

gmag WELLSPRING



BETTER TOGETHER
GMAG PARTNERS
WITH WEALTHSPIRE



Your GMAC Advice Team
is working with

600+

UHNW Individuals,
Households, Family
Offices, and Businesses

\$6B+

Assets Under
Management*

(as of 12/31/2023)

*Assets under management include assets associated with our management of clients' securities portfolios on a discretionary and nondiscretionary basis, as well as assets associated with our financial planning and consulting activities, which may include family office services, bookkeeping and bill pay services, budgeting and cash flow analysis and projections, and tax and estate planning review and advice.

With Wealthspire, we are part of a deeper pool of talented team members. We are supported by a world-class investment team of 18 people and have access to in-house professionals such as trust and estate attorneys. This landscape further positions us to provide our clients with *creative and sound solutions*.

Total Employees:

300+

Total Advisors:

100+

Total AUM:

\$25+ Billion

(as of 12/31/23)

Total CFP®

professionals:

70%

of our advisors

22

current office
locations

RECOGNITION



FA Top 50 Fastest
Growing RIAs
FA Top Registered
Investment Advisors



FT 300 Top Registered
Investment Advisors

Rankings and/or recognition by rating services and/or publications should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if GMAC is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of GMAC by any of its clients, or a third party. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser. GMAC is a paid sponsor of the Barron's in Education Program. GMAC has paid a fee to Forbes and Barron's to receive expanded profile features, such as profile photo and contact information. GMAC has not paid a fee for placement on any rankings and/or recognition list.

2023 Barron's Top 1200 Financial Advisors is based upon values as of 9/30/2022. This ranking was published on 3/11/2023.

2023 Forbes Best-in-State Advisors data is based upon values as of 6/30/2022. This ranking was published on 04/04/2023.

2023 Barron's Top 100 Independent Advisors data is based upon values 6/30/2023. This ranking was published 9/18/2023.

2023 Forbes Top 250 Advisors data is based upon vales as of 6/30/2023. This ranking was published on 10/10/2023.

2023 FA Magazine RIA Survey data is based upon vales as of 12/31/2022. This ranking was published 8/28/2023.



Dear Clients and Friends,

In this edition of *Wellspring*, we are excited to express our gratitude for your continued trust throughout another successful year together. This year, we are particularly grateful for your support.

As we integrate our teams and systems with Wealthspire, your continued loyalty and patience have not gone unnoticed. We are proud to have you as part of our extended family, and we remain committed to delivering the high level of service and quality you have come to expect.

Here are a few key highlights of what we have been up to behind the scenes:

- 1. Seamless Integration:** We have worked tirelessly to ensure that the transition was as smooth as possible, and our teams have collaborated seamlessly to maintain the continuity of your services.
- 2. Enhanced Services:** We are excited that the additional resources brought by the acquisition allow us to expand our services, which we believe will deliver greater value to you. Our goal is to continually improve and provide you with exceptional service.
- 3. Open Communication:** We have always valued open and transparent communication with our clients. We are committed to keeping you informed and addressing any concerns or questions promptly.
- 4. Your Feedback Matters:** Your feedback continues to play a crucial role in shaping the direction of our combined efforts. We will continue to listen to your needs and adapt our services to best serve you and your family.

Once again, thank you for being an essential part of our journey. We are grateful for the partnership we created built on trust.

As we embark on a new year, we wish you and your loved ones a happy, healthy, and prosperous 2024.

With the deepest gratitude,

A handwritten signature in black ink that reads "Frank P. Marzano". The signature is written in a cursive, professional style.

FRANK P. MARZANO, CFP®, CPA
MANAGING DIRECTOR



Eric Sontag, President and Chief Operating Officer;
Frank P. Marzano, Managing Director;
Mike LaMena, Chief Executive Officer

BUILDING A FUTURE ON UNIFIED BELIEFS

Our leaders blend expertise and creativity, fostering a culture of innovation. Together, they exemplify the strength of collective intelligence, where diverse perspectives converge to shape the future of our organization. Stay tuned for the exciting developments ahead as we turn ideas into reality, driven by the collaborative spirit that defines our leadership.

