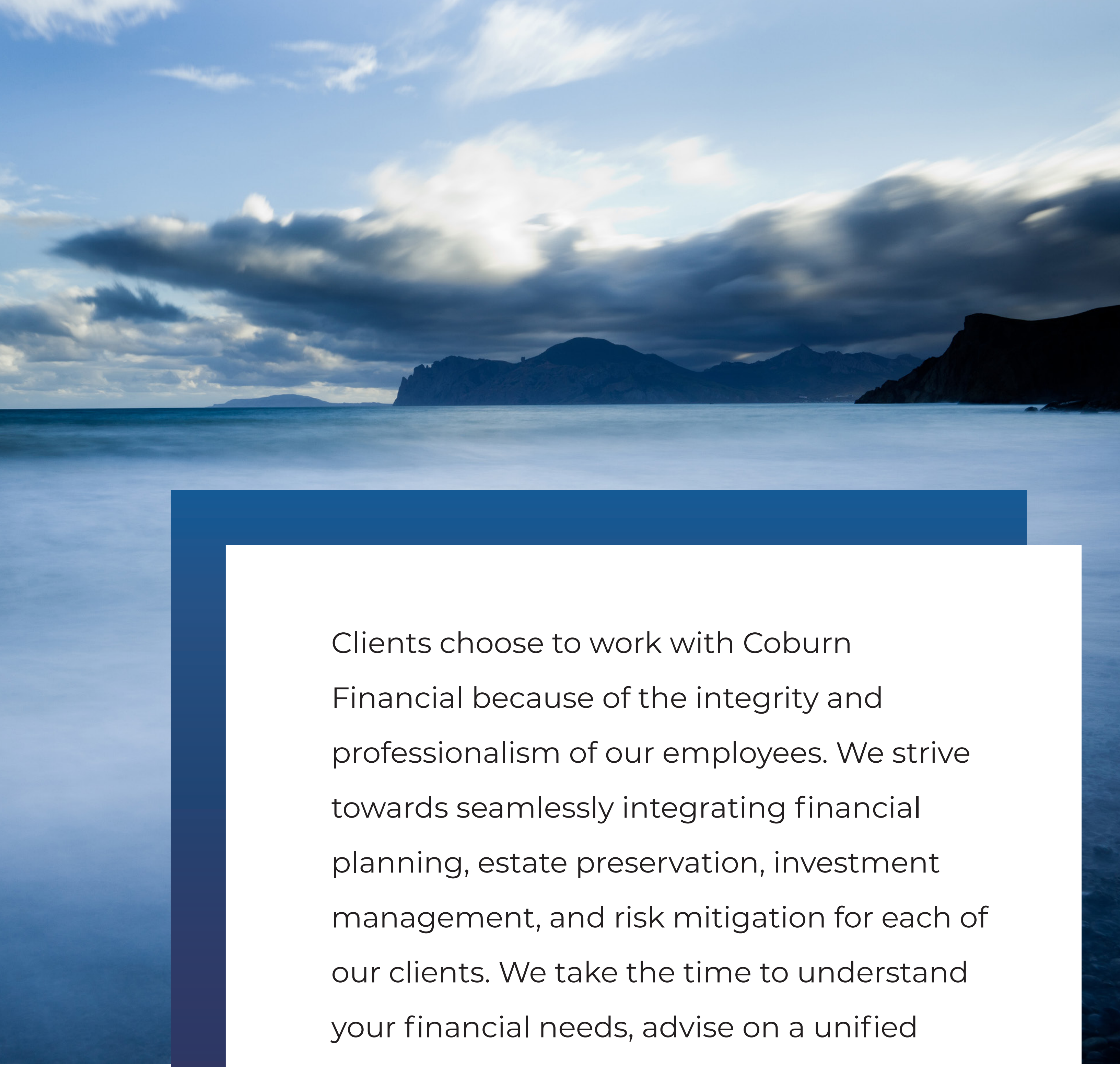
COBURN FINANCIAL

Est. 1934

INVESTMENTS · FINANCIAL PLANNING · INSURANCE

FOCUSED ON YOUR FINANCIAL FUTURE



Clients choose to work with Coburn Financial because of the integrity and professionalism of our employees. We strive towards seamlessly integrating financial planning, estate preservation, investment management, and risk mitigation for each of our clients. We take the time to understand your financial needs, advise on a unified strategy, build a durable plan together, and monitor your plan along the way to your goals. Above all else, we are advocates for our clients who entrust us with their investment and retirement planning needs.

The Coburn Financial Value

Coburn Financial was co-founded in 1934 by Robert Coburn with the dual purpose of providing underwriting services to businesses in need of capital coupled with investment advice to high net worth individuals. Eighty years later, the firm thrives as a full-service investment firm, offering a personalized approach to managing money. Capital markets may have changed over the years, but Coburn Financial stands today as it has since the beginning, firmly at the side of our clients.

