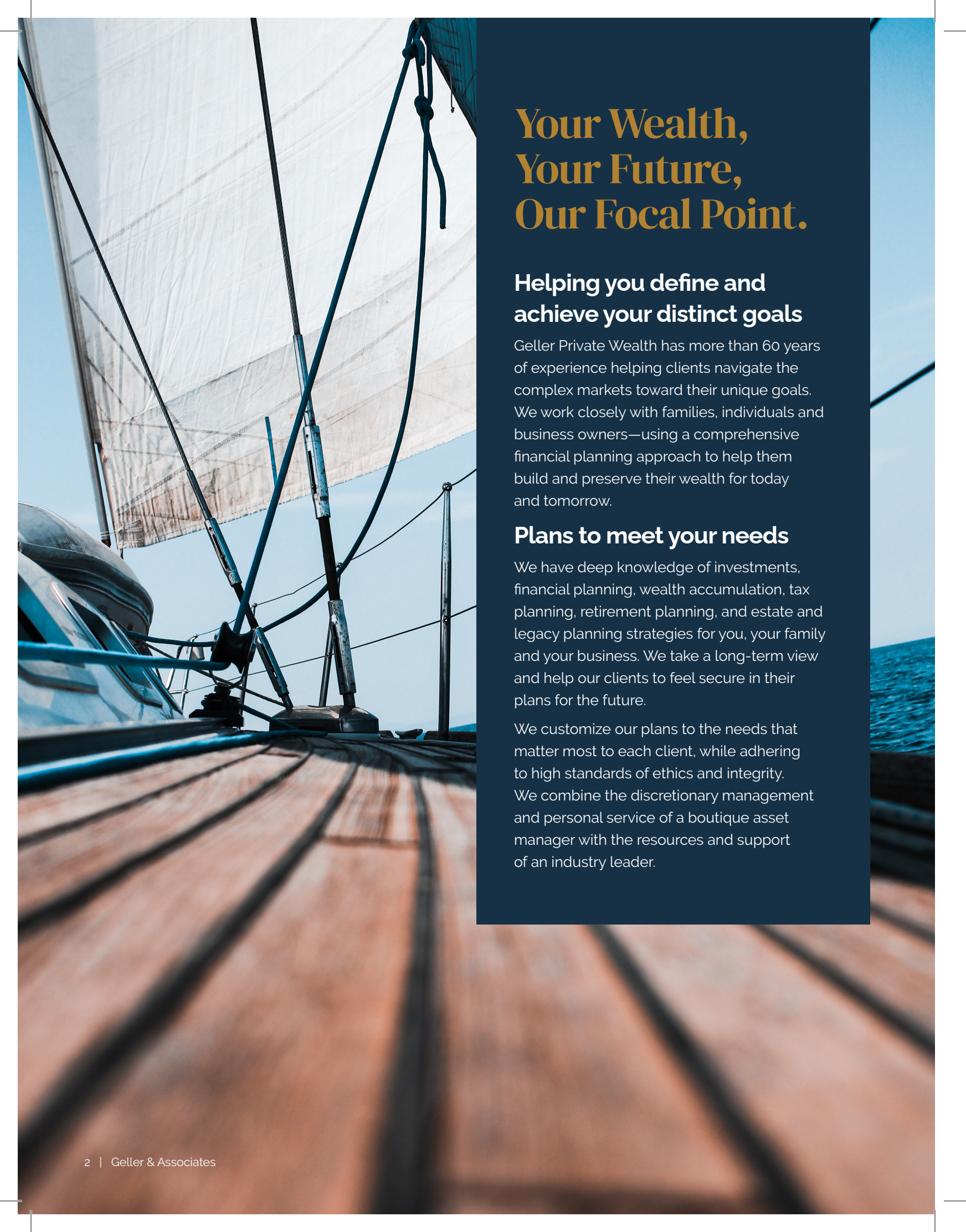


A man and a woman are on a sailboat, looking out at the ocean. The man is wearing a white shirt and the woman is wearing a striped shirt and a hat. They are both smiling. The background is a clear blue sky and a calm blue sea.

