

FF



FRIEDENTHAL
FINANCIAL

Life is very **different** than it used to be

It's a new day.

The world we now live in is very complex, ever changing, and even downright challenging. For most of us, the velocity and complexity of these "new realities" we all must confront can be a bit overwhelming.

Dynamic markets require dynamic investing approaches.

Our economy is very volatile and erratic. Markets the world over are now hyper-connected. Traditional forms of investment management are returning extremely low yields that make it difficult for investors to achieve the returns they want – and need.

Our personal challenges are greater than ever.

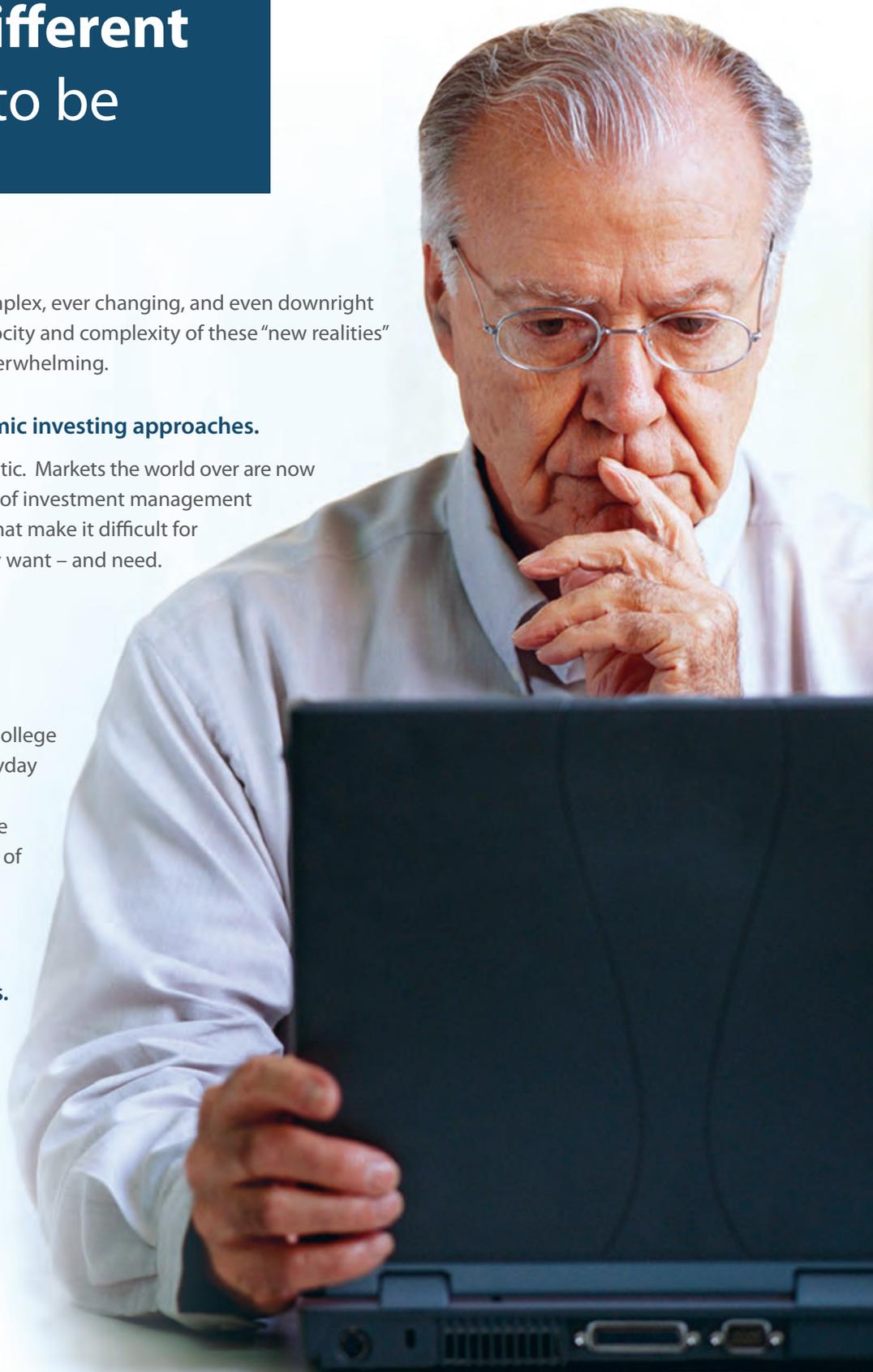
The cost of living is ever escalating. Whether it's a new car, paying for a college education, or just buying basic everyday items, everything we need always seems to cost so much more than we anticipated. On top of this, so much of what we earn goes directly to taxes.

