

The Power of Integrated Planning

Defining Your Needs

Your Allegheny advisor, backed by a team of financial planning experts, will evaluate your needs and current financial status comprehensively, identifying all the factors affecting achievement of your objectives.

Developing Your Plan

In order to build a meaningful picture of your finances, your advisor will ask you detailed questions to establish your needs for risk management, education funding, individual and corporate retirement planning, individual financial planning, estate planning and income tax planning. Your advisor will then help you structure clear and measurable financial goals, as well as guidelines to help achieve them.

Needs-Driven Planning

RISK MANAGEMENT

Our wide range of tools help identify any gaps in your risk protection and help you cover them with life insurance, long-term care insurance, disability insurance, fixed annuities and variable annuities, if needed.

EDUCATION FUNDING

In addition to maximizing return on investments, minimizing taxes through asset transfers, income shifting, and tax-advantaged investing are also part of Allegheny's education planning process.

INDIVIDUAL AND BUSINESS RETIREMENT PLANS

Integrating your employee benefit plans and personal retirement accounts is critical to maintaining a proper balance in your investment strategy while still achieving financial growth and retirement security.

ESTATE PLANNING

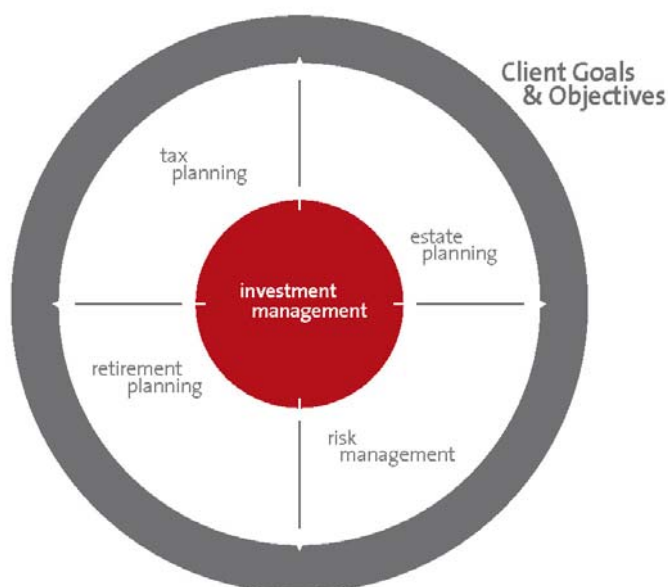
Proven estate planning strategies and knowledge of the latest changes in tax laws, rules and regulations are essential to planning business succession and minimizing federal, state and gift taxes on your assets.

INCOME TAX PLANNING

We make detailed projections of your future tax liabilities and recommend strategies that may include income shifting, tax deferral techniques, and tax-efficient investing strategies.

THE PROCESS

Provides an integrated financial plan with the power to achieve your long-term objectives.



Services

Comprehensive

Financial Planning

Retirement Planning

Estate Planning

Education Funding

Fee-Based Planning

Income Tax Planning

Asset Management

Portfolio Design

Portfolio Implementation

Investment Research

Private Money Managers

Asset Allocation

Brokerage Services

Mutual Funds

Stocks

Corporate Bonds

Government Bonds

Municipal Bonds

High Yield Bonds

Stock Option Exercise Program

Retirement / Benefits

Qualified Plans

IRAs

SEP-IRAs

SIMPLE-IRAs

Money Purchase Plans

Profit Sharing Plans

401(k) Plans

402(k) Plans

Insurance

Life Insurance

Long-Term Care Insurance

Disability Insurance

Group Insurance

Health Insurance

Fixed Annuities

Variable Annuities

Business Consulting

Business Acquisitions

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Securities and investment advisory services offered through Allegheny Investments, Ltd.
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