GELLER

PRIVATE WEALTH
& PARTNERS



Your Wealth, Your Future, Our Focal Point.

Helping you define and achieve your distinct goals

Geller Private Wealth has more than 60 years of experience helping clients navigate the complex markets toward their unique goals. We work closely with families, individuals and business owners—using a comprehensive financial planning approach to help them build and preserve their wealth for today and tomorrow.

Plans to meet your needs

We have deep knowledge of investments, financial planning, wealth accumulation, tax planning, retirement planning, and estate and legacy planning strategies for you, your family and your business. We take a long-term view and help our clients to feel secure in their plans for the future.

We customize our plans to the needs that matter most to each client, while adhering to high standards of ethics and integrity. We combine the discretionary management and personal service of a boutique asset manager with the resources and support of an industry leader.

Investment philosophy

We employ a disciplined, risk-managed investment approach focused on wealth preservation and tax efficiency. Based on risk tolerance, time frame, tax bracket, and need for income, we make recommendations that are customized to each clients' distinct needs. We actively manage portfolios, continuously monitoring them, communicating with clients, and making adjustments as markets and client needs evolve.

Retirement expertise

Our client experience is centered on delivering the unique, high-quality advice families and business owners need. Through a comprehensive financial planning approach and advice, we strive to help clients plan for their own retirements, manage their companies' retirement plans, successfully transition to retirement—and more—so they, their families, and their employees can feel more confident about their financial futures.

Collaborative service

We believe in working with a collaborative approach and review complex wealth strategies prior to implementation. We also work closely with each client's tax and legal professional to handle multifaceted areas of his or her financial life.



Our approach.

We help our clients achieve their dreams for today, tomorrow, and well into the future. We begin with a personalized conversation about covering essentials, ensuring lifestyle, preparing for the unexpected and leaving a legacy. By breaking your financial goals down into simple steps, we can help take the uncertainty out of planning for your financial future.





Covering essentials

We'll help ensure your essentials are covered by a guaranteed or stable source of income:

- Cash management account
- Income and deferred annuities with living benefits
- Certificates and CDs
- Government bonds
- Money market and sweep options



Ensuring lifestyle

We'll create a flexible investment strategy that is tax smart, tailored to your risk tolerance and adaptable to your needs:

- Stocks, bonds and mutual funds
- Managed accounts
- 529 plans and Coverdell Education Savings Accounts (ESAs)
- 401(k), 403(b), and Traditional and Roth IRAs
- Cash value life insurance
- Deferred annuities (fixed and variable)
- Alternative investments
- Margin and pledge loans



Preparing for the unexpected

We'll assess your risks and decide how to best address them:

- Extended and long-term care insurance
- Disability income insurance
- Life insurance
- Property and casualty insurance including auto, home and umbrella policies
- Medicare supplemental insurance



Leaving a legacy

We'll use tax-efficient strategies and plan ahead to help ensure your legacy will have a lasting impact:

- Life insurance
- Trusts
- Lifetime giving programs
- 401(k), 403(b), and Traditional and Roth IRAs
- 529 plans and Coverdell ESAs

A photograph of a middle-aged couple embracing on a beach. The man, on the left, has grey hair and is wearing a pink and white vertically striped button-down shirt. The woman, on the right, has blonde hair and is wearing a white button-down shirt. They are both smiling and looking towards the right. The background shows a sandy beach, the ocean with waves, and a hilly coastline under a bright sky.

Our focus.

Our mission is to help you feel more confident, secure and in control of your financial life. Our goal is to provide unparalleled service and high-end value to each and every client. We strive to put your needs first, quickly and efficiently address your concerns, and to be available to discuss any business, financial or family matter—and much more.

Our services

We offer a comprehensive range of services beyond investing.

