



A private wealth advisory practice of Ameriprise Financial Services, Inc.

Our goal is to provide successful individuals with personalized, objective financial advice. We strive to provide the extra confidence that comes from a relationship with someone who understands your complex financial and estate planning needs.

**Areas of focus include:**

Retirement Income Planning

Portfolio Management

Estate/Legacy Planning Strategies

Tax Management Strategies

Tax Savings through Charitable Giving

Healthcare and Long-Term Care Planning

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Mystic, CT 06355  
Phone: 860-245-0251

628 Hebron Ave., Ste. 301  
Glastonbury, CT 06033  
Phone: 860-430-1780

[www.cwmct.com](http://www.cwmct.com)

Neither Ameriprise Financial nor its affiliates may provide tax or legal advice. Consult with your tax advisor or attorney regarding specifics issues.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., member FINRA and SIPC.



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**Jason Cerniglia, CFP®, CRPC®, CMFC®**

Certified Financial Planner | CEO  
Coastal Wealth Management

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Jason Cerniglia is in his 19<sup>th</sup> year working as a Financial Advisor. After graduating from the University of Connecticut with degrees in Finance and Public Relations, he started out as a Financial Advisor at Smith Barney in Boston, MA. In 2004, Jason and his team began to sense that the “brokerage” only model was not the best way to serve our clients. On January 5<sup>th</sup>, 2005, Jason and his team transitioned to Ameriprise Financial and he became a franchise owner in September of 2007. Over the course of the last 19 years, Jason has earned numerous professional designations and awards. Currently, as a “Private Wealth Advisor” Jason and his team are considered one of the top 30 advisory teams (nationally) at Ameriprise. Coastal Wealth Management has also been recognized by Barron’s, Forbes, and the Financial Times as one of the top financial planning and asset teams in the nation.

As a Certified Financial Planner and CEO of Coastal Wealth Management, Jason focuses on financial planning, retirement distribution planning, and investment management for his clients. Jason’s clients include (but are not limited to) executives at many of our local fortune 500 companies, business owners, and family trusts. Jason also oversees Coastal Wealth Management’s Investment Policy Board. The board works directly with Ameriprise’s investment research group to shape investment portfolio and allocation decisions for our clients’ investment portfolios.

Coastal Wealth Management has offices in Mystic, CT and Glastonbury, CT. Jason and anyone on his team can be reached at 860-430-1780 or 860-245-0251.



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**Bryan J. Lauriat, APMA®**

Financial Advisor | Managing Director  
Coastal Wealth Management

A private wealth advisory practice of Ameriprise Financial Services, Inc.

Bryan Lauriat is currently in his 15th year in the financial services industry. He has extensive experience across several areas of the business including financial planning, investment advice services, investment research, trading, client service and operations. He largely credits this background for making him the advisor he is today. One who, in addition to financial planning and investment management, also understands the operational complexities of the financial services industry. This unique skill set has enabled Bryan to deliver not only well-communicated financial advice and effective, cost-efficient investment guidance but, more importantly, an exceptional service experience for each and every client he works with.

As a Financial Advisor at Coastal Wealth Management, Bryan focuses primarily on comprehensive financial planning, retirement income strategies, investment management and insurance solutions. Whether he is educating the young investor just getting started, helping a busy small business owner navigate the complexities of implementing a retirement savings plan for their employees, or working with folks in retirement to help “recreate” their paychecks, Bryan’s passion for financial planning is quickly evident.

Bryan is head of trading at Coastal Wealth Management and a member of the team’s Investment Policy Board. He holds a bachelor’s degree in Economics from the University of Connecticut and the Accredited Portfolio Management Advisor (APMA®) designation from the College for Financial Planning.

Bryan is an avid sports fan and athlete. He plays ice hockey and softball competitively and also enjoys golf and skiing with his family. He, his wife Lisa, and their son Kaden live in North Haven, Connecticut with their rescue dog Jack.



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**Joel E. Blum, APMA®, CRPC®**

Financial Advisor | Managing Director  
Coastal Wealth Management

A private wealth advisory practice of Ameriprise Financial Services, Inc.

