



MORGIA

WEALTH MANAGEMENT®

DISCIPLINED ♦ CAREFUL





DISCIPLINED



CAREFUL



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"Fear of the downside
must be greater than
greed on the upside."

— Tony Morgia

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OUR ORIGINS

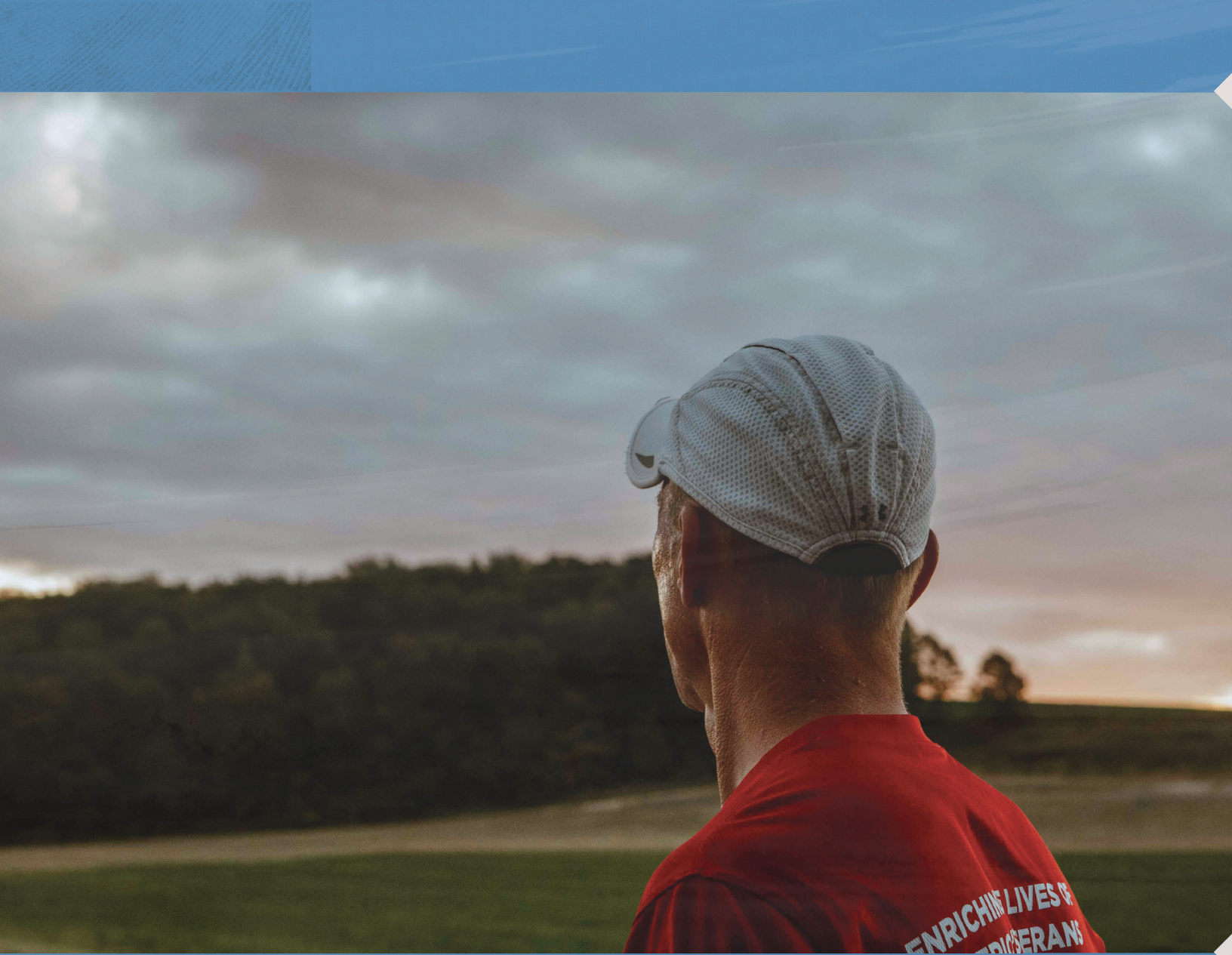
**The seeds of Morgia Wealth Management
were planted in 1968.**

That's the year Tony Morgia, our founder, began helping local families and businesses in Watertown, NY plan and invest for their future.