GMAG SECURES #11 SPOT NATIONALLY ON BARRON'S TOP 100 INDEPENDENT ADVISORS LIST

This year, GMAG secured the 11th spot in the country, making us the second-ranked advisor on the list in all of New York. This marks our highest ranking ever. We are beyond proud of this achievement.

We view this recognition as a significant honor and a reflection of the impressive individuals who distinguish our firm. This recognition is a testament to the entire GMAG team—a dedicated group of individuals characterized by their passion and determination to offer valuable and impactful guidance to our clients and their families.



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INTENTIONALITY

We have always been intentional about the culture we create based on our core values. Wealthspire enhances the discussion on achieving these values through the expression of the collective and individual mindset required.

GMAG'S CORE VALUES

Our promise is to show up for our clients every day and always respect and appreciate their trust and confidence.

Responsible Relationships

We treat our clients the way we want to be treated. We uphold the pillars of a strong relationship: we actively listen, ask the right questions, offer trusted advice, communicate with transparency, and consistently show up personally and professionally.

Collective Intelligence

We actively promote the expansion of our knowledge, recognizing that investing in the professional growth of our team members provides value to our clients. We continually seek out new ways to build our in-house capabilities and our integrated network of professionals in service to the goal of seamlessly tailored financial planning and advice.

Service Innovation

To deliver the highest level of personalized service, we continually deepen our understanding of what works best for our clients. We strive to exceed what anyone might expect of a leading wealth management firm by investing in technology and seeking out new ways to improve the client experience.

Performance Accountability

We bring innovative thinking to our disciplined investing framework and all of our services in order to pursue the specific goals that each client defines. By prioritizing results, our approach aims to promote client confidence through unpredictable markets and support their goals of creating and preserving wealth for future generations.

WEALTHSPIRE'S CULTURAL BELIEFS

I value OUR PEOPLE AND INVEST IN OUR TEAM.

I fearlessly embrace opportunities to grow, serve more, and change lives.

I DEMONSTRATE TRANSPARENCY, listen with an open mind, AND SHARE HONESTLY.

I PURPOSEFULLY collaborate without boundaries TO DELIVER OUR BEST.

I CREATE A flexible environment WHERE SCALE AND EFFICIENCY COMPLEMENT UNIQUENESS.

YOUR ADVICE TEAM

A Small Team Specifically Assigned to You, Aligned with Your Goals

Each of our valued clients has their own Advice Team, part of our dedication to maintaining a small firm feel with big firm resources. Your Advice Team truly gets to know you and your family, helping you integrate your life plan with your finances.

You determine what you want your wealth to do for you. Your Advice Team is here to ask the right questions to gain a better understanding of the future you wish to create.

Advice Teams are the next generation of our continued efforts to leverage our collective intelligence to provide the personalized service and personal touch you and your family have come to expect.



From Left to Right: Michael Bongiorno, Wealth Management Associate; Rosemary Timoney, CFP®, Senior Client Relationship Manager; Frank Lavrigata, CFP®, Managing Director; Alyson Woolbright, Wealth Management Specialist; Elizabeth Sforza, Client Relationship Manager



From Left to Right: Katerina Obermaier, Wealth Management Associate; Taylor Stathis, CFP®, Client Relationship Manager; Charles Scarallo, CPA, CFP®, Private Wealth Advisor; Lyndsey Gorham, Senior Client Relationship Manager



From Left to Right: Mariana Lombardi, Client Relationship Manager; Patrick Wren, CFP®, Private Wealth Advisor; Carolina Llano, CFP®, Senior Client Relationship Manager; and Vincent Pecoraro, Wealth Management Associate (not pictured)












From Left to Right: Danielle Paganuzzi, Senior Client Relationship Manager; Chris Castellano, CPA, CFP® Managing Director; Aryanna Gharanfoli, CFP®, Client Relationship Manager; Andrew Frattaroli, Wealth Management Associate; Teddy Kramer, Wealth Management Associate (not pictured)

GMAG SERVICES

For Every Circumstance

Recognizing that no two members of your family are the same, we work with you to develop custom solutions that support your unique needs, goals, preferences, and circumstances. Services are powered by diverse functional teams such as investment and portfolio management, family office accounting, and wealth strategies; delivered by your advice team; and orchestrated with insights from every corner.

