



Centerpoint Advisors, LLC
One Gateway Center, Suite 607
Newton, MA 02458
617.213.4000
www.centerpointadvisors.net

February 22, 2011

Dear Clients,

We are pleased to announce the launch of our Financial Planning division alongside our advisory wealth management offerings. Led by Financial Advisor and CERTIFIED FINANCIAL PLANNER™ professional Olga Poltoratskaya Okaty, the division will provide strategic planning services focused on the creation of personal Financial Plans for families and individuals.

The Financial Plan will be individually tailored and may focus on a specific planning need or may comprehensively address a broad array of financial goals. A comprehensive plan will typically include an organized summary of your assets, liabilities, and net worth, assess your investment portfolio, evaluate insurance coverage, review current cash flow and budget management, evaluate future needs and develop strategies for meeting both short-term and long-term goals, review employee benefits, and coordinate with your estate advisors to ensure all proper legal documents are current and valid. The goal of the Financial Plan is to help you determine your critical financial needs over time and assist you in creating a detailed, integrated life plan for meeting those needs.

Below is a summary of planning services that may be relevant to one's financial plan.

- Net Worth Analysis
- Portfolio Review & Asset Allocation Analysis
- Insurance Review & Needs Analysis
- Annual Cash Flow & Savings Capacity Analysis
- Retirement Needs Analysis
- Education Funding Analysis
- Employee Benefits Evaluation
- Estate Documents Consultation

Our financial planning services are billed on an hourly basis, with the total cost based on the complexity of the plan and the amount of time expended on a client's behalf in its creation.

Olga joined Centerpoint Advisors, LLC in 2007. As a Financial Advisor, she specializes in financial planning for retirement and education, financial modeling, new product development, and investment research. Olga holds a Master's Degree in International Finance and Economics from Brandeis University International Business School, and Bachelor's degrees from Brandeis University in Russian Language and Literature, European Cultural Studies, and Economics. Olga is an Investment Advisor Representative through National Asset Management, and is FINRA licensed (Series 7, 63 & 65) as an Investment Specialist with National Securities Corporation.

We are very excited about our Financial Planning services and hope you will find them a valuable addition to our current capabilities. We invite you to meet with us for a complementary consultation to discuss your financial goals and see if we may be of assistance with your financial planning needs.

Sincerely,

Richard W. Greene
Managing Principal

Jennifer M. Wolfsberg
Principal

Olga Poltoratskaya Okaty, CFP®
Financial Advisor