Over 50 years later, Morgia Wealth Management has grown into the enterprise it is today. Guided by our founder's values, we've grown into a generational business - working with the children and grandchildren of Tony's original clients and new clients of all ages. This generational business has also expanded to be the trusted advisor for banks, hospitals, unions, foundations, boards, retirement plans, non profits, professional practices and private businesses of all sizes.

“Fear of the downside must be greater than greed on the upside.”

— Tony Morgia



VALUES

Our values are the basis for all of our decision making and planning. They've served the company well for five decades.

DISCIPLINED

We are guided by rigorous analysis and analytics and we don't let market euphoria or panic drive our decisions. Discipline is what allows you to persevere over time, resisting temptations, pressures, boredom and fear. This kind of discipline allows you to tap into long-term compounding that eventually turns money into wealth.

CAREFUL

Careful is a healthy respect of risk and planning to manage it the best you can. Risk can exist in your asset allocation, inflation, liquidity, credit, debt load, estate plan and the market. Careful planning and prudent awareness of your risk profile can help you mitigate these problems, contain them, and prepare you to move forward.

A careful, disciplined approach to investing
takes you beyond your financial goals to
achieving your life's ambitions.





THE MORGIA DIFFERENCE

Morgia takes a holistic view. We start where you want to end, with your goals and ambitions. We explore your unique situation to help grow your wealth while managing debt, saving for your family's educational needs, navigating large financial decisions and saving for retirement.



WHAT WE DO

Morgia guides its clients through a four-step process. It starts by determining where our clients are and what their goals are. Only then can we plot a sound financial course and set a strategy.

01 Where are you financially?

Starting out with one particular investment or strategy misses the point. We begin with your total net worth and look at how your different assets and liabilities interact. Sometimes the most suitable “investment” idea may be to pay off your debt. A recommendation like that may delay your investing, but it will build strong, long-term financial health.

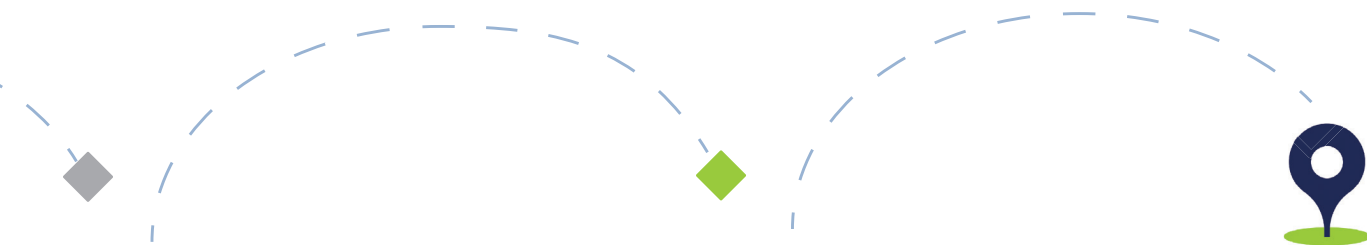
02 Where do you want to go?

In other words - what are your financial goals? They may be easily attainable, or they may prove to be unrealistic. After helping you outline your objectives, we chart a course. We try to identify potential problems early and solve them before they develop. Financial problems are like weeds; if left untended, they can spread and grow like ... well ... weeds. With the proper plan, the chances of meeting your goals improve.



To learn more, we encourage you to visit our website, www.morgiawm.com.

The Media Center includes Morgia 101, a video series that goes in depth on our entire process.



03 Set your investment course

Once you know where you are financially, and where you wish to go, a set of options will unfold. We will help you understand your choices and the strategies that will move you toward your goals. There are countless investment strategies from which to choose. We have studied many of them and we're fairly opinionated about the ones we feel are relevant and appropriate.

In our experience, the right ones all have a few things in common:

- ◆ An emphasis on risk control
- ◆ A consideration towards valuation
- ◆ An aversion to debt
- ◆ Flexibility and adaptability
- ◆ A healthy respect for the market's herd mentality

04 Understand your strategy

Over your investment lifetime, the odds are high that you will confront many nerve-racking downdrafts, corrections, and crashes. You will also participate in expanding bull markets. In those times of expansion, you may be tempted by popular, but pricey, investments. We feel it is our obligation to educate our clients on investment strategy and risk management, so that they have the necessary discipline to stay on course.

WHY MORGIA

Morgia Wealth Management differs from many financial firms and advisors. We believe our four core principles set us apart.

