



**Boenning & Scattergood**  
ESTABLISHED 1914

**Wealth Management and Service Offerings for all Members, Households and Referrals**  
**New Jersey Association of Osteopathic Physicians and Surgeons**  
*(Preferential Service, Pricing, Products and Wealth Planning Protocols)*

**Institution-NJAOPS**

**Planning**

- Investment Policy Guidelines (IPG)
- Risk Tolerance
- Cash Flow Analysis
- Future Needs Analysis
- Asset Allocation Models
- Fiduciary Responsibility

**Fee-Based Advisory Platform**

- Asset Advisor
- Institutional Universe of Money Managers
- No Commissions (one fee)
- Industry leading research on individual stocks and bonds, extensive due diligence on leading fund managers.

**Portfolio Management**

- Formalized Portfolio and Performance Review
- Quarterly Reports (personal consultation and interaction)
- Individual portfolio attention and monitoring
- Cash and Operating Funds Strategy

**Service Model**

- Direct line access to talent pool at site of Wealth Management –Wealth Advisor/Associate Advisors/Client Resource Team
- Personalized Cash Management and Operational Access
- 24-hour on-line Access
- Check Writing

**Associates and Household Members of NJAOPS**

**Planning (all planning modalities free of charge)**

- Financial Planning Modalities
- Asset Allocation Strategies
- College Planning
- Cash Flow Analysis
- Retirement Planning
- Estate Planning

**Fee-Based Advisory Platform (institutional fee)**

- Asset Advisor
- Institutional Universe of Money Managers
- No Commissions (one fee)
- Industry leading research on individual stocks and bonds, extensive due diligence on leading fund managers.

**Portfolio Management**

- Formalized Portfolio and Performance Review
- Quarterly Reports (personal consultation and interaction)
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**Service Model**

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**“If we can help you in any way please do not hesitate to call us at the contact information under my name. We assure you the same attention, courtesy and professionalism that we offer your parent organization in the management of their institutional funds.”**