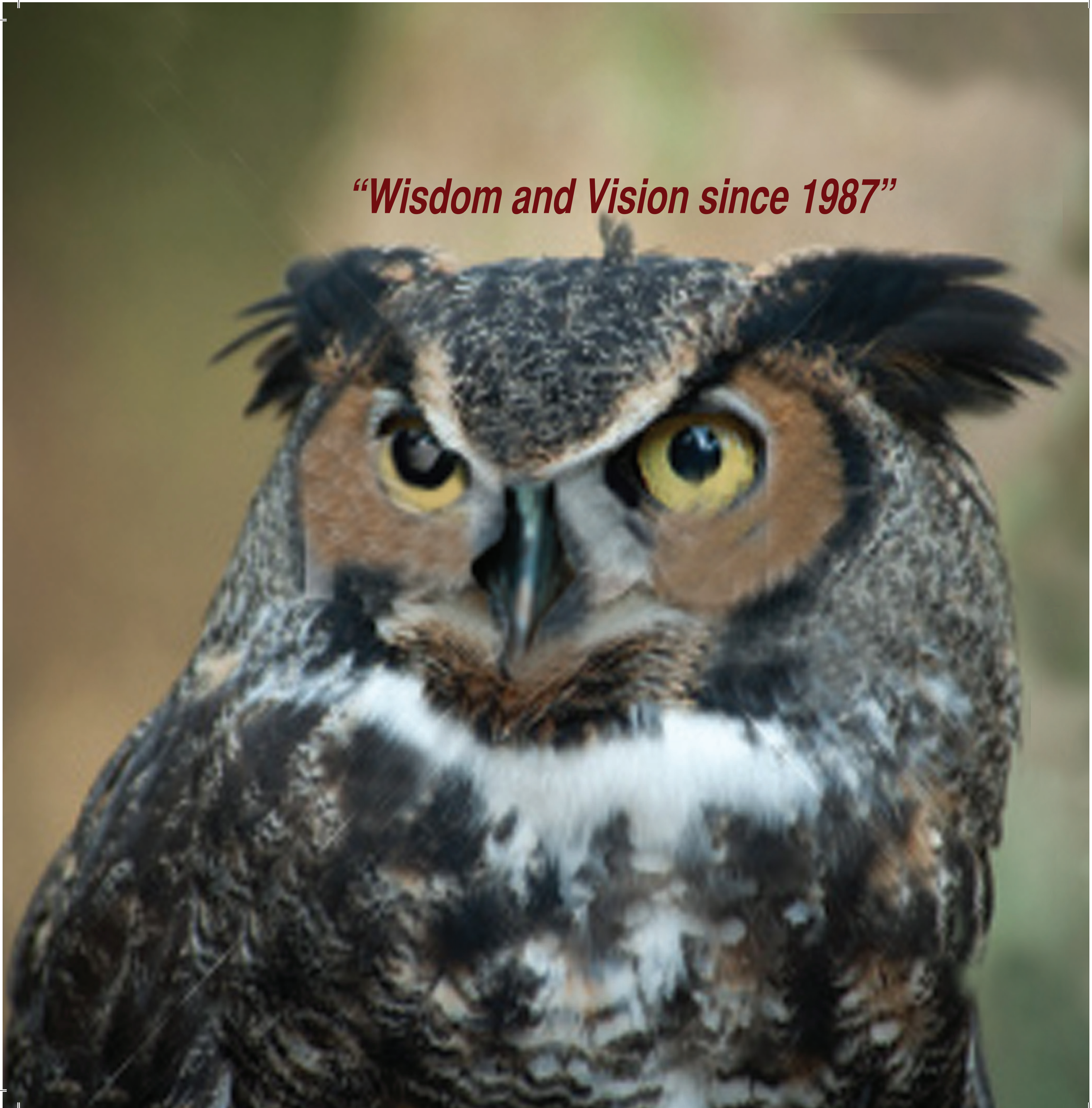
THE NAPLES
Money
Managers
Wisdom & Vision since 1987


“Wisdom and Vision since 1987”

The Philosophy

People first, money second.

The Mission

is to be there and be productive for you, our clients, as long into your financial future as we are needed.

Since the first day we opened our company doors we have been driven by the one thing that was missing in this industry...**heart.** We want to be there for you as your life changes; to always provide you with individualized financial solutions, free from complicated language; to offer investments that truly reflect your individual goals and tolerance for risk. We want to serve you and to make doing business with us easy in every way. We really do care that you achieve your financial goals!

We believe our fee-based compensations structure puts us on the same side as you. We encourage questions and concerns of any kind. We believe that communication, in good as well as bad times, is essential for financial success and building the trust necessary for a good relationship.

Using the values of yesterday, we strive to meet your objectives for today as well as tomorrow.


"The Naples Money
Managers' wisdom can take
you to new heights"

How we became The Naples Money Managers...

Our clients have enjoyed the same owners, philosophy and client profile since 1987 through several name changes. Each change had a specific purpose as is noted below. The following is the history behind our statement of "Wisdom & Vision since 1987".

1987- Litchfield Asset Management opened as, what we believe was, the first fee based company in Collier County, Florida. Fee services were relatively new at the time. To our knowledge and research there were no other fee based Registered Investment Advisory firms in the county.

