

## FIRM OVERVIEW

Traphagen CPAs & Wealth Advisors is a comprehensive financial services firm comprised of Accounting, Tax and Wealth Management advisory services. Our Accounting team specializes in tax planning strategies, financial reporting, assurance services, & advisory services, including financing and mergers & acquisitions. Our Wealth Management department manages client investment assets and provides comprehensive holistic fee-only financial planning, portfolio management, estate and trust planning, as well as wealth transfer strategies.

The Traphagen Experience is based on a tradition of trust and integrity. We are uniquely positioned to be your trusted financial advisor. Traphagen CPAs & Wealth Advisors professionals combine the value of their individual credentials to achieve a comprehensive view of both your business and personal goals and objectives.

Traphagen CPAs & Wealth Advisors is personally dedicated to your success. We are compassionate and we treat our clients like family. You are our most valuable asset.



Pictured left to right:

**CHRISTOPHER M. CHUDYK, CPA, CITP**  
Partner

**JAMES A. LAWRENCE, CPA, CCPS**  
Partner

**V. PETER TRAPHAGEN, CPA, PFS, AEP, CFP**  
Chairman

**ROBERT J. TRAPHAGEN, CPA, CGMA**  
Managing Partner

**V. PETER TRAPHAGEN, CPA, PFS, AEP, CFP**  
Managing Director, Wealth Management

- SEC Registered Investment Advisors
- National Association of Personal Financial Advisors
- Financial Planning Association
- National Association of Estate Planners & Councils
- American Institute of Certified Public Accountants
- New Jersey / New York Society of Certified Public Accountants
- Registered Player Financial Advisor for the NFL
- Construction Financial Management Association (CFMA)

## A BRIEF HISTORY OF TRAPHAGEN, OUR OFFICE BUILDING, AND OUR LOGO



The Traphagen family coat of arms, as pictured left, is in its original and unaltered form dating from the 1670s. The Crest represents our integrity, fortitude and personal commitment; which personifies the core values and philosophy of our firm.

The firm offices are located in the Historic Thunise Cooper House. In 1716 Cornelius C. Cooper purchased 256 acres of land in Oradell. His 6th son, Thunise Cooper, born in 1739, is thought to be the builder of the central section of the Federal style house built prior to the American Revolution.

Traphagen purchased the Thunise Cooper House on May 17, 1982. You might say we saved it from the bulldozer. It required a complete restoration from the roof to the dirt basement floor. The restoration was completed on October 1, 1982.



We applied for registration on the National Registry of Historical Places due to the historical significance of the 250-year-old Thunise Cooper House. We are pleased to share with you that the house was placed on the National Register in 1985. Subsequently, the Thunise Cooper House has received several awards in recognition of its authenticity.

In 2008 we added an extension to the north wing, immediately behind the Pre-Revolution portion of the house, preserving the authenticity of the 1739 home while providing additional executive offices to meet the needs of our firm's continued growth.



Historic Thunise Cooper House  
234 Kinderkamack Road  
Oradell, NJ 07649

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## CELEBRATING MORE THAN 50 YEARS OF QUALITY FINANCIAL SERVICE

Traphagen CPAs & Wealth Advisors has served as a dynamic leader and provider of financial services since being established in 1970 by founding partner, V. Peter Traphagen, Sr. As Certified Public Accountants and Registered Investment Advisors, we are relied upon to protect your interest and trust. Our team maintains the highest level of integrity and ethical standards. This is our personal commitment to you!

Traphagen CPAs & Wealth Advisors' unique synergy, the collective view of our professionals, is our distinctive and competitive advantage. Our professionals have extensive knowledge in numerous disciplines - business accounting, retirement plans, tax strategies, investment and personal financial planning. Our Advisors hold the most prestigious credentials in applicable fields of study. These designations include CPA (Certified Public Accountant), CFP (Certified Financial Planner™), PFS (Personal Financial Specialist), CGMA (Chartered Global Management Accountant), AEP (Accredited Estate Planner), CITP (Certified Information Technology Professional), CCPS (Certified College Planning Specialist) and CRPS (Chartered Retirement Plans Specialist).

