



MONADNOCK CAPITAL
GROUP

At Steward Partners Global Advisory, LLC



Our Practice

Building Enduring Relationships

The Monadnock Capital Group focuses on developing partnerships with clients and their network of professionals. Through collaboration, our wealth advisors customize planning and investment strategies that fit our client's life and help to build a meaningful legacy. We strive to achieve this through prudent investment counsel, appropriate risk supervision, thoughtful tax planning, and vigilant expense monitoring.

We are proud to have been of service to numerous families, spanning as many as four generations.



Our Client Relationships

- We believe our clients expect and deserve excellent, personal attention to their financial needs. Our purpose is to furnish our clients with financial services of value. We act as agents, putting their interests ahead of our own.
- Our team of professionals works directly with clients in the areas of trusts, estate planning, asset management, life and long term care insurance, and business financial services.
- Our team will develop a formal investment plan to determine a client's current position and to provide goals that, together, we will strive to achieve.
- Our compensation is derived from a businesslike, asset-based fee structure. Our fees are always discussed in advance and are fully reflected on account statements. For certain transactions, we may receive commissions. Fee-based advisory accounts are not suitable for all investors.

Our Process

A Consistent and Continuous Planning Process

Coordinating the professionals, knowledge and resources to manage wealth.

DISCOVER

- **Understand** client financial goals, obstacles and preferences
- **Gather** documentation
- **Open** dialogue with client's tax and legal advisors

PROPOSE

- **Personalize** financial plan with short and long term strategies
- **Investment** portfolio of suitable, diversified investments

IMPLEMENT

- **Initiate** financial plan
- **Phase** in recommendations
- **Activate** online access

MONITOR

- **Conduct** regularly scheduled reviews of both the strategies and portfolio
- **Adjust** the plan and the portfolio as goals or circumstances change



What Does it Mean to Act as a Fiduciary on Advisory Relationships and in the Best Interest of our Clients?



As a registered investment advisor, Monadnock Capital Group and Steward Partners and its Investment Advisor Representatives (IAR) are prohibited from engaging in fraudulent, deceptive or manipulative conduct.

We have an affirmative duty of utmost good faith to act solely in the best interest of our clients. We are also responsible for providing full and fair disclosure of all material facts to our clients.

What does it mean to act as a fiduciary on advisory relationships and in the best interest of the client?

1. Place the interests of the client above our interests and having a reasonable, independent basis for investment advice and financial planning advice
2. Providing only investment advice and/or financial planning advice that is suitable to each individual client's needs, goals and objectives and personal circumstances
3. Act with care, skill, prudence, and diligence to avoid misleading clients
4. Being loyal to the client and acting in good faith at all times
5. Obtaining best execution when implementing the client's transactions
6. Making full and fair disclosure to the client of all material facts and when a conflict of interest or potential conflict of interest exists; we will continue to act in the clients Best Interest and place the client above all others

Who We Are

A Team of Professionals Inside a Global Organization

As part of our association with Steward Partners and Raymond James, Monadnock Capital Group has access to significant resources and the support of a large well-capitalized organization. We strive to understand and deliver quality client service for the uniquely successful.



Resources

- Customized services and planning to meet the needs and complexities of each client.
 - + Portfolio Design
 - Asset allocation and balanced strategies
 - Tax-smart strategies*
 - Retirement income strategies
 - Open architecture
 - Alternative investments
- Network of economists, strategists, analysts to make sense of the global market risks and opportunities.
- Specialized resources for the most uniquely successful investors to address the challenges that come with success.

About Steward Partners and Raymond James



STEWARD PARTNERS
GLOBAL ADVISORY

Steward Partners Global Advisory is an employee-owned, full service independent partnership, catering to family, institutional and multigenerational investors. Our professionals deliver comprehensive wealth planning and investment strategy implementation, professional asset management services, private banking, institutional consulting, international advisory and business solutions. We pride ourselves on delivering personalized client service with an unwavering commitment to excellence.

Steward Partners Global Advisory is a leading independent private financial services firm, with professionals focused on client service and delivering multifaceted financial solutions to those we work with and their families.

RAYMOND JAMES®

Data as of June 30, 2020, except as noted.

Raymond James Financial, Inc. (NYSE: RJF) is a leading diversified financial services company providing private client, capital markets, asset management, banking and other services to individuals, corporations and municipalities. Its three principal wholly owned broker-dealers, Raymond James & Associates, Raymond James Financial Services, and Raymond James Ltd., have more than 8,200 financial advisors serving approximately 3 million client accounts in more than 3,000 locations throughout the United States, Canada and overseas. Total client assets are approximately 877 billion. Public since 1983, the firm has been listed on the New York Stock Exchange since 1986 under the symbol RJF. Additional information is available at www.raymondjames.com.

This information is not a solicitation to buy or sell Raymond James stock.

* Raymond James Financial Services and its advisors do not provide advice on tax or legal issues, these matters should be discussed with a tax or legal professional. Investing involves risks, investors may incur a profit or loss. There is no assurance that any investment strategy will ultimately be successful, profitable, nor protect against loss. Alternative investments may not be suitable for all investors.

Steward Partners Global Advisory, LLC and The Monadnock Capital Group maintain a separate professional business relationship with, and our registered professionals offer securities through, Raymond James Financial Services Inc. Member FINRA/SIPC. Investment advisory services offered through Steward Partners Investment Advisory, LLC.



