TRITIUM

PRIVATE WEALTH STRATEGIES, LLC

private Wealth Strategies

Tritium Private Wealth Strategies, LLC

What We Do

Tritium is a firm composed entirely of professionals devoted to supporting the efforts of individual agents and producers in the financial services industry. Our experts within the disciplines of law, accounting, finance and insurance serve as a think-tank, providing clients with state-of-the-art solutions to their business, estate and financial needs.

Tritium provides elite expertise in the following areas:

- ♣ *Strategies for business succession planning* – With the aging of the baby boomer population, business succession has never held more importance. Tritium's approach is to provide all of the options available to a business owner and to assist the owner in crafting the optimal solution.

- ♣ *Estate planning strategies* – Our attorneys have extensive experience in the most sophisticated strategies. And we pride ourselves in delineating complex schemes in easy to understand formats. We will also coordinate the legal implementation with the client's own legal counsel.

- ♣ *Life insurance analysis and implementation* – Tritium will audit a client's policies, and offer state of the art alternatives to optimize the portfolio, where appropriate. Tritium is not affiliated with any carrier, and will objectively provide the entire spectrum of possibilities for presentation to the client.

- ♣ *Premium financing program* – We provide soup-to-nuts premium finance structures and implementation to qualified candidates. Our leverage structures make heavy insurance premiums much easier on the client's cash flow, and therefore is very attractive.

Our Team

QUENTIN C. STURM, JD I CPA

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Office: 610-862-4026
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Quentin C. Sturm, (JD, CPA) is the former national director of the estate planning services unit at Coopers and Lybrand, is a well respected professional in the financial, legal and accounting community.

ROBERT J. BAGONIS, JR.

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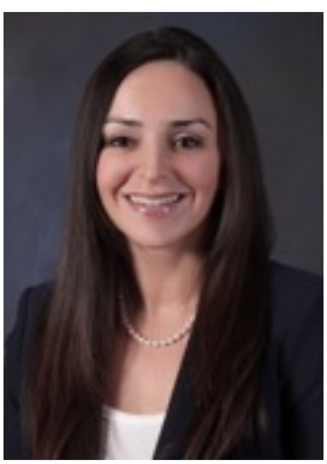
Robert Bagonis specializes in quantitative analysis, financial modeling and integrated insurance design. He was formerly the senior strategist for the advanced sales team of one of Met Life's largest agencies.



SHIREEN M. SAJADIAN, JD

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Shireen Sajadian (JD) is a seasoned tax attorney specializing in estate and business succession strategies. She was formerly a senior strategist with New England Life's largest agency as well as at a boutique private wealth planning firm.

Disclosure and Privacy

Tritium Private Wealth Strategies is an independent financial services consulting firm. We are not affiliated with a broker/dealer or insurance carrier. Any recommendations on planning concepts and/or financial products are made with the clients' best interests.

While we may address tax and legal issues, any and all recommendations made by Tritium Private Wealth Strategies are intended to suggest potential planning ideas and concepts that may improve a client's financial position. Clients should be encouraged to see professional tax and/or legal advice in any and all considerations made with regards to their overall financial plan.

We hold all personal information of your clients' provided by you to our firm in the strictest confidence. We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. We do not sell information about current or former clients to anyone.

When necessary, we may disclose non-public personal information of your clientele, such as name, age, assets and income or tentative underwriting to third part financial services providers, such as brokerage firms, insurance agents, accountants and attorneys that Tritium Private Wealth Strategies has a professional business relationship with. In all such cases, we provide the third party with only the information necessary to carry out its assigned responsibilities and only for that purpose.

IRS Circular 230 Disclosure

To ensure compliance with requirements imposed by the United States Treasury Department, you are hereby informed that any advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein. This advice may not be forwarded without our express written consent.

This prominent disclaimer will not appear, however, if the written tax advice is in the form of, and meets the requirements of, a "covered opinion" (a term defined in the Circular 230 regulations). Generally, a "covered opinion" issued by us will include written opinions we provide to clients who have retained Tritium Private Wealth Strategies, LLC to advise them on federal tax consequences of specific transactions, which is a practice which we do not undertake.

Please be advised that any legal opinions or discussions contained herein should not be construed as or relied upon as legal advice to the client or to his advisor. The client should work with his/her own legal counsel to determine the course of action appropriate for the client's particular situation.

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