Joel Blum is in his 15<sup>th</sup> year working as a Financial Advisor. After obtaining his Bachelor of Science degree in Business Economics from the State University of New York College at Oneonta, he became a Financial Advisor at Smith Barney in Goshen, NY and became Second Vice President of Investments before he was 25 years of age. He was also named to Smith Barney's Blue Chip Council, a recognition program for financial advisors who, within their first five years, demonstrate the highest professional standards in addition to excellence in client service. Joel was then recruited to Merrill Lynch and was named a member of their esteemed Executive's Club and President's Club. During his tenure at Merrill Lynch, Joel earned his Chartered Retirement Planning Counselor™ designation from the College for Financial Planning and was also named Vice President of Investments. In 2017, Joel earned his Accredited Portfolio Management Advisor<sup>SM</sup> designation, also from the College for Financial Planning and was named to Forbes America's Top Next Generation Wealth Advisors for 2018.

As a Financial Advisor, Managing Director and Owner of Coastal Wealth Management, a private wealth advisory practice of Ameriprise Financial, Inc., Joel focuses on financial planning, retirement distribution planning and investment management for his clients. Joel also sits on Coastal Wealth Management's Investment Policy Committee.

Joel has office hours in our Mystic, CT and Glastonbury, CT locations and can be reached at 860.245.0251.



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## SPS Advisor

SPS Advisor is a discretionary account structure we utilize to deliver risk-managed, asset allocation portfolios specifically tailored to our clients' individual needs and risk tolerance.

The first step in the SPS Advisor process is to take the time to understand your goals and the level of risk you are comfortable taking. We manage portfolios on the account level, so each account may have its own risk profile. For example, a non-IRA account may be conservative while a Roth IRA account may be moderately aggressive.

The second step in the advisory process is portfolio construction. Our core investment approach is strategic asset allocation which allows us to provide a scalable, risk-adjusted investment mix suitable for all risk profiles and time horizons. We also implement occasional tactical strategies as markets and geopolitical events dictate, such as increasing cash weightings.

Our model portfolios can hold any combination of exchange-traded funds (ETFs), mutual funds, and individual stocks. Each of our models is comprised of the same holdings. The actual weights of the holdings in each model vary based upon the model's stated risk profile. We also offer a tax-sensitive version of each model for non-retirement accounts that employs municipal bonds and tax aware trading strategies.

After implementation, the portfolio is actively managed, monitored and communicated as follows:

### **Security Selection**

Each advisor on the team makes up our Investment Policy Committee and takes part in the security selection process. In addition to the research we do on our own, we also review investment research from numerous sources including the Ameriprise Investment Research Group (IRG), Morningstar and several mutual fund and ETF providers. The Investment Research Group is a team of 40 Certified Financial Analysts. Each analyst covers a specific area in the market (for example large-cap U.S. stocks). Each Lead Analyst works with their team to decide on what individual stock positions are best in each specific space.

We have done extensive research on the long-term performance of mutual funds versus ETFs by asset class, and the propensity of mutual fund managers to consistently outperform the benchmarks they are measured against. Our research has shown that there are certain asset classes where selecting a mutual fund manager in the top 30% of the peer group will produce far better results than simply investing in the index (ETF) they are measured against. Conversely, there are other asset classes where long-term outperformance of the index requires consistently selecting a mutual fund manager in the top 1% of their peer group. This has played an integral part in our portfolio construction process as we have used this data to build portfolios that we feel offer an optimal mix of quality and cost savings.

Additionally, if we have very high conviction on a particular security or asset class that we feel will help increase overall performance, we have the ability to establish a tactical position in that security or asset class of up to 5% of the overall portfolio value.

### **Monitoring**

While ETFs by design must closely adhere to the index they track, this is not true with mutual funds. Oftentimes, a fund's investment policy may allow mutual fund managers to significantly deviate from their stated investment objective. Left unchecked, these unforeseen changes can lead to increased risk and portfolio inefficiency. As such, we maintain consistent communication with each of our mutual fund partners to be certain that the mutual funds we are using strictly adhere to their stated investment objective.

### **Rebalancing**

To ensure each account maintains its predetermined risk profile, we rebalance all accounts periodically. This helps mitigate the risk of an account “drifting” outside of its set risk parameters due to outperformance or underperformance of a specific asset class. We rebalance our qualified accounts (i.e. IRAs) quarterly and our non-qualified accounts semi-annually (for added tax-efficiency).

### **Drift Analysis**

We do this for every position in the portfolio to monitor short-term, larger-than-normal fluctuations in value. For example, if a holding has a target weight of 10% of the total portfolio and we attach a 25% drift tolerance parameter in either direction, when the value of that holding moves above a 12.5% overall weighting or below a 7.5% overall weighting, a drift notification is immediately sent to the team. At that point we will review the position and decide what action, if any, should be taken.

