TELLARO
WEALTH MANAGEMENT

Plan with Purpose. Live with Curiosity.

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THE TELLARO TEAM

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Richard Coe
Director of Operations

Lauren Donohue
Marketing & Client Relations Manager

Taylor Solita
Associate Financial Representative

Angela Canale
Chief Growth & Marketing Officer

Madison Capezzuto
Marketing & Communication

Tellaro Wealth Management empowers our clients to build wealth with creativity and confidence while fostering genuine, ethical, and empathetic relationships.

CONTACT US

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OUR FUNDAMENTAL BELIEFS

People over Money
Our clients always come first! We strive to develop and nurture relationships, not transactions, with an unwavering commitment to Integrity, Ethics, Honesty, and Empathy.

“Work hard and be nice to people!”
The Tellaro team celebrates a “work hard, play hard” mentality built on a foundation of respect and trust. We honor our commitment to client service by executing on our individual responsibilities, communicating well, helping others when needed, and managing expectations. Each Tellaro team member is an integral contributor to our overall success... and we encourage a smile or laugh along the way.

There are no problems we cannot outwork
“It’s hard to beat someone that never gives up.” -Babe Ruth
We recognize there will be challenges, individually and as a team, but we will face those challenges with confidence, discipline, and the mentality that nothing is too difficult to overcome.

Change is the only Constant
“The greatest danger in times of turbulence is not the turbulence; it is to act with yesterday’s logic.” -Peter Drucker
We operate in a constantly evolving industry and approach each day with the expectation that markets, tax code, regulations, our even our team and our clients will be different in the future. Our commitment is to be nimble and optimistic so we can leverage new opportunities to our client’s advantage.

Continuous Improvement
Our clients have entrusted us with their future, and we take tremendous pride in that responsibility. We are curious and excited about what each new day will teach us, and it is our obligation to our clients, our team, and ourselves to constantly get better.

OUR CLIENT EXPERIENCE

Define

Identify what matters most and maximize the resources you have available.

Discovery Meeting

Design

Create an intentional plan with strategies to help us focus on what we can control.

Financial Plan Meeting

Implement

We will take action on your plan and execute all appropriate strategies.