GMAG Core Service Offerings

-  Financial Planning
-  Asset Management
-  Tax Planning
-  Insurance & Risk Management
-  Generational & Estate Planning
-  Family Governance & Education
-  Banking & Credit Facilities
-  Charitable Planning
-  Cash Flow Management & Bookkeeping
-  Concierge Services
-  Due Diligence for Alternative Investments
-  Project-Based Planning & Corporate Accounting



Our Private Wealth Advisors and Managing Directors;
From Left to Right: Frank Lavrigata, Charles Scarallo,
Christopher Castellano, and Patrick Wren

Our Services Are Always Centered Around Your Needs

High-touch, engaged,
and proactive

Streamlined and more efficient
Experienced and Knowledgeable
Dedicated to your unique needs
and goals



WHY CHOOSE GMAG?

Serving Families Beyond Investments

With considerable wealth comes the challenge of integrating all the services and experience needed to sustain it.

Our goal is to make things clear, keep you informed, be one step ahead, and leave no stone unturned. Together, we establish a strategic plan

that guides all of our recommendations.

We believe wealth should be managed with utmost care, accountability, and a deep understanding of your family's dynamics, values, and aspirations.

Here's how GMAG services differentiate us from the rest.

COMPREHENSIVE WEALTH MANAGEMENT:

Your GMAG team focuses on not only investments but also tax planning, estate planning, philanthropy, and intergenerational wealth transfer.

PERSONALIZED SERVICES: Whether you require assistance with investment management, risk assessment, family governance, or administrative support, our dedicated team is here to provide you with tailored solutions that suit your family's financial requirements.

MULTIGENERATIONAL SUPPORT: It is crucial to prepare the next generation for financial success. We offer specialized educational programs, mentorship opportunities, and guidance to empower your family members in making informed financial decisions and maintaining a strong family legacy.

ACCESS TO TRUSTED NETWORKS: Our network of professionals, including legal advisors, tax specialists, and investment managers, allows us to provide you with select resources and opportunities that are right for you.

SPOTLIGHTING FAMILY OFFICE SERVICES



From Left to Right: Jared Wolfe, Family Office Accountant; JD Kirby, Family Office Accountant; Matthew Yakstis, CPA, Director of Finance ; Josh Goldsmith, CPA, Director of Family Office Accounting; Chris Castellano, CFP®, CPA, Managing Director; Sneha Shah, CPA, Family Office Accountant; Alice Vecchione, CPA, Family Office Accounting Manager

In this issue, we highlight our **Family Office Accounting Team** and the value they can provide.

BILL PAY

- Simplify, digitize, and automate
- Provide transparent vendor management
- Provide controlled, efficient transaction processing

REPORTING

- Provide financial statements
- Cash flow evaluation and analysis
- Monitor credit card activity
- Track charitable contributions and advise on tax-savings options

BUDGETING

- Develop a comprehensive, attainable budget
- Budget vs. actual detail
- Analyze trends to educate clients on spending habits

LIAISON WITH OUTSIDE PROFESSIONALS

- Orchestrate timely payments of taxes, provide financial reporting, and summarize taxable deductions
- Develop optimal entity structure for estate and business needs

HOUSEHOLD PAYROLL

- Set up payroll and process it accordingly
- Prepare and file W-2s and 1099s for household employees
- Ensure compliance with all federal and state mandates

This information is for informational purposes only and does not constitute a complete description of our investment services. GM Advisory Group does not provide tax, legal, or accounting advice. You should consult your tax, legal, and accounting advisors before engaging in any transaction.

GMAG IN THE MIX

At the table with the brightest minds

EMBRACING THE FUTURE

As advocates of staying at the forefront of technological advancements, we believe it's crucial to constantly learn and adapt. The world of technology is dynamic, and events like Techonomy provide the perfect platform to explore, connect, and absorb the latest trends and innovations.