### **Catastrophic Event Downside Protection**

This can be done at the portfolio level or the position level. For example, if an individual has an account that has a moderately aggressive risk profile and something occurs to drastically and unexpectedly increase downside risk to the market as a whole (such as unfavorable fiscal policy changes or a major geo-political event), we have the ability to very quickly move the entire portfolio from a moderately aggressive profile to a conservative profile. At the position level, we can quickly reduce or liquidate any of our model holdings in response to negative or disparaging data on a certain market sector, asset class, or even a specific mutual fund we own. An example of this type of risk would be a long-standing mutual fund manager unexpectedly announcing his or her retirement.

An example of an unlikely event that would facilitate such a move would be something like a terrorist attack or a catastrophic event to the global economy. This safeguard is likely only used to reduce risk and very rarely, if ever, used to drastically increase risk. This same catastrophic event risk is applied at the positional level. Using Pfizer as an example, let's assume that Pfizer releases data indicating that one of their products either cures or causes cancer and, in reaction to that news, there is a significant change in the price of their stock. We have the ability to immediately liquidate the position or trade it for another holding (in the event of extremely bad news) or immediately take significant profits and diversify those proceeds equally into the rest of the portfolio (in the event of extremely good news).

### **Communication**

The discretionary nature of this trading platform often means that changes to your account will be made without your prior consent. The changes we make are strictly for the purpose of managing your investments to a specific level of risk, taking advantage of upside opportunities that arise, or protecting against potential downside threats. Having discretion allows us to implement these changes quickly and at the exact time we choose, which we believe is paramount at a time when 80% of all trading is executed through automation. At the same time, we also believe that sound communication and keeping our clients informed about their investments is essential, particularly when discretion is given. As such, we provide a summary of all portfolio changes just prior to, or promptly after, execution via email (or by mail if preferred). We will communicate which trades are being implemented, when they are being done and, most importantly, why we are making them.

We look forward to the opportunity to work with you and will strive to continually execute an efficient, low cost, well-performing investment solution tailored to your personal needs.

## ***Coastal Wealth Management***

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Ameriprise Financial Services, Inc.  
41 East Main Street | Mystic, CT 06355  
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# EDUCATION EVENT

**March 11th, 2020**

Join us for a discussion on

## **Social Security & Medicare**

*"Everything You Didn't Know to Ask"*

**Hosted by:**

Coastal Wealth Management  
a private wealth advisory practice of Ameriprise Financial Services, Inc

**Sponsored by:**

Amundi Pioneer Asset Management  
Jack McCraffey

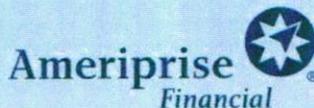
**Presented by:**

Jason Cerniglia, CFP®, CRPC®, CMFC®  
Private Wealth Advisor, CEO

Bryan J. Lauriat, APMA®  
Financial Advisor, Managing Director

Joel E. Blum, APMA®, CRPC®  
Financial Advisor, Managing Director

**Opportunity for Q & A with these industry experts following the presentation**



A private wealth advisory practice of Ameriprise Financial Services, Inc.

This is an informational event. There is no cost or obligation.

*Please join us for an  
Informational  
Presentation*

**Wednesday**

**March 11th, 2020**

**5:30-8:30 PM**

Mystic Hilton  
20 Coogan Blvd  
Mystic, CT. 06355

**Guests are welcome**

Dinner buffet and  
beverages provided

**RSVP to**

[Rollinda.candales@ampf.com](mailto:Rollinda.candales@ampf.com)

860-245-0251

by March 4<sup>th</sup>, 2020

# EDUCATION EVENT

**March 12th, 2020**

Join us for a discussion on

## **Social Security & Medicare**

*"Everything You Didn't Know to Ask"*

**Hosted by:**

Coastal Wealth Management

a private wealth advisory practice of Ameriprise Financial Services, Inc

**Sponsored by:**

Amundi Pioneer Asset Management  
Jack McCraffey

**Presented by:**

Jason Cerniglia, CFP®, CRPC®, CMFC®  
Private Wealth Advisor, CEO

Bryan J. Lauriat, APMA®  
Financial Advisor, Managing Director

Joel E. Blum, APMA®, CRPC®  
Financial Advisor, Managing Director

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Informational  
Presentation*

**Thursday**

**March 12th, 2020**

**5:30-8:30 PM**

Hartford Hilton

315 Trumbull Street

Hartford, CT 06103

Guests are welcome

Dinner buffet and  
beverages provided

**RSVP to**

[Rollinda.candales@ampf.com](mailto:Rollinda.candales@ampf.com)

860-245-0251

by March 4<sup>th</sup>, 2020