Your Financial Life

Instinctually, most of us have a tendency to view these components in isolation.

**PORTFOLIO
MANAGEMENT**

**INSURANCE
NEEDS
& PLANNING**

**BUSINESS
OWNERSHIP**

**ESTATE
PLANNING
&
TRUST
SERVICES**

PHILANTHROPY

**TAX
EFFICIENCY**

While often considered individually, these financial factors are interrelated. We encourage our clients to think holistically about their financial health to maximize the potential for long-term financial success.



At Steward Partners Global Advisory, LLC

One Integrated Plan

At Monadnock Capital Group, our process is designed to provide financial life management that connects all your financial issues and concerns into one integrated plan.



Meet the Team





Carl Gravina, CFP®

Carl Gravina, Managing Director and Wealth Manager, enjoys helping clients articulate their financial goals and achieve their specific long-term objectives. Carl believes it's important for every client to have a formal financial plan and that, for goals to be achievable, progress must be monitored. During regular client reviews adjustments are made to each client's financial plan to increase the probability that the plan will be successful.

Carl, as a CERTIFIED FINANCIAL PLANNER™ professional, has received extensive training and adheres to the high ethical standards of his profession. He earned a Bachelor of Science in Business from the University of New Hampshire and continued his professional development by completing the Greater Boston Executive program through the MIT Sloan School of Management.

In his free time, Carl, his wife and two sons enjoy car racing and are active members of the Porsche Club of America. They have restored a 1983 911 that is used exclusively on the track. Carl is also an avid saltwater fisherman who enjoys spending time on Cape Cod during the summer. During the winter, his favorite spot for skiing is Stowe, Vermont. Carl's sporting claim to fame is attending hockey school in Ontario, Canada, with Wayne Gretzky. Carl says, "Yes, he was also great back then!"



Joshua Houle

Joshua (Josh) Houle is a Vice President and Wealth Manager at Steward Partners, overseeing the finances of many families in the community. Josh serves as the team's community connector and liaison, liberally investing his time and energy in the region. Josh's upbeat personality is well suited to building deep relationships with community members and organizations.

Josh has been serving families and business owners in the Monadnock Region in the financial services industry since 2011. Josh is certified with National Social Security Advisors and provides ongoing social security workshops at surrounding libraries at no cost and open to the public to educate individuals on how to optimize retirement benefits. Josh earned a Bachelor of Science degree in Occupational Safety from Keene State College and recently taught an investment course in its College of Lifelong Learning program.

Josh invests time in the community by serving on the boards of the KSC Alumni Association, MOCO, Silver Lake Land Trust and is the Program Coordinator for Monadnock Understands Childhood Hunger (MUCH) where he leads an effort to provide boxes of food to local area schools. As a former professional soccer player, Josh has been sharing his love of the sport with Keene youth for more than 15 years by serving as Director of Coaching for the Cheshire United Soccer Club, Assistant Coach for the KSC Men's soccer program, and, currently, as the Youth Soccer Coordinator for the Keene Parks and Recreation department. Josh also enjoys playing squash and tennis, and he's an avid skier. His interests include building custom furniture and playing flamenco guitar. Josh and his wife and their four children appreciate the many benefits of living, working, and playing in the Greater Monadnock Region.



Jessica Lapallo, AAMS®

Senior Wealth Management Associate

Jessica leads team operations and directs portfolio and relationship management. She manages day-to-day practice operations, executes portfolio transactions, and provides research, investment and product information. She regularly meets with clients and prospective clients to discuss long and short-term goals and review their financial plans. She delegates to, and collaborates with, the team to ensure the team delivers personalized client service with an unwavering commitment to excellence. She is an active listener dedicated to putting clients' minds at ease by resolving problems and answering questions.

Jessica began her financial industry career in 1999 working at a local bank where she gained experience with financial transactions, customer service, lending and management. In 2003, she entered the brokerage industry and holds her Series 7 and 66 securities registrations and is an Accredited Asset Management Specialist (AAMS®) designee. The AAMS® designation reflects Jessica's extensive training and education in asset management and her commitment to continuing education and adhering to the Standards of Professional Conduct.

Jessica is thankful for spending time with family and friends. She enjoys having adventures, being outdoors, traveling and laughing. A few of her favorite activities are skiing, kayaking, camp fires, and yoga. She celebrated her thirtieth birthday by skydiving for the first time. One of her passions is giving back to the community. She has served on the Board of Directors of Big Brothers Big Sisters of Franklin County.



Lena Kridlo

Client Administrative Manager

Lena assists with the creation of client financial plans. To create an effective plan, she helps with the research, monitoring, and maintenance needed for each client's complete financial picture. Lena also serves as the team's onboarding specialist where she ensures all accounts are being transferred as smoothly as possible and in a timely manner. She opens accounts, communicates with clients and contra firms and keeps a close eye on the process from start to finish. Lena creates investment proposals and prepares portfolio reports and materials for client presentations and handles many of the administrative tasks that help ensure our clients receive the concierge level service they deserve.

Lena joined Carl's team in 2014 after earning a Bachelor of Science degree in management from Park University in Parkville, Missouri. Her background in the financial services industry includes working at KeyBank in Fairbanks, Alaska.

Lena is a native of Germany and is fluent in both, German and English. In her free time, she enjoys spending time with her son, traveling, and skiing. She loves to read and work on projects around her home. She has served on the board of the Keene Montessori School and is an active member with the Surry Village Charter School Parent Council.



Whom to Contact

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