Our "collective view" approach adds value to every client. This is the strength of our firm.

OVER  
**50 YEARS**  
OF EXCELLENCE

### ACCOUNTING & WEALTH MANAGEMENT

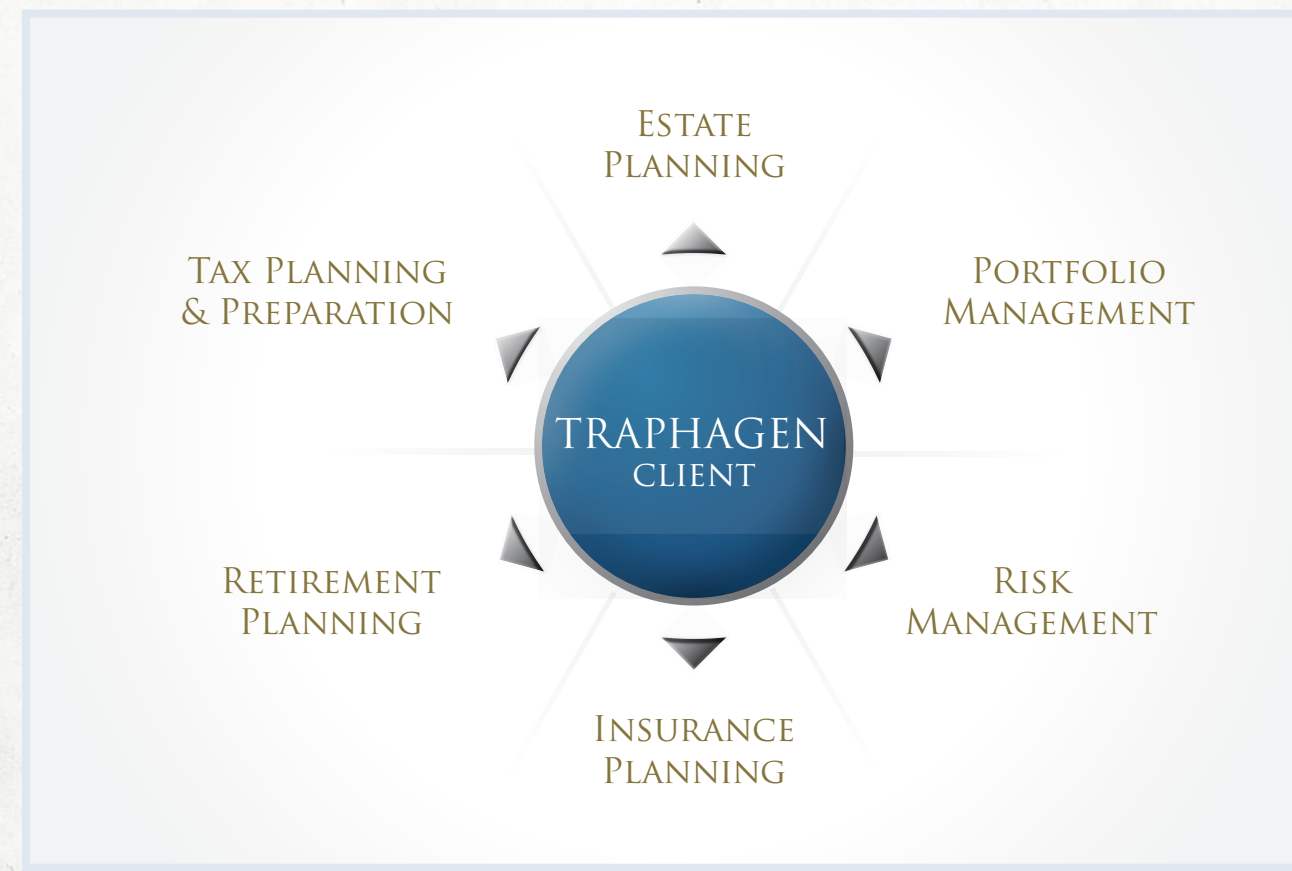
- Accounting & Assurance Services
- Management Consulting & Acquisition
- Buy / Sell Agreements
- IRS & State Audit Representation
- Audits & Financial Statements
- Computer Software Implementation
- QuickBooks ProAdvisors
- College Financial Planning
- Wealth Transfer Strategies
- Multi-State Tax Strategies
- Portfolio & Investment Management
- IRA Rollover Specialist
- Retirement Income Planning
- Comprehensive Financial Planning
- Estate & Trust Services
- Insurance Planning
- Tax Planning & Preparation
- Mortgage Advisory & Financing
- 401 (k) Management & Consulting
- Cybersecurity Risk Consultation for Finance & Accounting

