



THE
ANDRIOLE

WEALTH MANAGEMENT GROUP

of Merrill Lynch



Merrill Lynch



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Our mission

“Our mission is to provide a select group of clients with comprehensive and disciplined strategies and solutions to their complex wealth management issues.”

Charles Andriole

Managing Partner and Senior Portfolio Manager
First Vice President
Merrill Lynch



The Andriole Wealth Management Group — In Brief

The Andriole Group is a specially designated wealth advisory group within Merrill Lynch, one of the world's largest wealth managers. Seven professionals are the core of our business enterprise, collectively bringing over 100 years of experience in financial services, investments and wealth management to our clients.

We offer a complete spectrum of wealth management solutions and services, from financial forecasting and planning, to discretionary portfolio management and investment consulting, to concentrated stock position management, to detailed wealth transfer strategies.

The Andriole Group combines the unparalleled global resources of Merrill Lynch with the personal service of a private bank or family office.



Our clients include high-net-worth individuals, families and institutions. Building relationships with our clients, and attentively maintaining them, is central to our culture.



“We believe—and deeply understand—that our success derives from the success and satisfaction of our clients.”



Wealth Management

The Essential Path

We recognize that our clients have complex investment and financial needs.

So we begin to lay out wealth management plans with a deliberate approach to discovery and analysis. It often takes a series of interactions with clients to understand their needs and goals, measure their risk tolerance, establish investment objectives, and set expectations.



Only then can we work together to develop strategy. To do this, we integrate the experience of each professional in our group with the expertise of a network of legal, tax, and estate professionals and the broad-based intellectual capital of Merrill Lynch. Since each client is unique, we make every effort to formulate and implement customized strategies.

Next, we execute the strategy. We routinely work with a client's other trusted advisors to ensure that all aspects of a strategy work together.

In Touch With Clients

We meet with clients periodically, although not less than once a year, to review progress, measure results, and make adjustments. However, we make it a point to meet with clients as often as they wish.

We coordinate reviews with other advisors and interested parties, and we take the responsibility to make sure plans and strategies are current.



Managing Client Assets A Professional Degree of Difference

Our practice of wealth management is distinctive because the products and services we offer include **discretionary portfolio management**. Under this arrangement, clients authorize The Andriole Wealth Management Group to actively manage their portfolio(s), to research and select assets, and to make tactical buy and sell decisions at our discretion.

Nationwide, only a handful of Merrill Lynch Financial Advisor teams are designated as Personal Investment Advisors (PIA) and sanctioned to offer this capability. As PIAs, our portfolio management operations are monitored by Merrill Lynch, and we are held to the same level of professional standards as separate account asset managers who are external to Merrill Lynch.



Client Benefits—Professional Management and Accountability

A big benefit to clients is that our discretionary management introduces a level of personalized, disciplined, professional portfolio management that is not available with mutual funds or separately managed accounts.

Most importantly, clients have direct access to us at any time, so we are absolutely accountable to them for any and all decisions we make on their behalf.

Portfolio Strategies

We manage equity, taxable fixed income, and tax-exempt fixed income portfolios for our clients. The strategy that we follow depends on a client's objectives, time horizon, risk tolerance and asset allocation.

Equity strategies include Growth, Dividend Income and Growth, International Growth, Global Macro Indices, and International Indices.

Our equities universe includes stocks of 3,000 companies followed by Merrill Lynch's renowned Global Research Group and roughly 6,500 other stocks in the institutional investor database of William O'Neil + Company, a national investment information company.

Fixed income strategies are customized based on the client's yield and maturity requirements and their taxable income sensitivity. Only high-quality bonds are utilized.

The Andriole Group

Our People

Charles Andriole

CIMA, Senior Portfolio Manager, Managing Partner



Charles Andriole began his investment career with Bache, Halsey, Stuart, Shields in 1982 as a registered representative serving institutional and affluent private clients. He earned a B.A. degree in Psychology and completed postgraduate studies in accounting at Villanova University, in economics at Yale University (special student status/audit), in finance at NYU and in technical market analysis at the New York Institute of Finance. Charlie is a Certified Investment Management Analyst (CIMA) and has been awarded the Ten-Year Chartered Financial Analyst Certificate of Achievement. Charlie was inducted to the *Research Magazine*—2004 Advisor Hall of Fame. Charlie is the Managing Partner, Chief Investment Strategist and Senior Investment Management Consultant of the group.

Geoffrey G. Gregory

Vice President



Geoff Gregory began his banking career in 1978 with a major New York bank. Subsequently, he spent five years as a partner in an investment banking firm focusing on privately owned, middle market companies. He joined Merrill Lynch in 2004 as a Financial Advisor. As a partner in The Andriole Group, Geoff focuses on commercial finance, risk management and investment management consulting. He is a graduate of the College of William and Mary (B.A. Economics) and completed graduate studies at the Stonier Graduate School of Banking.

Brian J. Fink

Financial Services Associate



Brian Fink joined Merrill Lynch in 2007 as a Financial Advisor serving affluent private clients and families and business owners. For The Andriole Group, Brian focuses on wealth analysis, financial forecasting, and retirement and estate planning issues. He earned a B.A. degree in political science from the University of Connecticut.



Robert A. DeLucca

Senior Financial Advisor, Portfolio Manager



Rob DeLucca began his investment career with Prudential Securities as a registered representative in 1995, serving affluent private clients. He joined Merrill Lynch in 2004. He received a B. S. degree in business administration with a concentration in finance from Bryant University. Rob is the Chief Operating Partner and Fixed Income Portfolio Manager. He also focuses on liability management and lending issues.

Matthew J. Montana

CFP® Financial Services Associate



Matt Montana began his investment career with Merrill Lynch in 1999 as a Financial Advisor. He joined New Alliance Investments in 2003 then moved to Wachovia Securities. He rejoined Merrill Lynch in 2004. He is a Certified Financial Planner™. Matt focuses on wealth analysis, forecasting, allocation modeling, retirement and estate planning issues, and insurance issues. Matt graduated from Miami University (B.A. History) and did graduate work at Virginia Tech.

Lisa J. Dorismond

Client Associate



Lisa Dorismond is a Client Service Associate. She joined Merrill Lynch in 2006, after working for Chubb Insurance and IBM. Lisa is a 2003 graduate of the R.H. Smith School of Business at the University of Maryland.



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Personal Investment AdvisorySM Program

The Merrill Lynch Personal Investment AdvisorySM Program is a discretionary fee-based investment advisory service designed to meet each client's individual needs, and is delivered through a Merrill Lynch Financial Advisor selected by you.

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