The GMAG and Wealthspire teams joined in on an immersive experience at Techonomy, a prominent technology event positioned to be a wealth of knowledge and insights into Artificial Intelligence (AI) and other cutting-edge developments.

AI is transforming industries, redefining processes, and unlocking unprecedented possibilities. Our team is eager to attend sessions and workshops and engage with experts to deepen our understanding of how AI can shape the future of our business.

RECENTLY PUBLISHED

AI: The Silent Partner in Family Office Wealth Management was written by one of our Private Wealth Advisors, Charles Scarallo, published in *Worth.com*. In this article, Charles discusses key takeaways, exciting innovations, and how AI will shape our strategies moving forward.



Charles Scarallo, CPA, Private Wealth Advisor;
Taylor Stathis, CFP®, Client Relationship Manager;
Lyndsey Gorham, Senior Client Relationship Manager;
Eric Sontag, President and Chief Operating Officer

GMAG participated in many conferences:

Pershing Elite Advisors
CNBC Financial Advisor Summit

Barron's Independent Summit

Barron's Teams Summit
BNY Mellon's Pershing INSITE

Dreamforce
Sage Transform



DREAMFORCE

Natalie Sequeira, Salesforce Administrator, and Shania Ishridas, Performance Reporting Analyst, again join Dreamforce, the biggest AI event of the year. Technology is changing fast, and the Salesforce community has built a trusted platform to help companies embrace the AI revolution.



BARRON'S ROUNDTABLE

Managing Directors Chris Castellano and Frank Lavrigata joined in a roundtable discussion with leaders from Barron's and other top advisory firms as well as advisors from Australia. The study group discussed key industry trends in both countries to understand global perspectives.



COLLECTIVE INTELLIGENCE

Congratulations to Aryanna Charanfoli, Client Relationship Manager, and Michael Bueti, Portfolio Manager, for achieving the significant milestone of obtaining the Certified Financial Planner (CFP®) certification.

This accomplishment is not just a personal milestone; it significantly elevates the collective intelligence and capabilities of our firm.

GMAG GOOD WORKS

Our Ongoing Commitment to Community



THE AMERICAN EXPRESS PGA GOLF TOURNAMENT & IMPACT THROUGH GOLF FOUNDATION

GMAG had a fantastic experience at this year's AMEX PGA Tournament. The tournament's growth has been remarkable, contributing millions of dollars to nonprofit organizations that have been dedicated to supporting Coachella Valley residents since 1960.

Frank Marzano is also Chairman of the Impact Through Golf Foundation, a charity that strives to provide funding to organizations that support health and wellness, youth sports, families, education, and homelessness. Frank's involvement took the event to new heights as he, in collaboration with AMEX, presented \$1,000,000 to sixteen Coachella Valley charities at the La Quinta Country Club in California.

GMAG donates to dozens of nonprofit organizations that make a real impact in our community. Here are a few worthy causes we've supported.

- Northwell Health-Huntington Hospital
- Boca Raton Regional Hospital Foundation
- Radical Hope Foundation
- Smile Farms
- Impact Through Golf
- Cooley's Anemia
- SYJCC
- Marcum Work Challenge
- Valerie Fund
- COPE
- Oasis
- Rotacare
- Cristo Rey
- Lend A Hand
- Project Toy
- StreetSquash
- Tunnel to Towers

Our team, often together with our clients, identifies causes we are passionate about and chooses to support nonprofit organizations that make real, tangible differences in the world.

If there is a charity close to your heart, please share it with your GMAG Client Relationship Manager.



GMAG SUPPORTS THE TUNNEL TO TOWERS FOUNDATION

As part of the GMAG GoodWorks Initiative, GMAG has made a contribution to the Tunnel to Towers Foundation in an effort to support veterans who have dedicated their lives to defending our freedoms and upholding our values. This donation reflects our appreciation for their sacrifices and the great respect we hold for their service.

Veterans represent courage, resilience, and dedication, and it is an honor to show our gratitude through action. By extending our hand in support, we are not only honoring their sacrifices but also recognizing the importance of assisting them as they transition into civilian life.