FINANCIAL FUNDAMENTALS

- Net-worth statement
- Cash-flow statement
- Insurance inventory
- Estate planning inventory

SIMPLE ACCUMULATION GOALS

- Saving for education
- Major purchase

COMPLEX ACCUMULATION GOALS

- Retirement planning
- Estate-planning strategies
- Other (small business, etc.)

RISK MANAGEMENT ANALYSIS

- Life insurance
- Disability insurance
- Long-term care insurance

ASSET ALLOCATION MANAGEMENT

- Discretionary portfolio management
- Rebalancing
- Integrating employer plan into total asset allocation

COMPLEX FINANCIAL PLANNING

- Divorce
- Small-business owner
- Estate planning strategies
- Tax planning strategies
- Special-needs dependents

Constantly growing infrastructure

We are expanding our offerings and capabilities through education, people and technology. As our client base grows, so does our team. This will allow us to continue to provide the same high level of service that our clients currently receive.

An aerial photograph of a white motorboat moving across a deep blue body of water. The boat is oriented vertically, with its bow at the top. A person is visible at the helm. The water's surface is textured with small waves and reflects the sunlight, creating a shimmering effect. The boat's wake is visible behind it.

Our planning process.

Our approach to helping you achieve your unique visions and goals all starts with a deep understanding of who you are, where you are today and where you want to be tomorrow.

Our team employs
the following process:



Forbes/SHOOK Research listings are based on data compiled by many of the nation's most productive advisors, selected by their firms, which is then submitted to and judged by SHOOK Research. Key factors and criteria include: assets under management, revenue produced over a three-year period, regulatory and compliance record, and credentials/years of professional experience. Portfolio performance is not a factor.

Our team.

Our deeply experienced team has more than 60 years of experience. Our goal is to help provide them with the confidence to navigate through their financial lives regardless of the twists and turns that can come along the way.

**Todd Geller, AWMA®**

Founder
Managing Director
Private Wealth Advisor

Todd helps pre-retirees and retirees to plan for their financial futures. He helps them define their unique values and goals, and works with them to create a plan that can prepare them and their loved ones for the years to come.

Todd has been helping financial services clients to achieve their goals for over 34 years, and currently manages more than \$500 million for hundreds of families. He has been invited to speak at the American Association of Retired Persons (AARP), the National Association of Federal Employees (NARFE) and many other civic, fraternal, community and retirement organizations. Todd attended the Harvard Institute for Financial Planning and earned the Accredited Wealth Management Advisor designation from the Wharton School of Business. Todd has also appeared and commented in publications such as *Business Week*, *Newsday*, *Long Island Business News* and the *Long Island Herald*.

Todd and his wife, Caryn, enjoy spending quality time with their two children, Jake and Rachel. Todd founded Long Island's largest chapter of Business Network International.

Awards & recognition

- Million Dollar Round Table, 2020-2022
- *Forbes* Best-in-State Wealth Advisors, 2020-2025
- Five Star Wealth Manager, 2015

**Richard Rubin, CFP®, APMA®**

Director of Investment Strategy
Private Wealth Advisor

Richard helps the team manage nearly \$500 million in assets for several hundred client families. His primary focus is assisting clients with their financial planning needs, creating custom proposals and developing action plans to help ensure they are able to accomplish their goals.

Richard joined Todd Geller in the early 2000s and has over 20 years of experience in the financial services industry. Prior to joining Geller & Associates, he obtained his bachelor's degree in Finance from The State University of New York at Old Westbury. Richard obtained his CERTIFIED FINANCIAL PLANNER® designation in 2016, after he completed coursework in five separate modules and passed a test on the cumulative subject matter. In 2020 Richard also obtained his 'Accredited Portfolio Management Advisor' designation, which is recognized as the industry-benchmark for portfolio management credentials and is endorsed by the top financial firms. Richard also holds Series 7, 63, and State Life and Health Insurance licenses.

