PREMIER
ESTATE PLANNERS

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MAXIMIZING CLIENT WEALTH THROUGH EDUCATION, COMMITMENT, AND PROFESSIONAL PARTNERSHIPS

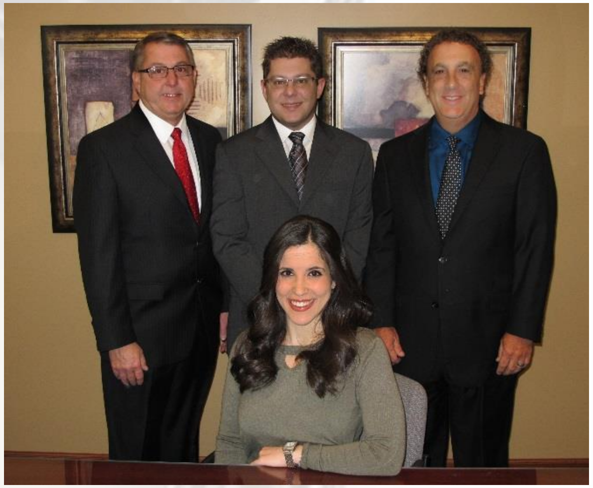
Content

Welcome to Premier Estate Planners

Premier Estate Planners

provides these important comprehensive services

- Financial planning
- Tax planning
- Retirement and income distribution planning
- Estate & legacy planning
- Asset management solutions
- Tangible asset placement



"Education, commitment, progressiveness and a genuine concern for the well being of the people we serve is fundamental to the dedication of service our client's experience."

We believe that the financial well being of the client is the reason for our existence, not merely a goal we hope to achieve. By educating and informing our clients we empower them to make successful and prosperous decisions to achieve the long-term results that they want for themselves and the people they care about. It is our intent to remain progressive and in tune with the changing environment so that our clients will receive the excellent service they deserve.

What is wealth management really all about?

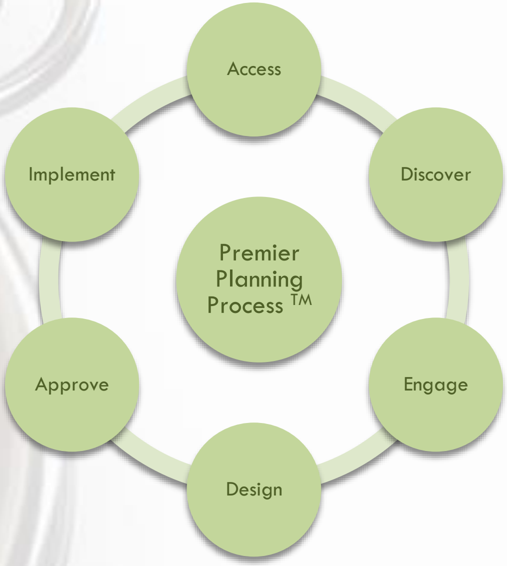
It's about caring for the important people in your life, Making sure they have the best you can afford.

Assuring the best opportunities are available to the people that rely on you; that they have the choices necessary to pursue a bright and prosperous future.

Giving yourself an enjoyable, secure and carefree future so that work can become an optional activity and not a mandatory supplement to your retirement.

It all starts with an experience that we call the “*Premier Planning Process*™”

The Premier Planning Process ™ is completed in six steps. The first step is where we get acquainted. You complete and return a brief but comprehensive assessment to us and we provide you with the background and overview of our firm, how we work, the services we provide and how we are compensated.



The next step is the discovery interview where together we discuss the nature of the work that you would like completed as well as your objectives and concerns. From this, expectations are set, the work is outlined and your questions are answered about the process. We may also begin collecting important information necessary to do the work at that time.

Upon completion of the discovery meeting a “letter of engagement” describing the work that we agree to do, who is responsible for what and how we will be paid. This will be delivered to you for your approval and signature to start the Premier Planning Process ™ .

Next we begin the work to craft a plan consistent with your wishes as outlined in the letter of engagement. The Premier Planning Process™ utilizes a team approach so you will have the benefit of long standing respected relationships with affiliated legal, accounting and investment professionals and strategists that support our practice. Depending on the work that needs to be done these professionals may contact you directly; all of this will be outlined in the engagement letter and approved by you before we begin.

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Taking Action with the "*Premier Planning Process*™"

Upon completion of the plan design, we will get together and present the plan for your approval, answer any remaining questions and then finalize your plan.

Lastly, implementation; this is where we put your plan into action. This will include any subsequent monitoring and adjustment as your life circumstances and market conditions dictate. Periodically we will get together to review your progress and of course we are always available as future needs arise.

Family's working with "Premier Estate Planners" will get caring, experienced professional advisors concerned as much as you with achieving your goals as they are committed to helping you achieve getting there.

Donald P. Carnaghi, RFC, CEP

Founder and President

Don lives and works in Macomb County Michigan where he has been serving individuals and families as a financial advisor since 1985. As the founding partner of Premier Estate Planners, he has positioned the firm to coordinate their wealth management services with a network of Tax and Legal professionals. This comprehensive one-stop-shop approach assures the very best in service that delivers the financial independence and stability that people want in these uncertain times.

Don's enthusiasm for continuing education helps him keep the company abreast of changing tax and legislative issues that relate to estate, financial and tax planning. Through the use of trusts, and other estate planning techniques, he is able to help reduce or eliminate estate taxes and income taxes. Strategies using private customized managed portfolios utilizing ETFs and principal protection strategies and alternative asset classes are among his strong suits. Don is a Registered Financial Consultant (RFC) and was also accepted into the National Council of Certified Estate Planners (CEP) after completing their national program. He is an active member in good standing with the Mount Clemens Rotary Club serving on the foundation board and with the Selfridge Air National Guard, Base Community Council of Michigan serving on the BCC executive committee.

Support from his wife Laura and their three children plays an important role in his continued success.

Thomas R. Mazza, RFC, CEP

Managing Partner

Tom Mazza lives and works in Macomb County Michigan where he has been serving individuals and families as a wealth advisor since 1983. As a managing partner with Premier Estate Planners, he and his partner provide a comprehensive one-stop-shop approach that assures the very best in services that deliver the financial independence and stability that people want in these uncertain times.

As a financial advisor for over twenty-five years, Tom Mazza has educated numerous working retirees and those about to retire towards financial independence and stability. Tom works with his clients to accumulate and preserve wealth by providing complex estate planning, financial planning, investment management, and long-term care planning.

Tom is a Registered Financial Consultant (RFC). The Registered Financial Consultant (RFC) is a professional designation awarded by the International Association of Registered Financial Consultants to those financial advisors who can meet the high standards of education, experience, and integrity that are required of all its members. The IARFC was originally established in 1984. Tom was also accepted into the National Institute of Certified Estate Planners (CEP) after completing their national program. The Certified Estate Planner™ designation is nationally recognized as a standard for estate planning excellence.

Tom’s wife Debbie and their three children support his efforts .