COMPATIBILITY



ALIGNMENT OF INTERESTS



PLANNING



RISK MANAGEMENT



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COMPATIBILITY

With client relationships spanning decades and generations, compatibility is a necessity. We pride ourselves on putting your interests first, and we work hard to communicate complex issues clearly. We're long-term optimists, but day-to-day realists. You'll receive deep analysis for each of our recommendations instead of sugar-coated opinions. The clientele we attract tends to value that depth of analysis and insight.

ALIGNMENT OF INTERESTS

To use a descriptive phrase, "We eat our own cooking." We will not advise you to do something with your investments that we would not do with our own. Our interests are aligned with yours, and we share successes and failures together. Our personal portfolios are invested using the same strategies available to our clients. We are a fiduciary, meaning we are legally bound to act in your best interest.



PLANNING

Without a plan you will arrive somewhere—but where? Investors save time, effort, and money when they know their financial objectives and move toward them in the straightest possible path. Perhaps you are saving too little; perhaps you are saving too much. You can't know without running the numbers. Every financial decision has repercussions. It is imperative to make those decisions with the facts laid out, unemotionally, and in the context of your long-term goals.

RISK MANAGEMENT

Risk is a part of financial planning that cannot be eliminated. Consider "riskless" cash. At the normal US inflation rate, a dollar bill drops in worth (what it can purchase) by roughly 50% every 20 years! Of risk's many varieties, we believe that investors need to perpetually contend with three major types: inflated asset prices, over-indebtedness, and emotionally driven price movements (or a combination of all three). Our approach relies on layering risk control strategies and tactics developed over 50 years.



THE MORGIA TEAM

Without hesitation, we consider our team one of our most valuable assets. They excel across multiple specialities, including complex financial planning, proprietary research, tax strategy, 401(k) plan design and trading desk operation. We're proud to have a group with nationally-recognized and award-winning financial advisors.

PJ Banazek was named to the Forbes 2020 and 2021 lists of the Best-In-State Wealth Advisors. He is also a member of the 2018 FT 401, a list of the best retirement plan advisors in the United States curated by The Financial Times and Ignites Research.



Shane Simser was selected as one of the 20 Under 40 of Northern New York's Emerging Leaders. He specializes in working with business owners to develop retirement plan solutions and assist their employees in analyzing their financial objectives, reviewing their investment options, and providing on-going education to help prepare them for retirement.

NNY Business
Magazine
December 2016

20UNDER40
NORTHERN NEW YORK'S
EMERGING LEADERS



The Morgia Team:

Seated (left to right): John Johnson, Nico Morgia, Katrina Thompson, Shane Simser, Zachary Buskey, and Joseph Cosmo.
Standing: (left to right): Heather Clement, Frank Murphy, Tony Morgia, Kiersten Guthro, Michael Morgia, PJ Banazek, and Andrea Fiorentino.



We encourage you to visit <https://www.morgiawm.com/who-we-are.html> to learn more about our team.

TONY MORGIA

Managing Director, Partner

For more than fifty years, his dedicated, holistic approach to analyzing clients' needs and developing detailed financial plans has helped Morgia Wealth Management's clients to build and preserve wealth over the long term.



PJ BANAZEK, CFP®

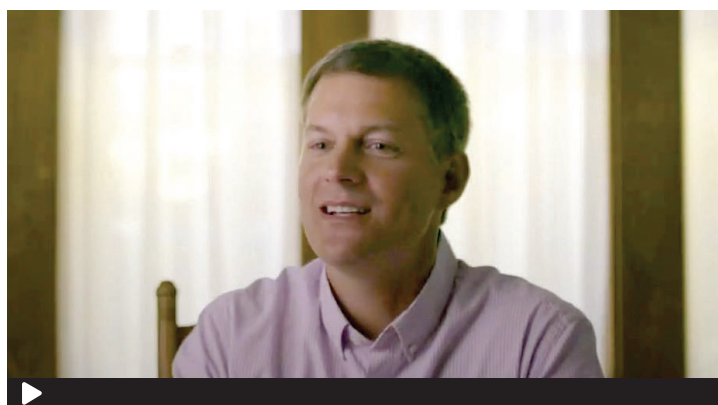
Managing Director, Partner

PJ Banazek is our fixed income portfolio manager and leads complex financial planning for Morgia Wealth Management. He also specializes in qualified retirement plan design, tax-deferred savings opportunities and stock options.

