


Covering All Of Your Bases

Gerry Klingman

Klingman &
Associates, LLC

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Klingman & Associates, LLC is a comprehensive, independent financial planning firm. Recognized by *Barron’s* as one of America’s Top 100 Independent Advisors, the firm offers clients a personalized, insightful approach to wealth management—not a generic, one-size-fits-all investment program.

Spearheading the firm is Gerard (Gerry) Klingman, the president of Klingman & Associates, in addition to a financial adviser for Raymond James Financials Services. Based out of New York, he provides financial planning, investment advisory and asset management for high-achieving individuals including corporate executives, entrepreneurs, professional athletes and other high-net-worth individuals who require a sophisticated wealth management strategy. For over 25 years business has reflected Klingman & Associates’ commitment to excellence and client loyalty—250 households with mean investable assets above \$2.5 million.

Klingman & Associates offers a comprehensive array of financial services tailored to individual clients’ needs and objectives. Because they are an independent firm, their decisions and recommendations are based on what is in the best interests of the clients, not on promoting certain products or investments. In addition, Klingman & Associates’ extensive network of legal, insurance and tax professionals helps to coordinate all the components of a client’s plan into one cohesive wealth management solution.

Listed below are some of the firm’s services, along with their personal approach:

Financial Planning: The firm’s thorough analysis of a client’s resources, circumstances, needs and goals is the basis for a customized financial plan and investment strategy. A personalized plan will be designed to address the goals and concerns most important to the client, such as building toward a comfortable retirement, providing for children’s or grandchildren’s

education, planning a legacy through a carefully designed estate, maximizing tax advantages and selecting appropriate insurance policies.

Asset Management: The process of portfolio management is one of the strengths at Klingman & Associates. Using proven principles of asset allocation and modern portfolio theory, the firm designs customized portfolios that combine stocks, bonds, mutual funds and exchange-traded funds. This blend of assets is geared to the individual client’s goals, risk tolerance, preferred time frame and stated investment objectives. The firm’s many years of experience and pooled market knowledge help to provide sophisticated investment guidance and well-informed, thoroughly researched recommendations. Advisors continually monitor and adjust the components of portfolios so that asset allocation remains consistent with the client’s stated objectives.

Risk Management and Insurance: Managing financial risk is the core of contingency planning. To help ensure that clients are well prepared for the unexpected—such as accidents, illness or disability—Klingman & Associates evaluates existing risk management strategies and, as needed, suggest insurance products for life, disability and long-term care coverage.

Tax and Estate Planning: Coordinating a financial plan with an accountant, attorney and other advisors is crucial. Klingman & Associates will work with other members of the team to ensure that all advisors are working together toward common goals, such as minimizing tax burdens and providing for heirs. Should one need additional expertise in a specialized area, the firm can draw on their extensive network of financial professionals.

Family Decision-Making: Another important aspect of the firm’s role is assisting clients’ families with communication, planning and role definition in regard to short- and long-term



Then they select investments designed to achieve maximum return within the appropriate time frame and risk parameters.

Step 2: Asset Allocation

Asset allocation is the process of combining different asset classes to help balance risk and return in designing a portfolio. Studies have shown that asset allocation is the single most important factor in determining how a given portfolio will perform over time. Based on client goals, risk tolerance and time frame, the firm will develop a written Investment Policy Statement and asset allocation plan for the portfolio.

Step 3: Investing

In implementing a client's asset allocation plan, Klingman & Associates focuses on quality investments that meet their rigorous due diligence process. Although we the firm incorporate certain investment models, each client's particular situation is the key consideration. Concentrated positions in company stock or options, real estate or direct business holdings, deferred compensation plans and tax consequences are just a few of the issues the firm addresses during the investment selection process.

Step 4: Managing for the Long Term

Portfolio management is one of the strengths at Klingman & Associates. They monitor and manage the components of one's portfolio so that their asset allocation remains in line with personal objectives. Periodic meetings help make this process dynamic as the firm learns how a client's needs are evolving.

financial decisions. Klingman & Associates helps address critical issues like business succession, ongoing philanthropy, bequests and the ongoing management of family wealth.

Strategic Movement. Judicious Action.


Complex lives demand sophisticated financial planning. Klingman & Associates provide a partner who understands the range of financial needs and responsibilities that come with success.

The firm recognizes that clients' financial goals are inherently intertwined with their life goals: educating children and grandchildren, achieving financial independence, owning homes where families are raised, supporting charitable causes, and finally, passing wealth responsibly to future generations. Klingman & Associates strives to learn as much as they can about their client's values, short- and long-term financial goals, risk tolerance and expectations—before they consider investment alternatives. Then, in collaboration with the client, they will develop a comprehensive financial plan that strategically focuses on reaching each goal.

Step 1: Risk Analysis

When constructing a portfolio, Klingman & Associates will always work within a preferred time frame and level of risk. Recognizing that different clients have different views of financial risk, the firm applies various quantitative and qualitative methods to help determine individual risk tolerance.

The company's ultimate goal is to build secure, long-term relationships by partnering with clients to help achieve their financial objectives. The breadth of financial knowledge and experience makes Klingman & Associates capable of both identifying clients' needs and tailoring individualized solutions to meet them.

With more than 27 years of experience, Gerry Klingman confidently leads his team and is widely recognized in the field of investments and financial planning. In 2008, America's premier financial weekly magazine, *Barron's*, ranked Klingman eighteenth on its annual ranking of the top 100 independent advisors. Klingman serves on numerous charitable boards, both locally and nationally, and has been featured on CNN and in *BusinessWeek*. He is currently a member of the Forbes.com Investor Team and contributes regularly to Steve Forbes' "Intelligent Investing" online discussions and conference calls. 

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