Treloar & Heisel

Wealth Management

YOUR PERSONAL CFO

Your THWM Team

D. SCOTT FEHRS, CHFC®

Chief Executive Officer
800.300.2451

D. Scott Fehrs, Chartered Financial Consultant®, joined Treloar & Heisel in 1986 and is known throughout financial services and dental circles as an innovator in insuring dental specialists. Mr. Fehrs brings over three decades of experience in understanding the financial lifecycle of dental professionals. He has served on MassMutual's Advisory Committee for the past 15 years and is serving his second term as a trustee on the Board of the AAE Foundation for Endodontics.

Mr. Fehrs' exceptional performance has been recognized by the insurance industry through membership in MetLife's President's Club, MassMutual's Chairman's Club, Top of the Council and the Million Dollar Round Table (MDRT). Mr. Fehrs has led as the CEO of the company since 2005. The firm represents more than 20,000 medical and dental professionals nationwide.

KENNETH C. THOMALLA, CPA*, CLU®, CFP®

Chief Operations Officer
800.300.2451

Mr. Thomalla followed his father's footsteps into the business, joining Treloar & Heisel in 1991, after earning his degree in Accounting and completing a stint as an auditor at Deloitte & Touche.

Since 2005, Mr. Thomalla has co-led as the Chief Operating Officer (COO) of Treloar & Heisel a widely recognized provider of comprehensive financial services to dental and medical professionals. The firm represents more than 20,000 dental and medical professionals nationwide.

As the COO of Treloar & Heisel, Mr. Thomalla engages his affinity for numbers and problem solving to address the day-to-day opportunities and challenges of running a dynamic, growing, nationwide enterprise. Mr. Thomalla's exceptional performance has been recognized by the insurance industry through membership in MetLife's President's Club, MassMutual's Chairman's Club, Top of the Council and the Million Dollar Round Table (MDRT).

JEFFREY E. WHERRY, CFP®, CHFC®, AIF®
Director of Research and Planning

jwherry@treloaronline.com

An industry veteran, Jeff Wherry has been with Treloar & Heisel since 1986 and has spearheaded its financial products and services division since the early 2000's. Today, as the Director of Planning & Research for Treloar & Heisel Wealth Management, Jeff oversees the firm's financial planning and investment recommendations. Working closely with insurance advisors in the field, Jeff works to guide clients through a comprehensive planning approach that considers both their personal and business areas of need. "We are called to action when we see clients who are struggling or have fragmented plans in place," explains Jeff. "We also assist new dental practitioners with early stage planning so that they can start their careers on the right foot," he added. Outside of work, Jeff takes pleasure in exercising, following sports, reading, and the arts. He and his wife, Diane, reside in Cranberry, Pennsylvania.

JIMMY LEE, CEO
CEO of The Wealth Consulting Group

jimmy@wealthcg.com

Jimmy moved to the United States with his family from Seoul, South Korea at the age of 6. He is a graduate of the University of Nevada, Las Vegas with a degree in Managerial Finance. Jimmy immediately entered the financial advisory industry after college and it has been his only profession since. As an entrepreneur at heart, he started The Wealth Consulting Group (WCG) in 1995 as a registered representative with a Fortune 100 company.

As the Founder and CEO of WCG, a boutique wealth management company with national resources, Jimmy's goal is to continually improve a firm that competes with few others as a client's Personal CFO. The Wealth Consulting Groups' vision is to be considered the best wealth management company of its kind in the minds of our clients and centers of influence. The mission is to be the most valuable resource for our clients in helping to pursue their financial objectives.

Your Treloar & Heisel Advisors

SHAWN M. JOHNSON, CHFC®, CLU®, CLTC
Vice President, Business Development

JOSEPH F. PANTOJA, CLU®, MBA, CLTC
Regional Vice President

KEVIN J. ZDURIENCIK, CLU®, CLTC
Regional Director

JOHN A. ADCOCK, CLU®, CHFC®
Regional Vice President

ANDREW R. RICKARD, CLU®
Regional Vice President

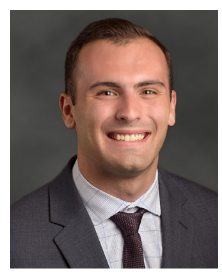
ALEX D. SPILLER
Financial Services Professional

JOHN A. MITSOS, CLU®, CLTC
Financial Services Professional

MARK M. SPRING, CHFC®
Regional Vice President

NATHAN M. NEWMAN
Financial Services Associate

GRANT D. OSBORNE
Financial Services Associate



DOMINIC J. PETRONY
Financial Services Associate

ADAM D. PUTNEY
Financial Services Associate

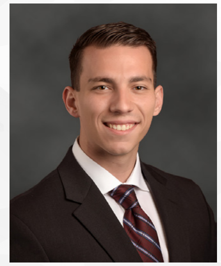
Treloar & Heisel WEALTH MANAGEMENT

The Wealth Consulting Group

Financial Planning Team Members

JEFFREY E. WHERRY, CFP®, CHFC®, AIF®
Director of Research and Planning

MATTHEW PRUITT, CFP®
Wealth Advisor



PATRICK CORTAZZO, JR., CSLP®
Associate Wealth Advisor

NICHOLAS TANCABEL
Associate Wealth Advisor

AMBER KODAD, MBA, CFP®
Director,
WCG Advisor Resource Center

GABE ADAMS, CFP®, CSRIC™
Manager, WCG Financial Planning

MATTHEW PIERCE, CFA®
Director,
WCG Research and Trading

LISA ALESSIO
Client Service Specialist

JESSICA KRETZ
Client Service Specialist

The pCFO Formula

At Treloar & Heisel Wealth Management, Inc, we believe that wealth management can only be achieved through a process-driven formula focused on protecting and managing all aspects of an affluent family's wealth. Planning forms the core of the process that places client interests first and considers important tax, risk management, asset management, estate, and philanthropic goals in every decision made and every action taken. If you are the owner of a privately-held business, our process also includes careful analysis to determine the effect business ownership can have on your personal wealth.

