



February, 2017

Dear Clients and Friends,

We hope this letter finds you and your family doing well. We are pleased to announce the formation of 5C Capital Management, LLC and the immediate transition of our advisory business and staff to the new firm.

We are fortunate that our business has grown steadily during a time of great change. It became necessary to consolidate ownership of the firm in order to preserve and grow the practice in accordance with the high standards of investment process and planning services that you are entitled to.

Why 5C? Old story – struggle to find a name that distinguishes your firm and reflects/summarizes goals and themes important to the founders and the service we provide to our clients:

### **CRITICAL THINKING**

The investment community is often plagued by extreme focus on fear and greed. Remaining clear-headed and objective by incorporating independent fundamental analysis enables us to provide a full spectrum of unbiased solutions. We plan for a range of potential scenarios; develop structured, flexible strategy and act timely.

### **CREATIVITY**

Every client has a unique set of circumstances and goals. Our experience and common sense approach results in solutions that are customized for each client's circumstance.

### **COMMUNICATION**

Keeping our clients informed and knowledgeable is a core commitment for 5C. We listen attentively, share ideas clearly, operate transparently and maintain connectivity.

### **COLLABORATION**

Key to a strong client-advisor relationship is the willingness to work together. We seek to collaborate with you and other professionals that comprise your advisory team, in order to ensure that your concerns are addressed as they arise and your strategy adapts to changes in circumstance warranting such adjustment.

### **COMMUNITY**

This cornerstone of our approach has a dual meaning. It refers to 5C's access to and use of a wide community of tax experts, attorneys, business consultants, and other specialists to consolidate their expertise within your financial plan. We also seek to understand many of our



clients' special commitments to community through philanthropy and support of cultural and educational initiatives and institutions.

5C will maintain offices in New York and New Jersey; we endeavor to transition your accounts as seamlessly as possible. During this period, there will be no change to your accounts, your dedicated team nor service interruption from our custodians. Your fee structure will remain the same.

We will be in contact with each of you to further discuss the changes and administer the process. Please feel free to contact us at any time with questions or concerns.

Sincerely,

A handwritten signature in blue ink that reads "M. Sanders".

Michael R. Sanders  
Principal, Chief Investment Officer  
[msanders@5cwealth.com](mailto:msanders@5cwealth.com)

A handwritten signature in blue ink that reads "Craig R. Marson".

Craig R. Marson  
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