Retirement, today, comes with its own unique set of challenges.

Longer life expectancies mean running the risk you may not have enough money to retire the way, or when, you want. It's possible you may need to take care of your parents in their senior years. Perhaps worse yet, your children may need to take care of you.

You **can** eliminate these worries.

You **can** prepare for life's uncertainties.







Friedenthal Financial is dedicated to guiding you throughout life's **investment journey**.

Friedenthal Financial was founded in 2009 to bring Wall Street caliber risk management to Main Street – without the conflicts of interest so prevalent in the investment industry.

Our goal is to simplify your investment life and help you make informed decisions. Our mission is to provide you with the peace of mind that comes with knowing you can achieve your financial goals.

Our investment services blend sophisticated institutional money management strategies and consulting expertise with an unsurpassed level of personalized service and communication.

Our clients are affluent individuals, families, and businesses all across the country.

Our **Services**

CUSTOM PORTFOLIO (WEALTH) MANAGEMENT

- Tactical Asset Allocation (Dynamic)
- Strategic Asset Allocation (Static)
- Tax Sensitive Asset Management
- Brokerage, IRA, and Corporate Pension Management

INVESTMENT CONSULTING

- Comprehensive Risk Tolerance Assessment
- Second Look Review
(Portfolio Analysis/Recommendation)
- 401k/403b Plan Analysis/Recommendation

EMPLOYER 401K ADVISORY SERVICES

- Plan Review, Design, and Monitoring
- Ongoing Plan Participant Education
- One-On-One Risk Tolerance Assessment for Participants
- Tactical Asset Allocation (Dynamic) Solutions
- Strategic Asset Allocation (Static) Solutions

A man in a dark suit is shown from the side, looking out a window with light-colored curtains. The background is bright and slightly blurred.

A remarkably **different** client experience

Our Philosophy

We'll manage your investments as if they were ours.

We consider it a privilege to be entrusted with managing our clients' wealth and we utilize a very disciplined approach in doing so. We act as fiduciaries, advisors, and educators. The strategies we utilize are based on exhaustive research and analysis, and are customized to fit each client's unique needs and tolerance for risk.

Because managing wealth today is very complex, we have assembled a team that is highly experienced and credentialed. Everyone fully realizes that the financial decisions you make not only affect your life, but also the lives of future generations.

In order to foster long-term and highly personalized professional relationships, we are selective in the clients we serve. All of us are singularly focused on managing the wealth entrusted to us with complete integrity. *We do not underwrite securities, make loans, or sell insurance products.*

Perhaps most important, in an industry fraught with controversy and conflicts of interest, we do not accept any commissions at all. Nor do we accept any compensation from third parties like mutual funds or custodians. Our only compensation is from our clients, who pay us directly, a simple and fair fee for our services. By eliminating inherent conflicts, we are able to offer our true expertise and an unbiased investment approach to help you achieve what is most important to you.

We consider it a **privilege** to be entrusted with managing our clients' wealth and we utilize a very disciplined approach in doing so.



Our Process

You maintain control of your money.
We act as stewards to help you achieve
your goals and dreams.

Discovery. For us, it all begins with a conversation. We'll work with you and take the time to fully understand your investment needs and objectives so we can best match you with the services that will be most beneficial.

Risk Tolerance Assessment. We conduct an in-depth, proprietary, assessment of both your ABILITY and your WILLINGNESS to take investment risk. We carefully examine many contributing variables related to your anticipated cash-flows, as well as your personality, so you can better understand what is driving your risk tolerance – and how it may evolve in the future. The result is a quantifiable and measurable risk directive. While, ultimately, it is your decision as to how much risk to take with your investments, we are here to provide insight and guidance to help you make the best decision possible.

