THE FOUR QUADRANTS OF WEALTH MANAGEMENT

An Investment and Financial Planning Advisory Firm
About Quadrant Capital Management

Founded in January 2001 by its principals and managing directors, who immediately prior to forming Quadrant were in senior management roles at J.P. Morgan Private Bank.

Provides integrated wealth management services such as financial planning and asset management to select high net worth individuals and their families.

Assets under management exceed $400 million.

Relationships with over 135 clients.
The Quadrant Story

At the heart of everything we do at Quadrant is a deep personal relationship with each client. It is this relationship, based on trust and the free flow of information and ideas, which empowers us to provide the most thoughtful, the most complete, and the most individualized advice you can receive. Growing out of our deep knowledge of your situation, your circumstances, and your preferences, we help you maximize the opportunities that having wealth creates, while devising tailored strategies to protect your wealth.

We offer sophisticated financial analyses across a broad range of issues. At the same time, we recognize these are only tools toward the pursuit of your family’s long term well-being. We view ourselves as stewards of your family’s assets, giving you the freedom to focus on what you love and what you value most highly.

As a boutique firm, we continuously cultivate strong relationships that evolve as your life changes. Quadrant is not just a company; we are a group of people with families, careers, and aspirations, and like our clients, understand the importance of being able to focus on these most important items. So, ultimately, we measure our success on our ability to help you achieve peace of mind in all financial matters.
Quadrant’s Mission

Quadrant Capital Management partners with affluent individuals and families to grow and protect their assets. We listen to our clients so that we can provide disciplined investment management and well-honed financial planning strategies that meet their unique needs. Our experienced professionals provide independent, objective advice, delivered with the highest level of service. Our success is measured by the long term relationships we develop with clients and the achievement of clients’ goals.
THE FOUR QUADRANTS OF WEALTH MANAGEMENT

Managing Your Money
Planning Your Future
Navigating Risks
Designing Your Legacy
UNDERSTANDING YOUR NEEDS

Your Unique Financial Profile

- Personal & Family Information
- Income
- Exposure
- Risk Tolerance
- Income Needs
- Assets
- Estate Plan
FINANCIAL PLANNING

Quadrant’s Certified Financial Planners™ integrate five primary financial planning disciplines:

1. Insurance planning
2. Investment planning
3. Income Tax planning
4. Retirement planning
5. Estate planning

Quadrant adheres to the six-step financial planning process:

1. Establish financial goals and objectives
2. Gather data
3. Process and analyze information
4. Recommend a comprehensive financial plan
5. Implement the plan
6. Monitor the plan
Retirement Planning

- We utilize academically sound Monte Carlo analyses to create sophisticated, credible retirement plans.
Portfolio Construction

- We integrate portfolio construction into a broader wealth management plan.
Our Investment Process

- Personal Profile and Goal Identification
- Asset Allocation
- Investment Selection and Management
- Portfolio Review
Asset Allocation Determines Portfolio Performance

While investors tend to focus on security selection and market timing, the reality is that asset allocation is the key determinant of performance.


Quadrant Capital Management, LLC
Asset Allocation

Asset allocation should be both strategic and tactical

Strategic
to achieve
long-term objectives

Tactical
to take advantage
of current market conditions

Establish Overall Risk Profile
Determine Strategic Portfolio
Incorporate Current Market Views
Make Ongoing Adjustments
Diversified Asset Allocation

- **Cash**
  - Money market funds
  - Ultra-short term bond funds
  - Certificates of deposit

- **Domestic Equities**
  - Large cap
  - Small cap

- **International Equities**
  - Developed
  - Emerging Markets

- **Fixed Income**
  - US Governments
  - Corporate/municipal
  - Mortgage backed
  - Inflation Protected Securities

- **Commodity-linked**
  - Precious metals
  - Natural resources
  - Agricultural commodities

- **Real Estate**
  - REITs
The Quadrant Advisors

**Jeff Fisher, CFP®**  
Chairman and Chief Investment Officer

Jeff is a co-founder of Quadrant.

Jeff collaborates with clients to help them achieve their goals and manage risks. He manages the investment team to analyze economic and market data and set portfolio strategies and security selection.

**James E. Kearney, CFP®, CTFA**  
President and Chief Compliance Officer

Jim is a co-founder of Quadrant.

Jim enjoys helping clients and their families reach their retirement and legacy goals by providing comprehensive personal financial planning advice. By combining a forward looking strategy, a focus on details, and an awareness of risks, he has been successfully advising clients for over twenty years. Jim works closely with clients’ other advisors while coordinating their plan, leaving valuable time for clients to focus on their careers, families, and leisure activities.
The Quadrant Advisors

Brian Tesseyman
Senior Client Advisor

In his role as a Senior Client Advisor, Brian works with clients to ensure that proper investment, planning and risk management strategies are in place, with a goal of helping them achieve their goals.

Brian also serves as senior investment team member, where he is responsible for managing our investment analysts. In this role, Brian leverages his fifteen years of financial industry experience in portfolio management, economic data analysis, financial statement analysis, equity research, and fixed income investing to assist in the construction of all client portfolios.

Jean H. McAllister, CFP®
Senior Client Advisor

Jean works closely with clients in planning for their short and long-term financial goals. Whether you’re interested in saving for college, retirement or your family’s next generation, she will help you build a strategy and coordinate every element needed to make that strategy successful. With over 16 years in financial services, Jean most enjoys helping clients understand how they can turn plans into reality.

Quadrant Capital Management, LLC
QUADRANT CAPITAL MANAGEMENT’S FEES

<table>
<thead>
<tr>
<th>Assets Under Management</th>
<th>Fee Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>First $2,000,000</td>
<td>1.00%</td>
</tr>
<tr>
<td>$2,000,000 - $5,000,000</td>
<td>0.75%</td>
</tr>
<tr>
<td>Over $5,000,000</td>
<td>0.50%</td>
</tr>
</tbody>
</table>

- Does not include brokerage fees charged by custodian
- “Family” assets will be aggregated for fee purposes
- All client securities will be held by Fidelity Investments or Charles Schwab & Co
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