PEAK FINANCIAL PERFORMANCE
RIDGEBACK CAPITAL MANAGEMENT

YOUR GUIDE TO PEAK FINANCIAL PERFORMANCE

Which Peak Are You Aiming For? How Can Ridgeback Capital Management Help You Get There?

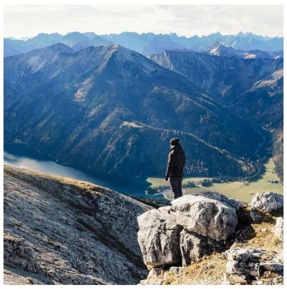
WHAT'S YOUR RISK NUMBER?

A Comprehensive Approach to Financial Planning

The mountains are a source of inspiration at Ridgeback Capital Management - a great parallel to the financial planning journey.

the way.

We Focus on Your Goals So You Can Enjoy The Journey



We advise you in planning your future so you can spend less time worrying and more time doing what you love.

By working with our team, you'll develop a confidence about your personal finances and have an accountability partner to keep you on track. As a CPA* and financial planner, we can offer both financial planning and tax expertise to thereby serve as a more comprehensive guide.

Get Started On Your Journey to Peak Performance

Ridgeback Capital Management offers you a free consultation, where we will hear about your life goals, and explore a supportive partnership. These conversations can help ease the worry about potentially outliving your money. In addition, you will likely experience a sense of relief – and accomplishment -- when you can view a simplified snapshot of your consolidated wealth scenario summarized on one page.

SCHEDULE A GET ACQUAINTED MEETING

**Investment Advisory Services offered through Ridgeback Capital Management. Tax and Accounting Services offered through Michael C. Kuznicki, CPA.*

"Oh, the Places You'll Go!"

— *Dr. Seuss* —

HOW WE'RE DIFFERENT

We Focus On What Really Matters

Worried about making it to your financial destination without falling off a cliff?

When you work with Ridgeback Capital Management, you can expect us to focus on more than just the numbers. As comprehensive financial planners, we take an integrated approach to your finances and examine all areas of your financial life and how they work together.

Organization

We help you organize your financial life to better track goals that will match your life dreams. This includes "big-picture" items such as investments, insurance, taxes, etc., but also the "everyday" items such as your household budget and cash flow.

Accountability

Much like a trainer prepping you for a mountain climbing expedition, we will help you stay accountable to the goals you have outlined. We'll work with you to prioritize your goals, show you the steps you need to take, and regularly review your progress towards achieving them.

Objectivity

Proactivity

As the saying goes, "Life is what happens when you're making plans." A plan is integral to have, but it only works if you treat it as a living document and keep it up to date as life changes. We work with you to anticipate your life transitions and to be financially prepared for them ahead of time.

Education

When providing advice and recommendations, we work to ensure that our clients thoroughly understand each decision, including the risks associated with each choice. We'll provide the necessary resources to help facilitate the decision-making process, and explore the specific knowledge that will be needed to succeed.

Partnership

At Ridgeback Capital Management, we don't just work for you, we work with you. We help clarify your perspective and personal biases about money that may impact and guide decisions along the way. For instance, are you in a hurry to get to the peak at any risk, or do you prefer a more leisurely pace to enjoy side trips along the way? We will work collaboratively with you, and on your behalf, to achieve your goals.

YOUR MOUNTAIN IS WAITING...

so get on your way!

SCHEDULE A GET ACQUAINTED MEETING

OUR SERVICES

What We Do

Life can be a juggling act, especially when it comes to money management. We add value to our clients' lives by helping to organize all areas of their financial life and consolidate all financial matters. This process allows our clients to have a snapshot of their current financial situation and progress toward future goals at their fingertips. It also simplifies budgeting, investment management, and record keeping to build a diversified, comprehensive financial plan. Here is how we do it:

Investment Allocation

- Review your investments and construct a personalized portfolio appropriate to your risk profile and monitor your investments on an ongoing basis
- Schedule semi-annual meetings with you to review and evaluate investment performance, update financial objectives and re-balance your portfolio
- Provide recommendations on employer-provided retirement plans such as 401ks and review company benefit programs to help you maximize tools and use of insurance, stock options, restricted stock and deferred compensation