Recommendations. Based on your needs, tax status, account types, experience, and personality, we will recommend either a Tactical Asset Allocation (dynamic) or a Strategic Asset Allocation (static) that is consistent with your specific risk tolerance and objectives. (If we feel we are not the best fit for each other, we will even refer you to another investment professional who can better serve your needs.)

Transition. We'll be with you every step of the way. From the first account application to the transfer of assets, and on to the first transaction in your account, we will handle *everything*.

Portfolio Management. Your portfolio will be monitored on a daily basis to ensure it continues to meet your directive. Any portfolio we create will always be liquid and transparent. This flexibility is most useful as your needs change, or as market conditions warrant revisions in your portfolio.



What makes us **different**?

Our investment process is intently focused on **you**.

Choosing the right organization to manage your assets is one of the most important decisions you will make. Your options are almost endless – but not everyone who wants to manage your assets has the skills, qualifications, or proper incentives to do so objectively. Here is what makes **Friedenthal Financial** the *right choice*.

1. We are singularly focused on wealth management. We do not underwrite securities, make loans, or sell insurance products.
2. As a Registered Investment Advisor (RIA), we serve as a fiduciary with a legal obligation to act in your best interests at all times. (Stockbrokers and insurance agents are not RIAs and are held to less stringent standards.)
3. We help you measure your ABILITY and WILLINGNESS to take investment risk using our proprietary Risk Tolerance Assessment. It is an exercise that we undergo with you as frequently as your changing circumstances warrant. You should understand what drives your risk tolerance so you can appreciate how it may evolve throughout your life. As a result, you will make educated, informed, and measured decisions about the appropriate risk directive for your assets.
4. Our management team is led by Chief Investment Officer, Mark Friedenthal, who has been managing institutional risk since 1995. His experience includes management and oversight of tens of billions of dollars for notable institutions such as GE Capital, Cendant, and Citigroup. *Rarely do small businesses and individual investors have direct access to an individual with Mr. Friedenthal's level of institutional risk management experience.*
5. Your portfolio is tailored to your specific needs, circumstances, and risk tolerance. It is constantly reviewed and maintained to achieve your ongoing goals.
6. Our highly mathematical approach to asset management eliminates the emotional factors that plague so many investors.
7. Ongoing education and communication are critical to the client services we provide. When you work with us, you'll find we are never out of touch. Our advice and our level of service are second to none.
8. To prevent fraud and ensure all proper procedural safeguards are in place, we utilize an independent custodian who holds each client's funds in separate accounts. All individual transaction confirmations will be emailed directly to you by your custodian. All client portfolios are 100% transparent. You'll always know exactly in what you are invested.
9. You will have full access to your individual accounts at any time. You will also receive monthly account statements directly from your independent custodian. (You can even fire us at any time by contacting your custodian directly.)
10. Our trade execution is conducted in institutional blocks with full discretion. This ensures not only operational efficiency, but more importantly, every client receives the same timing and pricing on their transactions. This includes all partners and staff at **Friedenthal Financial**. We own the same investments that we hold for our clients.
11. Unlike most RIAs, we separate the Sales & Client Relationship Management from Portfolio Management functions to ensure complete integrity. Clients have direct access to both their Client Relationship Manager as well as our Portfolio Management Team.
12. At every juncture we seek to place ourselves in your shoes and to advise you accordingly. *This philosophy is the basis of our business model.*



Our Fee Structure

Our fee is designed to align our interests with yours.

Friedenthal Financial is an independent, fee-only, Registered Investment Advisor (RIA). This means that we are compensated entirely by you, our client. We earn no commissions whatsoever. Nor do we generate any other revenue from sources other than our clients.

Instead, we charge one low fee that is fully disclosed and completely transparent. All investment consulting services and regular meetings and communications are included in this fee.

Your portfolio will be **monitored** on a daily basis to ensure it is continuing to meet your directive.