- Litchfield & Nelson Inc. was incorporated reflecting the two principals.
- Litchfield, Nelson & Co. became a DBA (Doing Business As) to reflect that the company consisted of more than just the two principals.

2000 - In this year the firm created its first in-house money management portfolio, called Foundation 20 Plus (A Covered Call Strategy). Two more strategies have been introduced since the inception culminating with the name change and launch of the Mapato Portfolios.

2010 - Naples Money Management was formed with a name that better reflected the services the company provides. This change essentially established a new company. Therefore, a search would show the company's story beginning in 2010 rather than 1987.

2012 - The principals of The Naples Money Management purchased the building through Brown* & Nelson, LLC to house Naples Money Management and occupies a majority of the building. The building is named The Financial Center.

2013 - The Naples Money Managers became the DBA for Naples Money Management. This was done to reflect the growth strategy of bringing additional advisors and money managers into the firm.

*Brown is Litchfield's married name.

"Feel protected under The Naples Money Managers' wings"

There are those who want someone to act as the foreman for everything that encompasses your financial life. We are there through all of life's financial challenges to assist you with your finances and future income needs.

Others want someone to manage a specific portfolio section. We are there to provide an open architectural platform of financial managers from which to choose, in addition to our in-house management portfolios.

Many may need someone for financial guidance through lifestyle changes.

We will:

- Help achieve goals, as opposed to just selecting investments
- Manage risk, as opposed to chasing higher returns
- Control taxes and investment costs since markets or interest rates cannot be controlled
- Monitor and revise strategies when necessary

Security of your assets:

Long before it was popular with the investing public, NMM (The Naples Money Managers) has eased client concerns by using major companies such as Fidelity Institutional Wealth Services, one of the world's largest Financial Services provider with trillions under administration. This provides third party institutional statements for your verification and transparency of NMM in-house reporting. NMM has limited discretion and may only direct the investments according to the client's direction or stated financial plan goals.

All portfolios are also protected against fraud through SIPC (Securities Investor Protection Corporation) and the additional insurance that Fidelity provides through Lloyd's of London, which is equal to $1.9 million for cash, and unlimited insurance for securities. See the full Fidelity disclosure on our website under the Transparency tab.
The Naples Money Managers is a Registered Investment Advisor and as such, is a Fiduciary. The corporation is registered through the Securities and Exchange Commission.

Disclosure

This material is for informational and illustrative purposes only and does not purport to show actual results. It is intended solely for the information of those to whom it is distributed by Naples Money Management, LLC. It is not, and should not be regarded as investment advice or as a recommendation regarding any particular security or course of action. Naples Money Management, LLC, does not represent, warrant or guarantee that the information contained herein is suitable for any investment purpose and should not be used as a basis for investment decisions. This material does not purport to contain all of the information that a prospective investor may or should consider when making investment decisions. This material should not be viewed as a current or past recommendation or a solicitation of an offer to buy or sell any securities or investment products or to adopt any investment strategy. Past performance does not guarantee or indicate future results.

All investing entails risk, including possible loss of some or the investor's entire principal. There is no guarantee that investment strategies will achieve the desired results under all market conditions and each investor should evaluate its ability to invest and bear losses especially during periods of market downturns. No representation is being made that any account, product, or strategy will or is likely to achieve profits, losses, or results similar to those represented or discussed, if any. To the extent that these materials contain statements about future performance, such statements are forward looking and subject to a number of risks and uncertainties. All opinions and view expressed are subject to change at any time.

" The Naples Money Managers look out for you first"

You need us if you...

- no longer wish to manage your assets alone
- are facing a critical milestone in life, such as:
    - family disruption through divorce, death or illness
    - retirement
    - sale of property or a business
    - inheritance
    - settlement of a lawsuit
- are inexperienced in managing significant sums of money
- desire a financial advisor to assist with tax, estate, insurance, investment and income issues

You want us if you value...

- a solid, conservative money manager who has a performance history in good markets and bad
- a financial management company that puts its clients first
- a firm who has been owned and operated by the same principals for decades
- a company that cares and gives back to the community
- someone who will know your family's finances and dynamics
- a lifetime relationship with a financial advisor
- someone who listens to your concerns and goals, translates them into comfortable strategies, and informs you every step of the way, while you maintain control

“With 360 degree vision
The Naples Money Managers
can see all the pieces of
your financial plan”

A. Full Financial Management

Design of a personalized financial plan, including income, investment, tax, insurance and estate planning evaluations and recommendations

Implementation of the plan to completion while working with you and your professionals

Money management through allocation and selection of specific managers for your team

Monitoring and reporting on the performance of those managers in conjunction with your plan's goal

B. Money Management Only

Investment projection and strategy defined–

Evaluation of your current portfolio to determine missing investment sectors

Selection and monitoring of all managers chosen in accordance with your strategy and parameters*.

C. The Patient Accumulation of Assets using

Cash Alternatives

Bond Alternatives

Stock Risk Reduction

Sector Management through Nationally Recognized Managers

*Manager selection may include both in-house money management using Mapato Portfolios (a strategy for the patient accumulation and preservation of assets), as well as selection from a stable of nationally recognized managers.

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