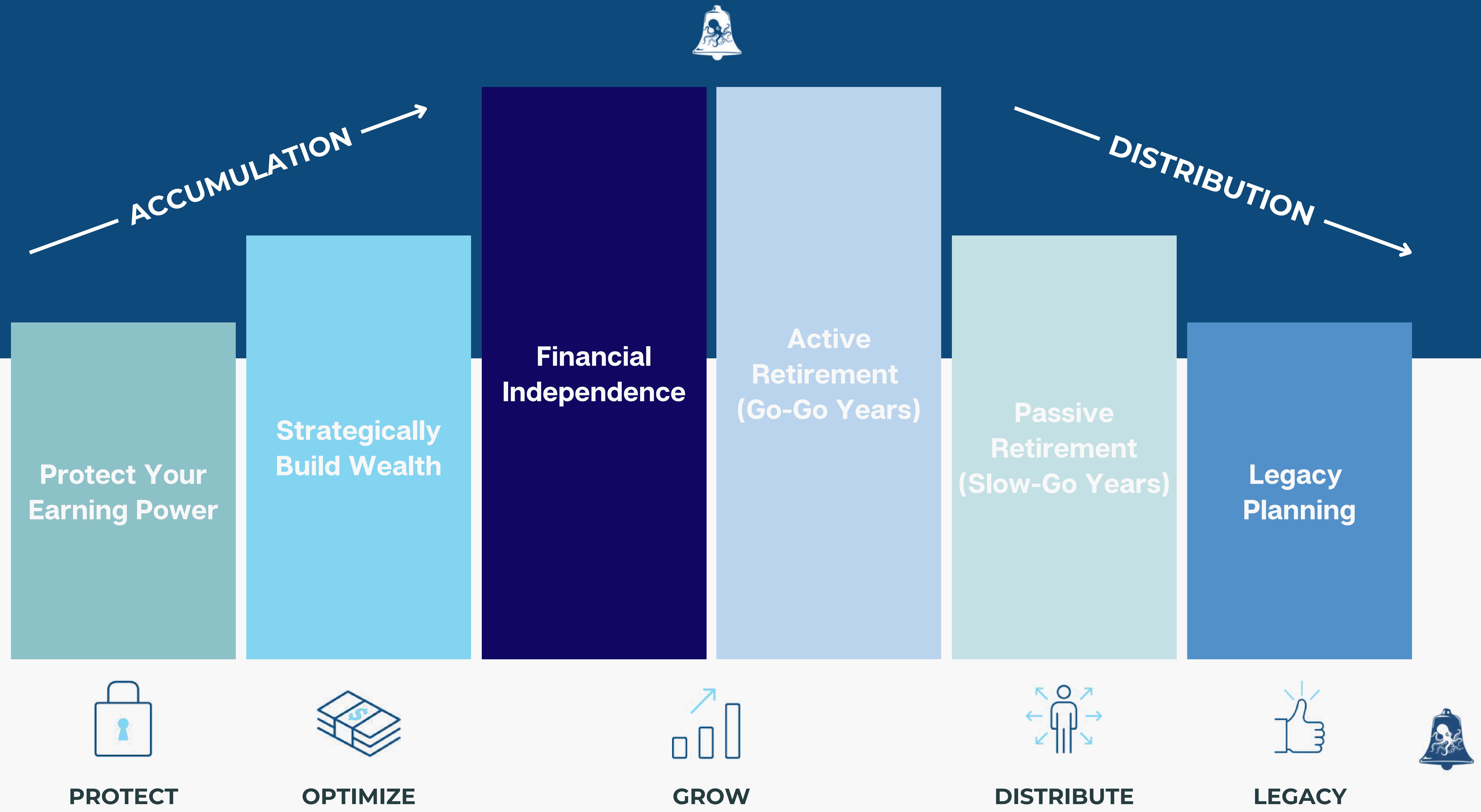
Implementation Meeting

Review & Adjust

Life happens, so we expect the need to audit and update your plan accordingly.

Review Meetings

PLANNING THROUGH LIFE STAGES



OUR FINANCIAL PLANNING PHILOSOPHY

Commitment & Capabilities: Our primary goal is to empower our clients to make educated, thoughtful, and creative decisions based on the goals we define together. The Tellaro team has expertise in working with individuals, families, and businesses. Your financial plan is based on three fundamental pillars: risk management, wealth management, and tax management. Below are examples of key solutions & concepts utilized by our clients.

Planning Concepts	Risk Management	Wealth Management & Strategic Savings	Tax Management
• Personalized Wealth Management for any goal or stage • Retirement, education, property/business purchases, etc. • Estate Tax & Legacy Planning • Real Estate Investment Modeling • Charitable Planning	• Life Insurance • Long Term Disability Insurance • Long Term Care Insurance	• Asset Allocation & Asset Management (Advisory Programs) • Investment Selection • Rebalancing • Behavioral Coaching	• Asset Location • Cost/Fee Mitigation • Tax Loss Harvesting • Accumulation & Distribution Planning

OUR FEES

Assets Under Management	Advisory Fee	Blended Fee Range
$0 - $100,000	1.65%	1.65%
$100,001 - $800,000	1.35%	1.65% - 1.39%
$800,001 - $1,000,000	1.00%	1.39% - 1.31%
$1,000,001 - $2,000,000	0.95%	1.31% - 1.13%
$2,000,001 - $3,500,000	0.85%	1.13% - 1.01%
$3,500,001 - $5,000,000	0.75%	1.01% - 0.93%
$5,000,001 - $10,000,000	0.60%	0.93% - 0.77%
$10,000,001 +	0.50%	0.77% - 0.5%

*Fees as of January 2024. The Fees shown are composite fees derived from the fee schedule for the relevant investment option and are based on the asset level invested in each option. The composite fee for any particular investment option (and, therefore, for your account overall) will vary over time due to fluctuations in the asset level being invested. In addition, if you have multiple accounts that may be householded to meet higher fee breakpoints, the fees may be lower than those presented. The Annual Advisory Fee may be calculated according to a “tiered” fee schedule with different fee rates in each tier that may be applied as your accounts assets in the Program increase/decrease; or may be a fixed percentage rate that does not vary (called an “Annual Fee Schedule”). Your Advisor selects the Annual Advisory Fee method, and it is stated in your Statement of Investment Selection document. The Annual Advisory Fee is billed to your Program account quarterly in advance.

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