Our commitment to veterans reflects the values GMAG stands for—community, empathy, and making a meaningful impact.

Together, we will continue to make a difference in the lives of others with gratitude and generosity. To learn more about the Tunnel to Towers Foundation, its incredible stories, and its program, please visit www.t2t.org.

SMILE FARMS GALA

GMAG continues to support Smile Farms, helping developmentally disabled adults find meaningful work on farms. For further information about the impressive work of Smile Farms, please visit www.smilefarms.org.

Persons with a disability
are more than
3x less likely
to be employed than those
without a disability.



COLLABORATIVE SYNERGY

Infusion of talents

Integrating new talent across various departments in a collaborative effort offers significant benefits. This strategy introduces a rich blend of skills, viewpoints, and experiences to the unified workforce, driving innovation and increasing adaptability. The infusion of fresh perspectives in each department can lead to enhanced efficiency, greater creativity, and improved synergy. Such an approach plays a crucial role in facilitating a smooth integration of team members from different areas, empowering them to work together effectively and contribute significantly to the overall success of the organization.



Shania Ishridas, Performance Reporting Analyst; Alia Wagenhoffer, SVP and Head of Advisory Technology; Natalie Sequeira, Salesforce Administrator

TECHNOLOGY

GMAC has long believed properly integrated technology platforms empower advisors to provide timely, accurate information to guide clients. Optimized systems create efficient workflows so our team can prioritize personalized service and advice. We were thrilled to meet with Wealthspire's SVP and Head of Advisory Technology, who aligns with our tech-powered, client-centric approach. Joining Wealthspire amplifies our shared vision to leverage innovation and integrate systems to elevate client service. United by this common purpose, our combined capabilities will transform how advisors deliver meaningful, customized guidance.



Angela Giombetti, Senior Marketing Director, and Danielle Siano, Marketing Manager

MARKETING

We have strategically merged our marketing teams to form a more robust and skilled department. This collaboration brings together a wide array of expertise, enabling us to deliver more effective strategies and solutions.

Our focus extends beyond just advancing our strategies; it's about leveraging our combined talents to better serve our clients and community.

Stay tuned to hear about our upcoming initiatives and events.

WE FOCUS ON YOUR FAMILY'S *SUCCESS AND WELL-BEING*

We believe in the power of comprehensive financial planning that extends beyond just the numbers. We are committed to focusing on the success and well-being of your entire household. Our goal is not only to manage your finances but also to enrich the lives of everyone in your family.



GMAG WOMEN OF PURPOSE

We celebrate the women of GMAG and reflect on all they do for our firm and clients. These incredible women come from diverse backgrounds and bring a wealth of experience to the table. We are always inspired by their passion and commitment to delivering exceptional service to our clients.

Together, we have formed GMAG Women of Purpose, our initiative to gather all the amazing women in our network to share inspiration and host feel-good events. We believe true wealth comes from a state of personal well-being. For this reason, we find ways to support personal growth to help women achieve all their goals in life.



The GMAG NextGen's mission is to provide independent, engaging, and relevant resources that will better prepare the next generation of our clients, friends, and families for financial success.

OUR MOST RECENT WEBINAR

SHARPENING YOUR COMPETITIVE EDGE—Navigating Résumé Building and Interview Skills in Today's Job Market

With increasing college graduation rates and fierce competition for employment, it's crucial to have top-notch résumé and interviewing skills. Our GMAG NextGen team is helping members of the next generation improve their odds of landing high-quality jobs throughout their careers.

This webinar was geared toward NextGeners, newly entering or in the workforce.