YOUR PERSONAL CFO

Just as a business employs a CFO to coordinate the many aspects of its finances, Treloar & Heisel Wealth Management, Inc specializes in developing coordinated strategies and customized, tax-efficient solutions for affluent individuals. As your Personal CFO, we seek to bring the full spectrum of wealth management capabilities and resources necessary to address your complex financial needs. We collaborate with your other professional advisors to ensure a seamless coordination of your financial strategies, in a manner that places your interests first, in these and other areas:

SPECIALIZED SERVICES

- Financial Planning
- Retirement Income Planning
- Investment Management
- Education Planning
- Tax Strategies
- Insurance Planning
- Estate & Legacy Planning
- Philanthropic/Charitable Giving
- Trust Services
- Executive Compensation & Benefits
- Business Success Planning
- Employee Benefits
- Corporate Retirement Plans

Treloar & Heisel WEALTH MANAGEMENT

The Wealth Consulting Group

The pCFO Formula

THE ROLE OF YOUR PERSONAL CFO

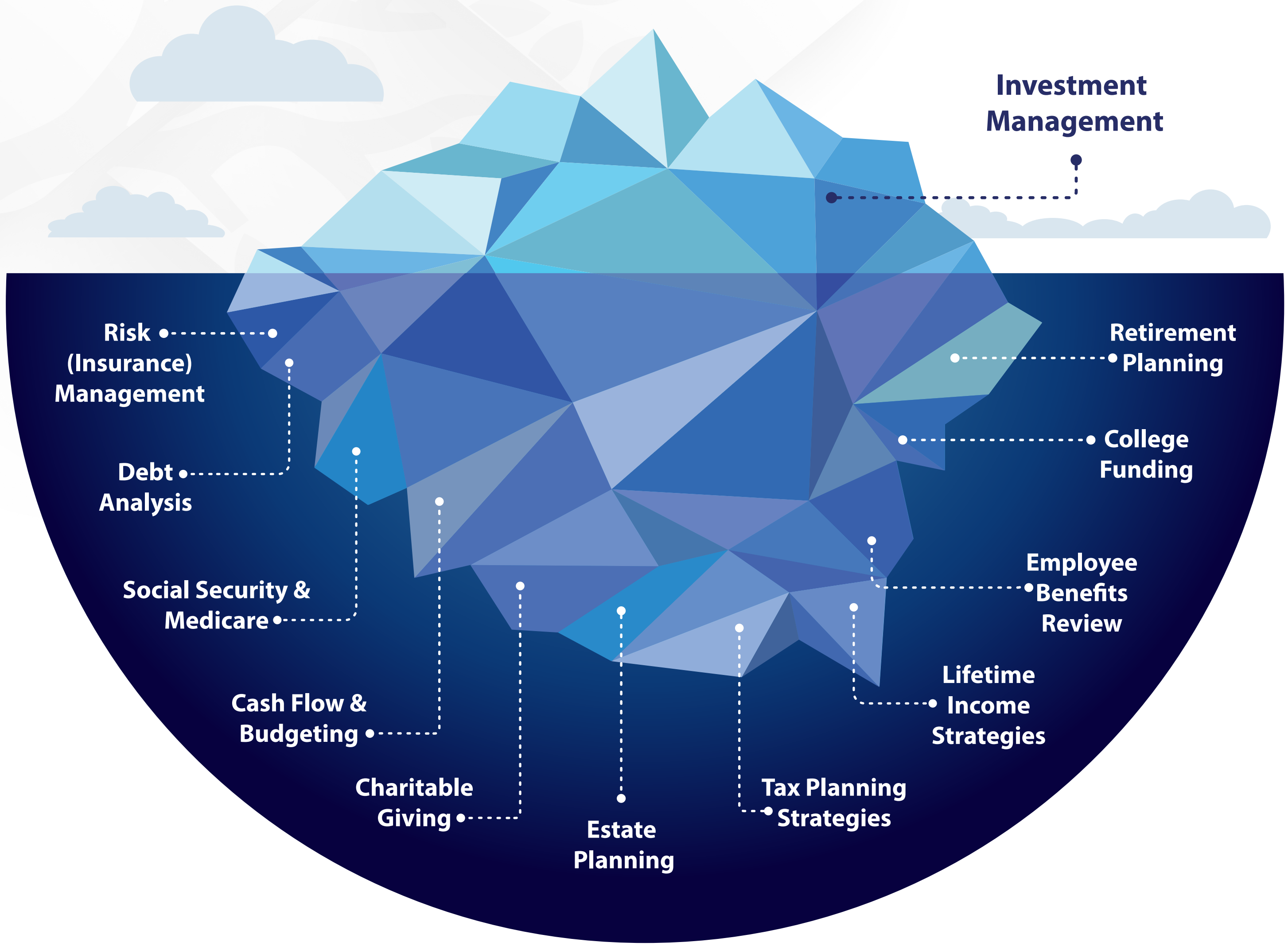
Your Personal CFO serves as the resource to assemble and integrate your team of consultants into a comprehensive and cohesive team.

The pCFO Formula

WHAT IS COMPREHENSIVE WEALTH PLANNING

Our role as your Personal CFO and Wealth Advisor is to look at all areas of our clients' wealth.

Our team manages investments and also understands and analyzes topics below the waterline, which are often hidden from plain sight. Looking at all areas of our clients' wealth is called comprehensive wealth planning, and helps guide you, your family, and your team to make the best decisions to make your money and wealth work for you.



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