## WEALTH MANAGEMENT SERVICES

Traphagen CPAs & Wealth Advisors offer a comprehensive suite of wealth management services. We help and advise our clients in all areas of their financial lives. Specific areas of expertise are depicted on the graphic below.

The Traphagen wealth management team includes specialists in all wealth management disciplines and in order to leverage this advantage we employ a 'team' approach for servicing our clients. Each client will have relationships with the team members that specialize in the areas that are most applicable to their unique situation. In addition this ensures all clients will always have access to at least one of their advisors.

The advantage of a wealth manager that not only manages your portfolio but also protects that wealth through proper estate and tax minimization planning is significant. Although tough to measure precisely the 'after tax' performance advantage through sound tax planning on a yearly basis may be as much as 0.5%-0.75% per year.



As a fee-only advisor, we act as fiduciary to our clients. We derive income from our advisory fee – a sliding scale percentage – based upon assets under management. Fees are charged quarterly in arrears.

## ACCOUNTING SERVICES

Traphagen CPAs & Wealth Advisors makes a personal commitment to your success by providing sound advice and proven financial & tax strategies. Our experienced professionals conduct comprehensive audits, prepare financial statements, negotiate banking and equipment financing, and represent you in mergers and acquisitions.



### INDIVIDUAL SERVICES

Traphagen CPAs & Wealth Advisors provide individual tax, assurance, and advisory services to many individuals. Our experienced professionals provide individuals with sound tax advice and can identify tax planning strategies to minimize your tax liabilities and protect your assets.



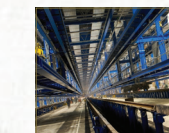
### PROFESSIONAL SERVICES

Traphagen CPAs & Wealth Advisors provide accounting and assurance, tax, and business advisory services to a vast range of professionals. With our managing partner being on the board of banking institutions, our alliances with attorneys, and collaboration with insurance agencies, we are confident we can hand your business and personal needs.



### CONSUMER PRODUCTS GROUP

The Consumer Products Group encompasses a wide variety of sectors impacted by new technology and systems that require extensive knowledge and expertise. Our experienced and credentialed technology professionals will provide you with a competitive advantage in this ever-changing consumer product sector.



### MANUFACTURING & DISTRIBUTION

Manufacturing & Distribution are the foundation for our country's economic growth. These challenging times demand an experienced professional who knows your industry and can assist in the growth of your business – challenging times are times of opportunity.



### CONSTRUCTION & REAL ESTATE

Traphagen CPAs & Wealth Advisors provide accounting, audit, tax and advisory services to many construction contractors, real estate entrepreneurs and contractors in the Tri- State area. Our partners have been serving this industry throughout their careers.

"The Traphagen model is based on a middle of the road, middle of the day tradition of trust and integrity coupled with a dogged determination and stealth like execution to achieve our goals and objectives on a timely basis. The Traphagen experience has been invaluable in the growth of my company."

**James McQueeney,**  
CEO Winning Strategies  
Public Relations

"I have always believed that the difference between winners and losers is the quality of their professional services. The fees paid to Traphagen & Traphagen CPAs are the best investments I have made in the past 30 years."

**B. Scott Clark,**  
Clark Companies  
CEO

"From our Company's inception, Traphagen has been an integral part in the growth of our business. The energy they bring to our meetings exudes an air of credibility, confidence and integrity; providing the facts I need in helping me to make sound business decisions."

**Kristopher Steele,**  
New Castle Building Products  
President

These testimonials relate to Traphagen's Accounting and Consulting services.