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Northeast

MONEY MANAGEMENT

How We Provide Value

At Northeast Money Management, our firm is dedicated to providing families and individuals with the hands-on financial guidance they need to reach their financial objectives. With just over \$40 million under management, we put a premium on working closely with our clients to design financial plans and custom portfolios that reflect their unique needs. In a world full of options on where to go for financial guidance, we stand out in a few key ways:

- ***By focusing on your complete financial picture.***

Some advisors are only concerned with your investments. At Northeast Money Management, we know your financial life is bigger than just the funds that make up your portfolio. That's why we work to improve your complete financial life, providing you with private portfolio management, financial planning, tax planning, and more.

- ***By keeping costs low.***

We know you want the best advice available, for the lowest price possible. That's why we charge fixed rates for our services that are lower than our competitors. As a fiduciary advisor, we don't charge commissions, and we use no-or-low fee funds to ensure more of your money goes to building your portfolio, not paying fees.

- ***By staying small.***

Unlike other advisers, our goal isn't to grow our business to be as large as possible. Instead, our focus is on providing a select number of clients with the hands-on guidance they need to achieve their financial objectives.

- ***By focusing on the long term.***

Chasing day-to-day market changes will only get you off course. We believe in a measured investment strategy that is focused on long-term goals, not the near-term movement of the markets.

- ***By selecting the right investments for you.***

As an independent advisory, we aren't required to direct you to particular family of funds. Instead, we have the flexibility to choose the fund that's best for you, regardless of who creates it. If we believe a given fund can help you reach your financial goals, we'll use it. And because we're a fiduciary advisory that doesn't receive commissions, you can be confident we're always acting in your best interest.

We're Working for You

When you work with Northeast Money Management you get the benefit of:

- A private firm, backed by Spire Investment Partners, completely focused on understanding your unique needs and goals. Our entire mission is to put you first, and to help you achieve your long-term financial goals. Applying our experience, research, judgment, and skill to improve the financial aspects of your life, is our entire reason for being.
- Custody of your assets at a brokerage firm of your choice, such as Charles Schwab & Co. Inc. ("Schwab") or Fidelity Brokerage Services, Inc. (Fidelity.)

Proven Guidance

Principal: David Bogonovich.

Prior to founding Northeast Money Management, Mr. Bogonovich spent 18 years working for Atlas Private Wealth Management and its predecessor firm, Dion Money Management. As a Senior Vice President and Wealth Management Adviser at Atlas, David served on their Investment Committee. While at Dion, David worked closely with Donald Dion, serving some of the firm's most important clients and edited the weekly market commentary and hotline for the Dion publication, Fidelity Independent Adviser. At its peak, the Fidelity Independent Adviser reached over 40,000 subscribers in the US.

Mr. Bogonovich founded Northeast Money Management to provide his family and a select group of clients with private portfolio management, financial planning, and tax planning. A former practicing CPA and Controller, he enjoys working with each client to develop their own individualized financial projection, which stretches out over many years and serves as a guidepost to their financial future.

From the dot.com bubble, to the 2008 crisis, to the recent bull markets, David has helped clients successfully navigate nearly every market condition imaginable. As so often is the case, economic dislocations in the economy can distract clients and hinder them from realizing goals. To better serve his clients, David looks for investment options that will not only grow their wealth, but help them preserve it no matter the market condition. Mr. Bogonovich has a BS degree in accounting from Boston College and, as an investment adviser representative with Spire Investment Partners, holds a series 65 license. David and his wife, Sheila have three adult children and one granddaughter. He enjoys being with his family and fly fishing the rivers and streams of his native Green Mountain State.

Proven Guidance (cont.)

Supported by Spire Financial Partners.

Our firm is supported by Spire Investment Partners. Spire is a premier advisory firm, that helps independent advisors like us provide the best service and security for our clients. They provide our clients with the leading technology and customizable systems, as well as world class products, services, and truly unbiased advice. Spire provides advantageous relationships with multiple major clearing and custody firms. Thanks to their partnership, you have access to multiple custodians and we have the ability to find appropriate investments to help you meet your goals and financial objectives.

Investment Program

At Northeast Money Management, we are committed to providing you with the best service in the industry. To accomplish this goal, we develop a custom portfolio based on your individual objectives. We then follow a measured investing strategy that reflects our core principles and seeks to help you achieve your financial goals.