By virtue of our conservative business philosophy, we have withstood the test of time in complex, turbulent, and ever-evolving financial markets. It is this stability and commitment that has afforded us an enviable reputation as a client-focused investment management firm. At Coburn Financial, our entire staff – from senior management to financial advisors to support and compliance associates – is focused on the client. In every aspect of the firm's business, the emphasis on professional service remains a cornerstone, just as it did eighty years ago.

Established in 1934	Family-Owned Business	Over 30 Financial Advisors	Multiple Offices throughout New England

Backed by years of experience, our financial advisors are tasked with implementing comprehensive investment strategies for a wide range of clients. These strategies are shaped by insightful and objective advice tailored to each client. This relationship-based approach allows us to provide highly specialized services that you can count on from professionals you can trust.

Coburn Financial serves individuals, families, small businesses, corporate executives, and non-profit organizations. Our goal is to build long-term personal relationships with each and every client we serve. We strive to confidently provide professional advice on financial issues important to you including: retirement planning, charitable giving, college savings, estate planning and trust services*, and individual portfolio management. Coburn Financial maintains over 2,000 client relationships.

*LPL Financial Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial.

Approach Your Goals with Confidence

We provide a range of high quality financial services and specialty investment management advice.

Commitment to Our Clients

We work one-on-one with our clients, always with an objective investment approach. Working with individuals and families is our primary focus.

Wealth Management Experience

Our typical advisor has over 20 years of industry experience. We understand the financial concerns that matter to you including portfolio diversification, tax-minimization, and retirement income strategies.

Personalized Approach

Our financial advisors serve a select group of clients with needs and challenges similar to yours. We want to help you find comfort as you prepare for difficult life transitions.

Customized Recommendations

As a private wealth client, you will receive access to a broad range of investment services. Our dedication to our clients includes personal portfolio management, comprehensive advice, and client-specific recommendations provided by a family-owned investment firm.

Our Services and Product Offerings

Establishing a detailed personal financial plan is an essential avocation that we encourage you to discuss with your advisor. Managing a lifetime of unpredictable financial challenges requires careful planning. The financial advisors at Coburn Financial aim to help you evaluate the issues affecting you financially such as portfolio management, retirement planning, higher education expenses, long-term budgeting, estate planning, and wealth preservation. Your financial advisor will work with you as your situation evolves, seeking to ensure that you remain on track.

Portfolio Management

We are available to help you implement a customized investment plan or manage an existing portfolio. We manage risk through the creation of an appropriately diversified portfolio and by using investment products that match your personal risk tolerance. We will conduct periodic reviews as part of our commitment to keep an open dialogue with you.

Education Planning

Meeting the costs of higher education is a concern for many of our clients. We will work with you to develop a realistic estimate of what those costs might be and then implement an investment program to help you meet those costs.

Insurance and Annuities

As part of our thorough planning process, we will determine if your current level of insurance is sufficient enough to provide an adequate protection for your dependents. Annuities and insurance products are often considered in this case, and we will work with you to select the most appropriate type to meet your needs. Our goal is to facilitate a higher level of confidence in our clients' ability to mitigate unforeseen life events.

Retirement Planning

Whether retirement is near or far, we can offer ways to help you maximize your retirement savings. We will evaluate your existing retirement accounts—pensions, IRAs, SEPs, 401(k) plans, annuities and provide advice to help you maximize income upon retirement. We seek to also help reposition investments held in these accounts, keeping your assets properly diversified. If retirement is approaching, we work with you to determine the most effective strategies for converting these assets into reliable income.

Estate Planning

No matter your age or net worth, you need an estate plan to protect yourself, your loved ones, and your assets. We will conduct a review of your current financial situation and strive to devise a plan that will help ensure that your assets are distributed to your beneficiaries as you intended, in a tax- and cost-efficient manner. By starting now, we can help determine the most appropriate use of trusts, gifting programs, and other strategies to help protect your assets for future generations.

Clients of Coburn Financial have access to some of the most extensive equity research available in the industry today.

Integrated Partners (Integrated) is an independent, fee-based financial planning and wealth management firm and functions as our back-office support so we can offer a streamlined, boutique client experience. It is through Integrated that we can leverage a large suite of technology platforms and robust service offerings while maintaining independence.

LPL acts as our custodian and provides our firm with proprietary technology and comprehensive compliance services. LPL Financial does not offer any proprietary products but instead makes available a broad range of diverse products. Through this affiliation, we can choose the products and services that address our clients' needs. This commitment to objective financial advice helps to preserve the integrity upon which we built our firm and its reputation.

Like many investors, one of your key goals in accumulating wealth is to ensure that it is passed on as you wish. Whether you are saving for retirement or need specialized wealth management services—such as trustee services, separately managed accounts, or alternative investments—you will have access to the products you may need when you need them.

Fidelity works closely with our firm to help identify the products and services that are in your best interest. Moving forward, Fidelity will continue to help find new ways for us to better serve you. This ongoing relationship, complemented by Fidelity's advanced wealth management platform, provides a solid foundation to help you pursue your financial objectives.

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