TOPICS COVERED

- Distinguish yourself through your personal brand and social media
- Résumé must-haves and dos and don'ts
- Developing essential interviewing etiquette
- Prepare for common interviewing questions
- Tips on how to follow up after an interview and introduction, a crucial step to stand out from the rest



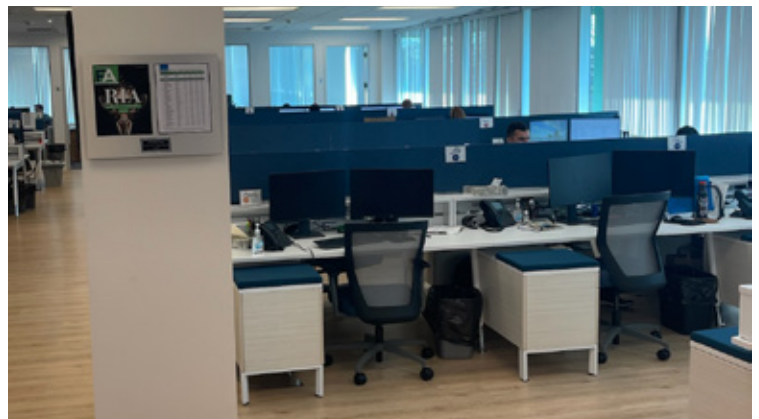
RENOVATED WORKSPACE

WHERE COLLABORATION MEETS CREATIVITY

We are thrilled to share the exciting news about our newly renovated Melville office!

We have built an open, bright, and inviting environment meticulously designed to foster collaboration and creativity. From comfortable workstations to spaces tailored for client visits, our revamped office sets the stage for a dynamic and inspiring work experience where comfort meets innovation at every corner.

Our new workspace reflects the forward-thinking spirit of our team. We invite you to visit, have a cup of coffee, and spend some time with us. It's a great opportunity for us to catch up, discuss anything on your mind, and share ideas.



GMAG WELLNESS INITIATIVES



Our mission is to create a thriving workplace built upon the cornerstones of inclusion and well-being. We believe that when employees champion an inclusive and healthy environment, they lay the foundation for success. We are committed to nurturing a culture where diversity is celebrated and every individual has the opportunity to flourish.



The GMAG team came together on Thanksgiving to share family stories and recipes from our diverse food backgrounds.



DIVERSITY, EQUITY, & INCLUSION

We are committed to promoting diversity and inclusion in all aspects of our business, including recruitment, retention, development, and advancement. We believe a diverse and inclusive environment is essential for driving innovation, creativity, and business success.

We work to create a culture of belonging that honors and celebrates the unique experiences, perspectives, and backgrounds of all employees and strive to build a workplace free from discrimination and bias. By embracing diversity and inclusion, we can create a better workplace for everyone.

PERSONAL DEVELOPMENT INITIATIVE

GMAG sponsors periodic team events and wellness activities to foster an uplifting environment of care and team camaraderie in the workplace. A holistic approach to team development ensures we show up for our clients as our best selves.



WELLSPRING

GMAG's *WELLSPRING*

Keeping You in the Know

WELLSPRING is our client-oriented digital news source where we curate the latest in GMAG thought leadership, events, and updates contributed by our team of professionals and other innovative thinkers.

WELLSPRING MAGAZINE

Our *WELLSPRING* magazine is published to keep our clients in the know about everything happening at GMAG.

INVESTMENT PERSPECTIVES

Investment opportunities are constantly evolving alongside changing economic conditions. As a result, we believe it is important to regularly communicate our perspective on the prevailing market environment and how we approach positioning your investment portfolio based on our outlook.

WELLSPRING COMMUNICATIONS

GMAG's hand-curated lineup of quality content, which is emailed to you, is designed to keep you abreast of the latest news and ideas on the topics that matter.

WEALTH STRATEGIES

We provide our clients with up-to-date information and support around wealth planning strategies, such as estate planning and taxation, asset protection, insurance, philanthropy, and retirement benefits, and we encourage the important conversations that help people work through potential solutions together.

Follow our updates on proposed tax law changes, including how your situation may be affected.

wellspring.gmagwealth.com

GMAG OFFICES

COME SPEND TIME WITH US



400 BROADHOLLOW ROAD
SUITE 301
MELVILLE, NY 11747



150 EAST PALMETTO PARK ROAD
SUITE 500
BOCA RATON, FL 33432



477 MADISON AVENUE
22ND FLOOR
NEW YORK, NY 10022

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