



G.A. Repple & Company Background

The founder and President of G. A. Repple & Company, Glenn Repple, is a Chartered Life Underwriter, Certified Financial Planner, Enrolled Agent and Certified Estate Plan Advisor. The company was created as a direct result of inequities Glenn Repple discovered in the financial industry. Working as a top producer for one of the largest brokerage firms in the nation, Glenn identified a trend in the financial industry that gave rise to potential conflicts of interest for financial planners wanting to put their clients' needs first.

This conflict of interest between serving the clients' needs and the monetary needs of a large financial institution led Glenn to break out on his own and establish a firm that brings innovation to the financial world. Glenn Repple realized that clients wanted an objective advisor, who is not tied to any one investment, but is free to evaluate and recommend the best of all the financial products available. With the motto of "doing what is right for the client," G. A. Repple & Company was formed.

G. A. Repple & Company is one of the nation's leading Estate, Securities, and Financial Advisory firms specializing in Advanced Estate Planning. The company is strategically aligned with some of the nation's best and oldest trust companies to deliver state of the art planning. The firm was founded in 1982 and is a registered Broker Dealer licensed in 50 states. It is also an SEC Registered Investment Advisor. The firm supports over 100 Estate Planning professionals nationally in more than 60 branch offices operated by like-minded planners who desire to make a positive difference in our culture.

The company has attracted professionals from various areas of expertise: law, accounting, planning, insurance, tax planning and preparation, and the stock market. The Advisors at G. A. Repple facilitate people with selling land, real estate, stocks and businesses with little or no capital gains tax. They advise business owners on how to reward, attract and retain employees. These advisors guide business owners with their succession planning. They also help families pass their wealth through "Forever Planning and Intergenerational Wealth and Value Transfer." The advisors at G. A. Repple work with these families to establish their philosophy and values statement for future generations.

The firm has built strategic alliances with National Trust companies. Some of these companies date back to 1914 and were founded by members of America's leading families in states where wealth-building is advantageous.

Through its independent alliance with National Financial Services LLC (“NFS”) the firm is able to bring cash management, checking, and brokerage services to its clients. NFS is a Fidelity Investments® company and is a recognized leader in the financial service area. With this alliance, G.A Repple & Company has access to almost every mutual fund available. We also offer competitive rates on certificates of deposits from banks all over the country, and we have access to broad markets and discount trading. ***Securities in accounts carried by NFS are protected by SIPC up to \$500,000 and by Excess of SIPC coverage up to \$1billion.*

The investment philosophy of G. A. Repple & Company is founded on four principles: asset allocation, portfolio structure, multiple specialist managers, and continuous portfolio management. They are strategically aligned with some of the largest and best money managers in the world. They select the very best investment talent from a global network of institutional money managers who specialize in specific sectors of the market. These services are provided on an institutional basis with operating expenses approximately one-third less than that of the industry average, calculated by Lipper Analytical Services. Minimum account size is \$250,000 and is designed for the high net worth individual.

***Securities in accounts carried by National Financial Services LLC (“NFS”), a Fidelity Investments company, are protected in accordance with the Securities Investor Protection Corporation (“SIPC”) up to \$500,000. The \$500,000 total amount of SIPC protection is inclusive of up to \$250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC’s Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request an SIPC brochure, visit www.sipc.org or call [202.371.8300](tel:202.371.8300).*

“Excess of SIPC” Coverage

In addition to SIPC protection, NFS provides for brokerage accounts additional “excess of SIPC” coverage from Lloyd’s of London together with other insurers.¹

The “excess of SIPC” coverage would only be used when SIPC coverage is exhausted. Like SIPC protection, “excess of SIPC” protection does not cover investment losses in customer accounts due to market fluctuation. It also does not cover other claims for losses incurred while broker-dealers remain in business. Total aggregate “excess of SIPC” coverage available through NFS’s “excess of SIPC” policy is \$1 billion. Within NFS’s “excess of SIPC” coverage, there is no per account dollar limit on coverage of securities, but there is a per account limit of \$1.9 million on coverage of cash. This is the maximum “excess of SIPC” protection currently available in the brokerage industry.

Lloyd’s of London currently has an A (Excellent) rating with “Stable Outlook” from ratings firm A.M. Best and an A+ (Strong) with “Stable Outlook” from Fitch Ratings and Standard & Poor’s.²

¹ Fidelity’s “excess of SIPC” insurance is provided by Lloyd’s of London together with Axis Specialty Europe Ltd. and Munich Reinsurance Co.

² As of January 2011 and subject to change. For ratings explanations, please go to http://www.lloyds.com/Lloyds_Market/Ratings/.