet the objectives and goals of your Investment Policy Statement. The ability to access these solutions allows for the customization of a portfolio to best fit the needs of each client.

■ IMPLEMENTATION

As the decision is made for which Investment Managers will be hired to manage the portfolio, appropriate accounts are established with independent custodial firms to ensure an orderly transition to the client's recommended portfolio. This includes an understanding of all applicable tax implications and cash flow requirements.

■ ON GOING REVIEW & REPORTING

On a quarterly basis, a full review of capital market results and expectations will be discussed including any anticipated changes to the portfolio. The review includes a comparison of the portfolio to the Investment Policy Statement to monitor progress toward the client's objectives. This is enhanced by the quarterly performance report which provides each client with a very clear analysis of all details of the portfolio. On no less than a quarterly basis, a review of the critical asset allocation of the portfolio is examined for opportunities to buy low and sell high. This rebalancing process assists in managing volatility in the portfolio. Additionally, a periodic re-evaluation of the client's objectives and goals will be performed to see if any adjustments should be made to the portfolio to accommodate changes in the client's life.

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RETIREMENT CONSULTING SERVICES

Selecting and managing a retirement plan for your business can be a challenging yet necessary task in today's environment. We understand the complexities, and guide our clients by providing relevant information about the retirement plan industry. This includes the various companies, products and services available in the marketplace. We assist you in evaluating the options to make the best choice based upon the objectives of your company and your participants, and help you meet your fiduciary obligations. All of which leaves you free to focus on other critical areas of your business.

COMPREHENSIVE DESIGN SERVICES

- We start with this fundamental, yet often overlooked step, in the overall success of a retirement plan. Our independent approach allows us to work with you in analyzing your specific objectives and goals to determine your true need. We then utilize this to explore an unlimited universe of retirement plans. These designs include all types of qualified plans: Profit Sharing, 401k, Roth 401k, Money Purchase, Solo k, Defined Benefit, 4121, Cash Balance as well as other types of retirement vehicles that may be suitable such as IRA, Roth IRA, SEP or Simple IRA.

PLAN ADMINISTRATION SERVICES

- After discussion and analysis of your administration needs, we recommend an appropriate administration firm. This is generally driven by plan design and the specific needs of the client. This includes utilization of bundled service providers as well as firms that provide administration services only.

We provide oversight and coordinate annual requirements including document preparation, compliance testing, and 5500 preparation and filing.

INVESTMENT SERVICES

- Our independent perspective allows us to analyze your specific investment goals and needs, coordinate a vendor search and benchmarking, and make recommendations for an appropriate investment provider.

We then assist with the selection of the investment platform which generally includes specific asset class investments, as well as asset allocation strategies and self-directed accounts if required.

Our on-going monitor and review of the investment platform includes analysis of quarterly performance and ranking data, making recommendations for watch list or change if necessary and the appropriate communication to participants.

The Investment Policy Statement, which we prepare from the investment analysis work and decision making, is the roadmap which we continually review and assist you as fiduciary on complying thereto.

PARTICIPANT COMMUNICATION AND EDUCATION

- According to a recent survey, about 77% of plan participants claim to have little or no understanding of investing, yet they are charged with making investment decisions that will affect their future profoundly.

We assist your participants with their decision making by providing an education program and communication campaign that is designed to help them become more informed, more empowered investors. This includes meetings (group and one on one), website, resources and collateral materials to assist with their initial enrollment, and also on an on-going basis to help to continually work toward a successful retirement, which leads to a more improved overall experience.

OVERSIGHT AND MANAGEMENT OF FIDUCIARY RESPONSIBILITIES

- Your retirement plan and how you manage it comes under scrutiny by your participants as well as regulatory bodies charged with protecting investors' interests.

We assist you with managing these risks, including the required documentation, by coordinating a regular meeting, and preparing and updating a fiduciary file and checklists to adhere to accepted standards for documentation.

We also provide updates as to new trends with this changing landscape and the latest requirements.

COST ANALYSIS & MANAGEMENT

- We provide an annual review and update regarding the complete cost structure of the plan, and recommendations for cost savings if appropriate. This includes requesting bids from competitive vendors and new product offerings which may allow for lower overall expenses in a continual effort to manage the plan costs in relation to the services being provided.

OTHER SERVICES

- We work with you in whatever capacity makes sense for your company to provide customized solutions, whether it is some specific aspect of your plan or the more comprehensive management of your entire program.

We provide assistance and support in the event of an IRS audit of your plan, communicating directly on your behalf.

In addition, we work directly with your attorney for custom plan documents and other issues.