When Richard isn't in the office, he stays active with his identical twin boys, Max and Tyler. He is a fitness enthusiast and a part owner of CrossFit Strong Island in Merrick, NY. Richard is involved in many social and business activities in the community, is a proud member of Mensa, and a member of the Senior Umbrella Network of Nassau County. His past service includes local chambers of commerce, Kiwanis club, ExecuLeaders, and founding a local Business Network International chapter.

Our team.



Gerald Kirschner

Director of Operations
Private Wealth Advisor

Gerald is responsible for all aspects of managing the day-to-day business of our team practice to ensure its efficiency and productivity including client and prospect interactions, all types of transactions, as well as all marketing and planning of our seminars and clients events.

Gerald joined Geller Private Wealth in 2018. Prior to this, his experience includes nearly 25 years in the telecommunications industry with BT Group, Reliance Globalcom and Verizon. Gerald earned his bachelor's degree from Ohio State University. He holds Series 7, 63 and 65 securities licenses, as well as New York State Life, Health and Accident Insurance licenses.

Gerald and his wife, Jodi, have been married for more than 28 years. Their son Ryan is a graduate of The Ohio State University as well as Hofstra University with his Masters in Health Administration and is currently attending St. Johns University to become a Physician Assistant. Their daughter Jessie is an Ohio State graduate and is continuing her studies for her Masters in Occupational Therapy. In his spare time, Gerald represents Ohio State admissions throughout the tri-state area, attending college fairs and participating in student/parent webinars to answer questions and offer advice to parents of new college students.



Deborah Plant

Client Service Associate

Debbie is a Client Service Associate for the Geller Private Wealth team. She is responsible for the operational side of the business and assists clients with their day-to-day questions and issues.

Before joining Geller Private Wealth in 2009, Debbie worked at another financial office for a few years. Prior to this, her work experience includes 5 years of client service in radio at WCBS-FM and 7 years as the Education Reservations Coordinator at the Vanderbilt Museum. Debbie has a bachelor's degree in Psychology.

Debbie has been married to her husband Frank for more than 40 years. They have two children and are also lifelong Long Island residents. In her spare time, Debbie loves to travel and has been held in high regard for her chocolate creations.



Eileen Oak
Client Service Associate

Eileen is a dynamic professional who made a bold career pivot from high-volume retail management to the world of finance. Currently thriving in client services and marketing at Geller Private Wealth, she brings over a decade of leadership, relationship-building, and event planning experience to her role. Passionate about people, Eileen thrives at the intersection of organization, creativity, and connection.

Outside of work, she's a devoted wife of 15 years, a proud mom of two, and the daughter of a retired FDNY firefighter. She believes deeply in second chances, fresh starts, and the power of reinvention.

A team of professionals backed by the strength and custodial support of Fidelity.



Our client commitment.

You can expect us to perform the following:

- Listen and understand your unique financial situation and goals
- Work to do what's right for you at all times
- Recommend strategies and appropriate products to help you reach your goals
- Give you the information you need to take action and implement the strategies you choose
- Be available as a resource for any business, financial or estate planning matters
- Follow up on phone calls and emails within one business day, if not sooner
- Respect your confidentiality

We provide regular communications to keep you informed about your account, as well as industry research and other relevant information:

- Ongoing face-to-face meetings, conference calls and WebEx meetings
- Quarterly newsletter
- Monthly research and informative emails
- Annual executive summary
- Additional meetings and phone calls based on your needs
- Frequent opportunities to participate in informational and social events







Geller Private Wealth delivers thoughtful strategies to help build and protect your wealth.

Contact us for more information.

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(631) 674-4871

Investment products are not federally or FDIC-insured, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

Investment decisions should always be made based on an investor's specific financial needs, objectives, goals, time horizon and risk tolerance. Past performance does not guarantee future results.

Asset allocation does not assure a profit or protect against loss in declining markets.

Alternative investments cover a broad range of strategies and structures designed to be low or non-correlated to traditional equity and fixed-income markets with a long-term expectation of illiquidity. Alternative investments involve substantial risks and are more volatile than traditional investments, making them more suitable for investors with an above-average tolerance for risk.

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