Our Mission Statement

Your economic and life situation is unique, and we at The Integra Group keep that in mind when providing financial planning advice. Our team believes that personalized service is essential when matching your long-term needs with the right financial services and financial products. Together we will use planning strategies and financial products to help build a personalized financial plan focused on your specific needs.

The Integra Group understand that clients are in different stages of life: you may be purchasing a home, financing a child's post-secondary education or planning for retirement. We believe that a financial plan must reflect your personal or business situation, and so we will work to highlight the financial products that best fit your short and long term goals. Once your custom-tailored financial plan is in place, we will continue working together to review achievements against your stated goals and objectives, ensure you are comfortable, and help you move forward according to your plan.

When you have questions about the importance of financial planning or about specific financial products, contact us. We will set up a complementary meeting to review your needs, goals, and address any questions you may have.
Wealth Management Process

Your financial needs are complex. The Wealth Management Process consists of a series of five different client meetings. Each is designed to earn your trust, grow the relationship, and provide you with a positive experience.

1. Discovery Meeting
2. Investment Plan Meeting
3. Mutual Commitment Meeting
4. 45-Day Follow-Up Meeting
5. 6-Month Progress Meeting
Your Total Financial Picture

Your financial needs are complex. Do you manage your own company? Or have you just started a new career path? Do you have children in your dreams, children in diapers or children getting diplomas? No matter what your situation, your financial success requires careful planning and professional guidance to help ensure your individual goals and needs are met. This checklist is designed to get you thinking about the entire range of your financial needs—not just your investments—so that you can participate in building a wealth plan for financial security.

### Four Steps to Managing Your Total Financial Picture

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
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<tbody>
<tr>
<td>Step 1</td>
<td>The top six categories in the grid on this page represent the six basic components of a comprehensive financial strategy. Number each category in order of importance to you.</td>
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<tr>
<td>Step 2</td>
<td>Take a look at the back of this worksheet. Under the topics you prioritized as most important, answer as many questions as you can. Put a checkmark in the box next to any question you would like to address further.</td>
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<td>Step 3</td>
<td>Look at the questions under the topics you considered less important at first. Do you see any other issues that you may need to consider? If so, mark those for further discussion.</td>
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<td>Step 4</td>
<td>Make sure you discuss any area you marked with your Advisor, George M. Noceti (925.746.2982) or Paul A. Noceti (925.746.2918)</td>
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Investments
- Have you considered your time horizon when constructing an investment strategy? Which financial goals are long term, and which ones are more immediate?
- Are enough of your investments designed to meet long-term goals like retirement?
- Do you know which investments are most likely to allow you to meet intermediate–term goals, like starting a business in a few years?
- Do you have investments designed to help you meet short-term goals, like putting a down payment on a home or paying for an upcoming vacation or wedding?
- Do you think your current asset allocation matches your investment needs?
- When did you and your financial advisor last review your investment portfolio?

Estate Plans
- Do you have a will? When was it last updated?
- What's the primary goal of your estate plan? Avoiding taxes? Providing for your family? Charitable giving?
- If you were to pass away suddenly or become incapacitated, do your loved ones understand your wishes? How do you know? Do you have a living will?
- Do you have a durable power of attorney in the event you can't make important decisions?
- Who are the principal beneficiaries of your estate? Do you know what to do if you want to make changes?
- If you have children, do you have guardians for them? Trustees for the estate?
- If you own a business, what kind of succession plan does it have? How would you fund the succession plan?
- Are there charities you would like your estate to support now and/or in the future?

Retirement Plans
- What are your retirement needs and financial goals?
- What kind of retirement plans do you have? What are the assets in each? How are they invested?
- What does your employer or your company contribute to your retirement plan? Are you vested?
- When do you want to retire? Where do you want to live or go? What do you hope to do while in retirement?
- Are you confident you have enough resources set aside for retirement income? How much do you think you'll need?
- Have you calculated your expected income from Social Security? How much do you know about your benefits from Medicare?
- When are you eligible to draw money from your retirement plans? From which account would you first draw income first and last?

Insurance
- Do you have disability insurance? How much?
- When do the benefits begin after a disability? What is the maximum monthly check you could receive, and how long would you be eligible for benefits?
- Do you have long-term care insurance? Do you think you need it?
- Do you have personal liability coverage? Are you confident that you have adequate coverage for yourself, your family, and your business, if applicable? Have you ever been sued?
- Do you have enough life insurance? How do you know?
- If you own a business, does it have adequate protection against lawsuits for sexual harassment, product liability, and worker's compensation claims?