Fees are paid quarterly in arrears based upon a percentage of assets under management. They are debited directly from your investment accounts, or paid directly via check. (Fees for Strategic Asset Allocation are greatly reduced because they require less time to implement and maintain.)

| ANNUAL FEES* | Tactical Asset Allocation | Strategic Asset Allocation |
|-----------------------|---------------------------|----------------------------|
| First \$500,000 | 1.20% | 0.60% |
| Next \$500,000 | 1.00% | 0.50% |
| Next \$2 million | 0.80% | 0.40% |
| Next \$7 million | 0.60% | 0.30% |
| Next \$10 million | 0.40% | 0.20% |
| Assets > \$20 million | 0.20% | 0.10% |

* Minimum investment - \$250,000



A fiduciary responsibility to
act in **YOUR** best interest

Our Technology

Cutting-edge technology
to serve you better.

In addition to providing outstanding service and the very best investment advice, **Friedenthal Financial** places an unusual emphasis on technology.

As part of our service, **Friedenthal Financial** offers you an intuitive, web-based portal, that is sophisticated and user-friendly. This online portal provides 24/7 access to your portfolio and dynamic performance reporting. It also serves as a document vault and a secure way for interactive communication with us.

Unlike other investment advisors, we consider client service one of our primary obligations and implemented this system as part of our client service delivery. You can post messages and send documents via a secure platform that maintains a historical record of all correspondence and invoices, as well as quarterly reports.

With easy access to your financial statements and customized reports, you are able to review and analyze your portfolio to make more informed, insightful, and timely decisions.



Consulting Services

Assessing your **tolerance** for risk

How much RISK should you be taking?

A primary objective of investment management is to optimize returns relative to a tolerable level of risk. It is impossible to invest wisely without first understanding your ability and willingness to take risk. Assets, savings rate, expenses, capital expenditures, retirement horizon, and personality are all key components in determining the desired balance of risk and expected returns.

Friedenthal Financial has created a unique and comprehensive Risk Tolerance Assessment process to help you choose the right balance of risk and reward so you can achieve your financial goals. It is both qualitative and quantitative. The end result is a range of specific and measurable risk tolerance benchmarks.

We feel that by making risk tolerance understandable and as scientific as it can possibly be, our clients will be more confident and committed to our process..

401k/403b Plan Analysis/**Recommendation**

Are you getting the most from your Retirement Plan?

A retirement plan can be a wonderful vehicle to allow people to maximize the value of their savings and prepare for the income they'll need in retirement. Unfortunately, most plan participants don't feel they are getting expert, unbiased advice on what to select from within their plan.

With our 401k/403b Review we provide the practical guidance to help you get the most out of your current retirement plan. We measure statistical risk and correlation to ensure you get an optimal level of diversification and cost structure for your desired risk level.

Comprehensive **portfolio** review

Could you benefit by getting a second opinion?

Are you happy with the investment advice you've been getting? Do you know how much risk you are taking – or even how much you should be taking? Do you really know how you are faring in today's very volatile marketplace? Do you know how your advisor is being compensated?

We'll provide you with a detailed action plan to improve, manage, and maintain your portfolio. This is all done for one low, flat fee. You own the analysis and the plan of action. You may implement it yourself, or with your broker or advisor. There are no ongoing expenses.

Friedenthal Financial can help you determine if you are well positioned to achieve your goals, or if there are opportunities for improvement with our Second Look Review. We'll measure your current risk profile, relative volatility, and the correlation of instruments in your portfolio to each other and to broader market benchmarks. This analysis identifies portfolio redundancies as well as opportunities for improved diversification and reduced cost.

We'll provide you with a detailed action plan to **improve, manage and maintain** your portfolio.



The accompanying information is not a complete description of Friedenthal Financial's advisory services. We are not rendering or offering to render personalized investment advice or financial planning advice through this brochure or its included materials. Friedenthal Financial will render investment advice to potential clients only after: (i) we have delivered a disclosure statement to the potential client as required under applicable securities laws, and (ii) the potential client has executed and delivered Friedenthal Financial's investment advisory contract to us. We will provide investment advisory services to clients only in states in which Friedenthal Financial is registered as an investment adviser or is exempt from registration.



Intelligent Investing.
Remarkable Results.



Phone: (856) 210-6494 • Fax: (856) 210-1565 • Email: info@friedenthalfinancial.com

www.friedenthalfinancial.com