MICHAEL MORGIA, CIMA®

Managing Director, Partner

Michael Morgia serves as the lead equity portfolio manager for Morgia Wealth Management. He also developed the algorithms and software used for the firm's quantitative investment strategies.

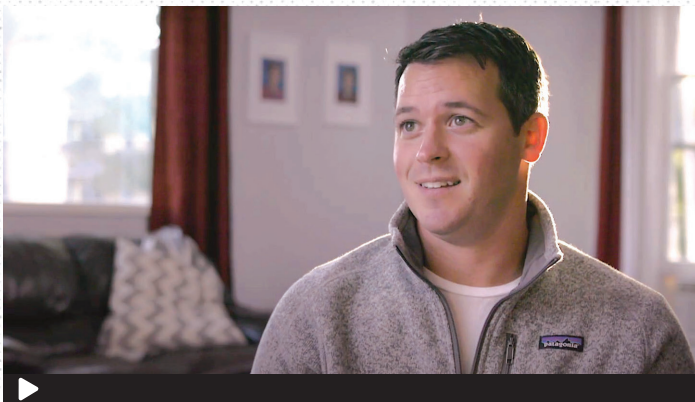
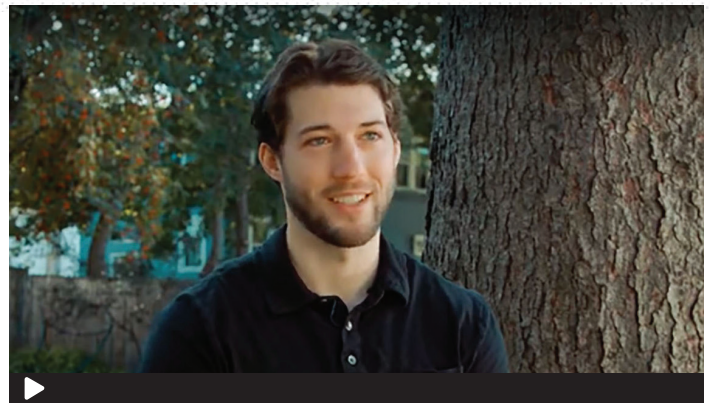


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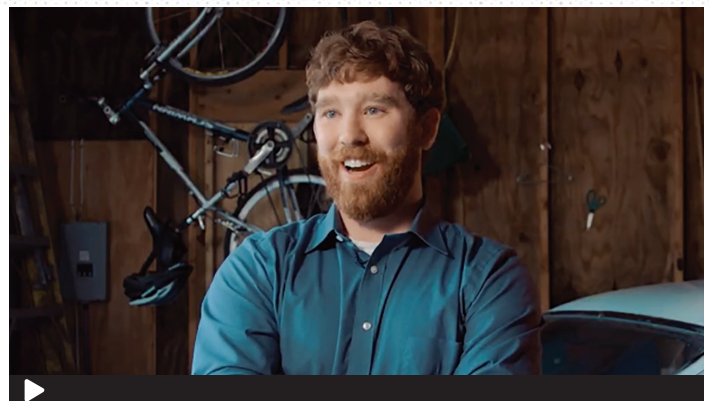
JOHN JOHNSON, MBA
Director of Wealth Management

NICO MORGIA, CFP®
Financial Advisor,
Financial Planning Associate



SHANE SIMSER, CPFA
Sr. Financial Advisor,
Retirement Plan Services

ZACHARY BUSKEY
Financial Advisor,
Portfolio Management Associate



Each team member has a specialty, from trading to business operations to client management.

Although each of us are specialists, the collaborative nature of our office means anyone on the team is prepared to help meet our clients' needs. We pride ourselves on reliable and efficient service to help you with all facets of your financial life.



Heather Clement
*Executive Director of Operations
and Client Service*



Andrea Fiorentino
*Sr. Registered Client
Service Associate*



Frank Murphy
*Director of Trading,
Portfolio Management Associate*



Katrina Thompson
Sr. Client Service Associate



Joseph Cosmo
*Sr. Analyst,
Portfolio Management Associate*



Kiersten Guthro
Client Service Associate





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Learn more at: www.morgiawm.com/media-center.html

Morgia Wealth Management is a group of investment professionals registered with HighTower Securities, LLC, member FINRA and SIPC, and with HighTower Advisors, LLC, a registered investment advisor with the SEC. Securities are offered through HighTower Securities, LLC; advisory services are offered through HighTower Advisors, LLC.

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