Key Elements of Our Successful Investment Program

- ***Customized Investment Plan.***

To meet your investment goals - retire comfortably, purchase a new home, pay for your children's college education or pass on your wealth to others - you require a customized investment plan with the goal of helping you maximize your returns, with appropriate risk exposure.

- ***Personalized, Confidential Service.***

As a private firm, we get to know you personally. We will take the time to get to know you and your financial goals and objectives. We grow and evolve with you. We watch out for you and your family's interests. We are committed to managing your investment portfolio and to becoming one of your most trusted sources of investment and financial advice.

- ***Accounts Registered in Your Name.***

When you select Northeast Money Management as your investment advisor we help you open an account at the brokerage firm of your choice, such as Fidelity, Schwab, Pershing, or TD Ameritrade, in your name. You may open one or more of the following accounts: Individual or Joint, Individual Retirement Account (IRA), Trust, Corporate, or Minor Custodial. Northeast Money Management will be granted limited trading authority only on your account.

- ***Continuous Account Supervision.***

At Northeast Money Management, we review and reconcile your account daily with the custodian's records. In addition, we continuously review the underlying securities in your portfolio to ensure that your funds are being invested in accordance with your investment objectives.

Creating Your Customized Portfolio

At Northeast Money Management, everything we do is based around your unique goals. We design your investment portfolio to meet your needs and circumstances. To accomplish this, we work to understand your current circumstances and what you need for the future.

Investment Management Agreement.

A key piece of understanding your goals is the Investment Management Agreement. This agreement is designed to help us understand your priorities, risk tolerance, and the major events you're planning for in the future. This tool, combined with our discussions, and an analysis of your current financial picture, gives us the grounding to design a customized portfolio and long-term investment strategy.

A Simple, Transparent Fee Structure

- Our goal is to provide you with experienced, hands-on advice and guidance for less money than you'd spend with other firms.
- To that end, we've designed a rate structure that is simple, straightforward, and ensures you'll pay less than you would with many of our competitors.
- For clients with under \$500,000 in assets, the fee is 1.00% per year of assets under management. For those with assets totaling more than \$500,000 the fee is .80% per year of assets under management.
- Because we are a fiduciary advisory, we do not charge commissions on any of the investments we recommend.

Frequently Asked Questions

Q: What is an investment advisor?

A: An investment advisor is an investment professional who works for you to create a financial plan and investment portfolio that is best suited to meet your individual needs. Of course, not all investment advisors are created equal, so it's important to choose an advisor whom you trust and who is committed to attaining your long-term investment objectives.

Q: Do I need an investment advisor?

A: Our experience is that while our clients can be successful on their own, they prefer the full-time focus of our professional management. Our clients see the value of having a seasoned professional there to guide them through their financial life – a dedicated professional to answer their questions, and look out for their best interests.

Q: What are the advantages of becoming a client of your firm?

A: At Northeast Money Management, we provide you with a customized investment plan based on your investment goals and objectives. We monitor your portfolio daily, monitoring your performance and looking for relevant opportunities. We are available to answer your calls from 8:30AM to 5:30PM, Monday through Friday.

Q: What is the minimum account size?

A: The minimum account size is \$100,000. More important than satisfying minimum account size criteria, is the need to establish a trusted working relationship with you to help you meet your investment goals. We accomplish this by spending a great deal of time getting to know you and your needs.

Q: How does Northeast Money Management select mutual funds and allocate assets in my portfolio?

A: Each mutual fund we recommend has been thoroughly researched to ensure that it meets our strict selection criteria. Among the criteria is the quality of management, track record, and the cost of the fund. Once we have determined which mutual funds can potentially satisfy your investment objectives, we use our proprietary asset allocation models to create a custom portfolio suited to your individual needs.

Q: How will I know what's happening in my account?

A: If you choose to custody your assets at Fidelity or Schwab, you can view your account through the Fidelity and Schwab web sites at fidelity.com and schwab.com. You will also receive monthly statements and trade confirmations directly from your custodian.

Q: How do I get started?

A: It is easy to get started. Simply call Northeast Money Management at any time, Monday through Friday from 8:30AM to 5:30PM at 802-231-0086. We will discuss the details of our managed account services with you, at no obligation, and assess whether our services are right for you.

***David Bogonovich, of Northeast Money Management, is an
Investment Advisor Representative of Spire Wealth Management,
LLC, an SEC Registered Investment Advisor.***