Debt Management
- Are you sure you have the lowest interest rates on consumer debt? Could personal debt restructuring benefit you?
- Do your credit cards offer rewards like frequent flyer miles, discount purchases or prize catalogs?
- Do you know how to protect your credit rating and avoid the risk of bankruptcy?
- Do you have a strategic plan for addressing and paying off debt? Have you considered consolidating revolving debt?
- Could it be time to refinance your outstanding loans?
- Have you explored alternative financing avenues and ways to restructure business-related debt?
- Would you like to discuss financing of short-term debt and ways to improve cash flow?

Assistance to loved ones
- Do you expect to add to your family in the future?
- Have you provided financially for educational needs? How can you be sure?
- Do you talk to your children about money?
- If your children participate in savings or investing and have accounts of their own, what kind do they have? Roth IRAs? UGMA accounts? How much do they have in those accounts?
- How much financial assistance do you provide to adult children or grandchildren, if any? Do you expect the amount of financial support you provide to grow? Stay the same? Decline?
- What's the status of each of your parent's health? What do you know about their medical histories? Are you concerned about their health?
- How do you think your parents will provide for their expenses in retirement?
- If you are providing care for older relatives or friends, how long have you been doing so? What are their expectations of you in terms of caring for their needs? How do you know?
- Are there relatives or friends for whom you might one day be financially responsible? When do you think that might happen?
LifeView Goal Analysis, LifeView Advisor and LifeView Monitor are designed to work together to provide a comprehensive approach to helping manage your financial life.

LifeView Goal Analysis is a financial planning tool that can be used to analyze your goals, resources, and investment objectives. Using this tool, we can work together to identify and evaluate ways to achieve your goals – such as investing for retirement or funding education expenses.

LifeView Advisor is a financial planning tool that can be used to create a Financial Plan that includes goal planning along with strategies for goal protection (life, disability, and long-term care insurance) and estate planning.

LifeView Monitor is designed to work with LifeView Goal Analysis and LifeView Advisor to monitor your progress towards your goals.

By providing periodic reviews of key aspects of your financial strategy – including portfolio value, asset allocation, net cash flow, and probability of success of achieving your goals – LifeView Monitor can help you evaluate whether your financial strategy is on track or if adjustments are needed.

Most important, you can access these updates and monitor your progress online through our client website, ClientServe.
George M. Noceti, CRPS®
Wealth Advisor

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My Wealth Advisor Approach
My approach is to help clients with their total financial picture including: Estate Plans, Retirement Plans, Insurance, Debt Management, and Assistance to Loved Ones. I do this through a consultative approach called AdvisorOne: 1: Develop Understanding, 2: Conduct Analysis, 3: Tailor Solutions, 4: Implement and Deliver, 5: Ongoing Communication. All clients receive the attention needed to have a personal advisor-client relationship for the long-term.

My Services
- Retirement Planning
- Cash-Flow Management
- Traditional Brokerage
- Business & Executive
- Estate Planning
- Risk Management
- Strategic Investing
- Life Cycle Solutions
- Personal Financial Training
- Pension Consulting

My Qualifications
- MBA from St. Mary’s College of California, MA from San Francisco State University (Degrees)
- Series 7 (NYSE General Securities Registered Representative)
- Series 66 (Uniform Combined Advisor State Law Examination)
- Series 31 (Futures Managed Funds Examination)
- California State Resident Insurance Producer (Qualified Life, Variable and Long Term-Care Agent CA Insurance License No: 0E83937)
- Chartered Retirement Plans Specialist™
- UC Berkeley, The Tim Kochis Award for Teaching Excellence 2011

My Company
Since 1924, Morgan Stanley Wealth Management has been an innovator in financial services, providing resources and customized financial solutions. Some of the best minds in the industry drive our global business model. World-class capabilities are available to clients of Morgan Stanley Wealth Management.
Paul A. Noceti
Financial Advisor, Financial Planning Specialist

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Since 1924, Morgan Stanley Wealth Management has been an innovator in financial services, providing resources and customized financial solutions. Some of the best minds in the industry drive our global business model. World-class capabilities are available to clients of Morgan Stanley Wealth Management.
Five Star Professional, as a third party research firm, identified pre-qualified award candidates based on industry data and contacted all identified broker dealers, Registered Investment Advisor firms and FINRA-registered representatives to gather wealth manager nominations. Self-nominations are not accepted. Award candidates are then evaluated against 10 objective eligibility and evaluation criteria associated with wealth managers who must have a minimum of five years' experience as an investment adviser representative or other accepted credentials, client retention rates, client assets administered, firm review and a favorable regulatory and complaint history as defined by Five Star. Five Star Professional determines the final list of Five Star Wealth Manager Award winners. The Award does not evaluate the quality of services furnished to clients and it is possible that the recipient may have received unfavorable ratings from those surveyed. Five Star Professional collected the information for this Award through surveys it conducted.

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