Tax Reduction Planning

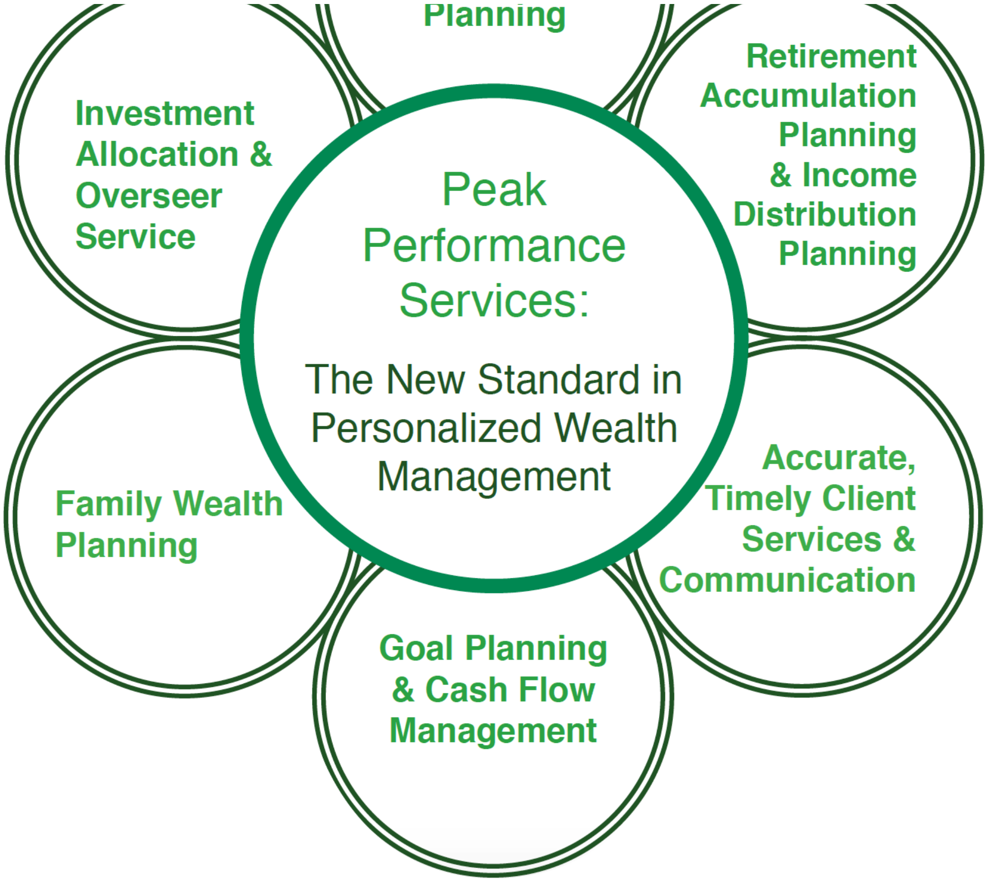
- Conducting comprehensive review of your tax return to highlight opportunities for maximizing tax reduction strategies
- Providing tax cost basis and offer a complimentary consultation with your tax return preparer
- Recommending tax solutions including tax advantaged investments

- Staying up to date and explaining new tax laws and incorporating changes needed

- Age-specific projections of accumulated assets and retirement income estimates
- Continual development and implementation of recommendations to fund your income needs and help maintain a comfortable standard of living
- Recommendations regarding the best distribution strategy for your employer retirement plans and IRAs

Family Wealth Planning

- Analysis of your current estate plan and concerns
- Free consultation with your attorney
- Assistance in transferring assets to your Living Trust or other trusts
- Providing guidance with the appropriate and necessary steps in the event of the death of a loved one



Discover Your Peak

We will help you make the climb

SCHEDULE A GET ACQUAINTED MEETING

WORK WITH US

Addressing your concerns

Will I have to reduce my standard of living at retirement to ensure my money tracks with my life expectancy?

How long will I have to work to afford retirement?

What savings plan rate of return do I need to feel peace of mind about continuing my standard of living into my latter years?

Who can help me to feel in control yet make smarter financial choices?

Do I need an advisor help me find answers, avoid mistakes, and simplify decisions?

Candid, Objective Advice - Just For You

You consult a financial advisor because you are looking for help, for a partner to be as invested in your success as you are. You want to make sure you are doing the right things, and making the right choices for you and your family. You want the simplicity, freedom and confidence that comes with having your financial assets and plan under the watchful eye of a trusted advisor.

Collaborative, Accessible Advisors

At Ridgeback Capital Management, we hope you will consider us part of your extended family as we share in your life's challenges and triumphs. Our approach favors collaboration, so communication isn't reserved for review meetings. We want to hear from you as often as needed, but especially when you are going through transitions or changes that prompt questions or feelings of uneasiness.

Planning for your financial future, including retirement, can feel overwhelming, but it doesn't have to be. Avoid the anxiety of navigating these critical decisions alone. Let's journey together!

SCHEDULE A COMPLIMENTARY CONSULTATION

PEAK FINANCIAL PERFORMANCE
RIDGEBACK CAPITAL MANAGEMENT

EACH JOURNEY IS UNIQUE, AND WE ARE HERE TO HELP YOU ALONG THE WAY

SCHEDULE A GET ACQUAINTED MEETING

OUR TEAM

Michael C. Kuznicki

FOUNDER AND PRESIDENT

Lois M. Dzik

DIRECTOR OF CLIENT RELATIONS

Yvonne Chen

FINANCIAL PLANNING ANALYST

Lexie Ridgeback

CHIEF MORALE OFFICER

PEAK FINANCIAL PERFORMANCE
RIDGEBACK CAPITAL MANAGEMENT

SCHEDULE A GET ACQUAINTED MEETING

CLIENT CENTER

Helping you achieve your peak potential in life and wealth

Our mission is to connect in a meaningful way with our clients by understanding their goals and desires and providing sound, comprehensive strategies to help them achieve peak performance from their wealth.

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FORMS

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FORM ADV PART II

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PEAK FINANCIAL PERFORMANCE
RIDGEBACK CAPITAL MANAGEMENT

YOU TO YOUR DREAMS

SCHEDULE A GET ACQUAINTED MEETING

BLOG

Email address

SUBSCRIBE

CONTACT US

Fill out the form below and we'll be in touch by the following business day. We'll reach out to schedule a meeting to get acquainted, so we can get to know you and discuss how we might be able to help you.

NAME

EMAIL

PEAK FINANCIAL PERFORMANCE
RIDGEBACK CAPITAL MANAGEMENT

SEND

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