

**Results-oriented
investment solutions
to help you...**



Provide for your family's future



Get the most out of life



Send the kids to college



Enjoy the retirement you've earned

Financial stability doesn't have to be a complicated process.

Simply stated, it involves identifying your goals, then figuring out the best way to get there.

Whether you're saving for your child's education, building a business, buying a home, or working towards a comfortable retirement, the partners of Couto DeFranco assist individuals and businesses in mapping out and executing a strategy for financial stability.

"They helped get our new business entity off the ground. I rely on their expertise, and have confidence they will lead me in the right direction."*

Chris Lawton

For Individuals...



We can help you sort through the broad array of investment choices, then build the portfolio that best suits your objectives:

- College Planning*
- Estate Planning*
- 401k Rollover*
- Retirement Planning*
- Stock Option Assessment*

For Businesses...

The financial professionals at Couto DeFranco can help you not only build your business, but attract and retain quality employees, too:

- Pension Plans*
- Disability Insurance*
- Buy/Sell Agreement Funding*
- Estate Planning*

A CPA on your side

We're not only certified financial planners, but certified public accountants, too.

How can that make a difference?

Every investment decision you make carries tax consequences, and our expertise

in tax law can help you make more informed choices about your portfolio. When it comes time to roll over your 401k, or to choose between a Roth and a traditional IRA, for example, you'll have the guidance you need to make informed decisions.

We'll always take the time to discuss the advantages and disadvantages of various strategies, and to help you set realistic goals for results. So you'll not only be making smart investment decisions, you'll be saving money on taxes at the same time.



"Anthony DeFranco helped us create a total financial plan, including life insurance and estate planning. Their knowledge of investments allows them to provide good advice.

They also remain very up-to-date on the tax code, helping us consider the tax impact of our investment decisions."*

Jacqueline Brady



Isn't it time you started accumulating your assets, minimizing your taxes and potentially maximizing your return? If you're ready to change the way you invest, call today for a complimentary consultation.

How can we help you?

To learn more,
call today or email:
info@coutodefranco.com

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Fax: (973) 325-3301
www.coutodefranco.com



*"I was looking for someone that would offer straightforward advice, direction and guidance in money management. I believe my investments are in good hands."**

Anne Simone



Results-oriented financial solutions.sm

COUTO DEFRANCO

CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS

Securities offered through H.D. Vest Investment Services™,
Member SIPC Advisory services offered through
H.D. Vest Advisory Services™
Non-bank subsidiaries of Wells Fargo & Company
6333 N. State Highway 161, Fourth Floor, Irving, Texas 75038, (972)870-6000

**This testimonial may not be representative of the experience of other clients and is not indicative of future performance or success.*

The answers you need

— at every step.



COUTO DEFRANCO, P.A.
CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS

No matter what phase your business is in, you'll always have questions. Have I covered all the bases? Should we expand? When's the right time to sell? Whether you're a small shop or an established company, Couto DeFranco has the experience and the contacts to answer your questions — and to ask the right questions in return. Our extensive internal resources, backed by an expansive network of on-call specialists allow Couto DeFranco to provide practical financial solutions and advice you can put to work for your business immediately.

New businesses



Just starting out? We'll help you put your best foot forward with services such as:

- Formation of your business.
- Choosing the structure that's right for you.
- Registering with the IRS and state authorities.
- Providing guidance on accounting system set-up including QuickBooks consulting.
- Handling your tax returns, both individual and business.

Growing companies

Now that you're established, or looking to move your business in a fresh direction, look to Couto DeFranco for:

- Financing assistance.
- Management reports to help you run your business better.
- Advising you on operational issues.
- Minimizing your taxes.
- Organizing your accounting department.



Established companies

You've accomplished a great deal, and now you're interested in taking on new challenges.

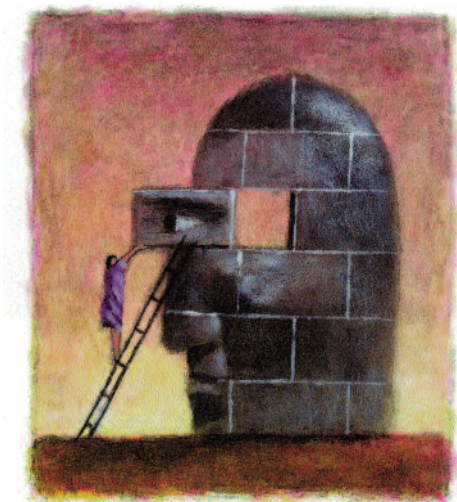
Let us assist you with:

- Consulting for additional financing or possible sale of your business.
- Tax advice on multi-state tax issues.
- Expansion.
- Planning issues.
- Corporate reviews.
- Due diligence reviews.



Wealth Management

We are Certified Financial Planners™ as well as CPA's. These credentials along with our years of experience benefit you since we believe that all decisions should be made with your best interest in mind. Life-long client relationships are built on honesty, good communication, and value-added services. Since all financial decisions are interrelated, one decision can affect several other areas of your life. We have found that the best way to maximize client wealth is to take an in-depth analysis of all the areas of your personal finances.



Results-oriented, cost-effective financial solutions that grow with your business, and the answers to your most demanding questions. That's what Couto DeFranco is all about.

How can we help you?

To learn more,

call today or email:

info@coutodefranco.com

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Suite 200

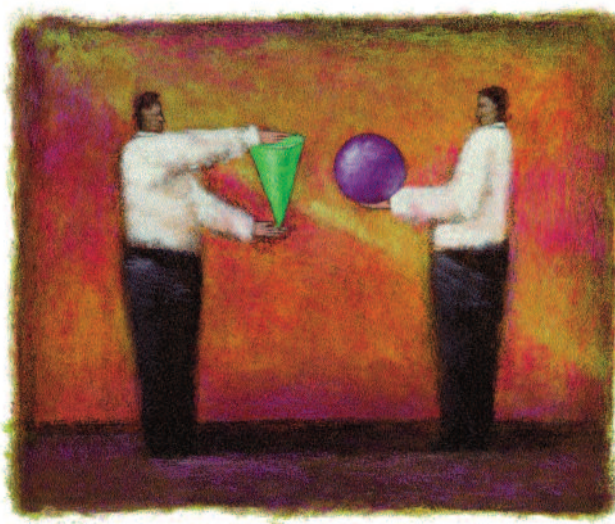
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