MILLINGTON FINANCIAL ADVISORS

High-Net Worth Client Services

Charles G. Millington, CPA, MBA, CFP ®

Chuck brings significant perspective to the firm and to each client relationship. He has a tremendous amount of industry knowledge and supporting licenses which assures clients they are in good supportive hands to achieve their goals.

Charles F. Millington, CPA, MBA, CFP ®

Chuck is passionate about identifying the needs of our clients and providing the most comforting and suitable financing planning advice. He has substantial financial services experience and professional licenses. He understands the challenges associated with wanting to balance enjoying today and planning for the future.

How Do We Serve High Net Worth Clients?

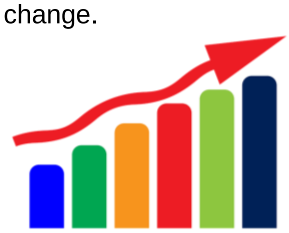
At Millington Financial Advisors, we form deep client relationships to gain individual perspectives on what financial goals and concerns are most important to them. With that understanding, we tailor the relationship to position their resources to maximize the potential for their definition of success. We deliver a client experience that provides peace of mind. Our clients know they have experts with a holistic understanding of what is important to them focused on protecting and growing their net worth.

Portfolio Construction and Reporting

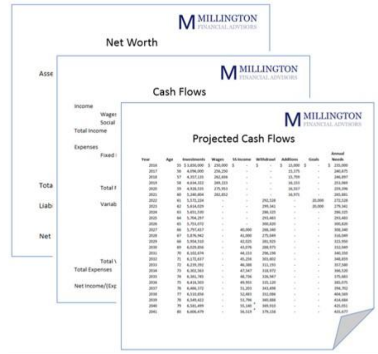
We believe there are unique opportunities and risks available in every market. We extensively research the characteristics of each market environment and assemble portfolios of vetted specialists best positioned to take advantage of changing landscapes.

We help guide clients through all market cycles while maintaining a professional discipline, preventing exposure to the negative effects of emotional investing.

We frequently assemble and present customized reporting, connecting client portfolios to the current market and provide insights on where opportunities and risks may have shifted to provide recommendations for change.



Personal Financial Statements



It's hard to keep your head in the game if you don't know the score. We have CERTIFIED FINANCIAL PLANNERS™ building and maintaining clear and precise views of your net worth and long term projected cash flows. Having a clear view keeps decisions in perspective and keeps energy focused where it can have the greatest impact on success. We draw upon our experience to provide and execute flexible strategies for addressing your evolving financial goals.

Tax Planning and Preparation

For our high net worth clients, we provide tax preparation services. We typically meet with our clients several times a year and become intimately involved in their material financial decisions. We are uniquely positioned to advise before, during and after taxable events take place. This affords us the opportunity to avoid having transactions and recommendations getting lost in translation.

Understanding how and where you invest has a significant impact on the taxes you pay. Investment returns can be dramatically reduced by investing tax inefficiently. As Registered Investment Advisors and Certified Public Accountants we are uniquely able to design and implement tax efficient, well-diversified portfolios. Having experts involved in the creation and execution of your portfolio can add meaningful value.

Risk Management

We help our high net worth clients identify the risks in their financial picture and the options they have to mitigate those risks. Our risk analysis clearly presents the costs associated with transferring risks compared to the exposure associated with retaining risk. When risk litigation exposure is present we will implement techniques to position investments into acounts with reduced litigation exposure.

Legacy Planning

High net worth clients are faced with a number of legacy planning challenges; estate tax exposure, protecting your estate from spendthrift heirs, and ensuring the distribution of your estate is done based on your wishes rather than via a court's decision. We work with clients to ensure accounts are properly titled, beneficiaries are maintained, and provide recommendations for the effective use of trusts and wills.

We create advanced charitable giving strategies to provide current tax benefits which can also provide a future benefit to worthy causes of your choice. We help get and keep your affairs in order, so that your loved ones can have a clear view of your wishes.

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