

**INVESTMENT / RESEARCH
PROFESSIONALS**

ANDREW P. GRIESINGER
Chief Investment Officer
BS - Cornell University
Experience: 10 Yrs

DAVID J. D'AMICO, CFA
President
BS - Bentley College
MS - Boston College
Experience: 20+ Yrs

JOSEPH B. LUDWIG
Managing Director
BS, BA - Rutgers University
MS - Rensselaer Polytechnic Institute
Experience: 20+ Yrs

CHARLES M. TOOLE, CFA
Assistant Vice President
BS - Worcester Polytechnic Institute
MS - Northeastern University
Experience: 4 Yrs

DAVID SCHIFFER
Analyst
BA - University of Massachusetts
Experience: 3 Yrs

SONIA SPIRLING
Analyst
BS - University of Rochester
MS - SUNY Brockport
Experience: 2 Yrs

WEALTH PRESERVATION PHILOSOPHY

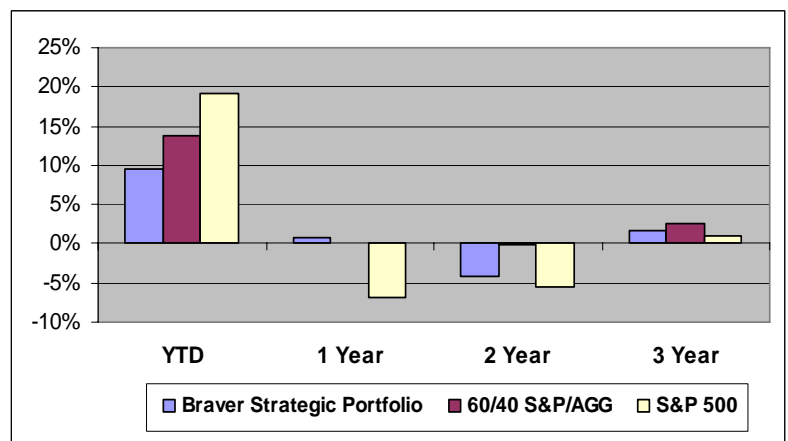
Braver's wealth preservation investment philosophy focuses on risk control. We believe that avoiding major market declines is the single most important factor to long term investment success and risk control. We take a long term strategic view but believe clients can benefit from active, tactical adjustments to preserve capital especially when markets are trending downward. We have proprietary, quantitative investment programs that actively manage portfolios and utilize cash proactively to preserve wealth. This has mitigated downside movements while still capturing a large portion of the upside. Our Wealth Preservation strategies are appropriate for investors who cannot afford nor do not accept the short term risk associated with buy and hold investment strategies, yet still want or need growth in their portfolio. **These programs have two primary objectives: Avoid significant market declines and produce reasonably positive investment returns.** We provide comprehensive wealth management services to individuals and their families, small corporations, charitable organizations and retirement plans.

INVESTMENT OBJECTIVE

Strategic Portfolio is a global tactical ETF strategy that remains fully invested throughout the year in a diversified mix of equity, bond, money market or alternative investments. Using our proprietary model that consists of 25 individual asset classes we construct an optimal portfolio with a view towards combining lower correlated asset classes. Allocations are dynamic and adjust according to market conditions. Our maximum exposure to any one asset class is 10%. Portfolios are rebalanced multiple times throughout the year. No more than 60% will be invested in equities. Our goal is to achieve a consistent return while significantly reducing volatility and draw down.

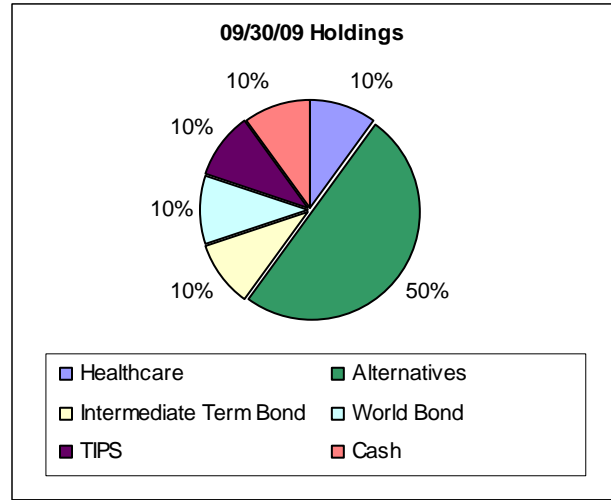
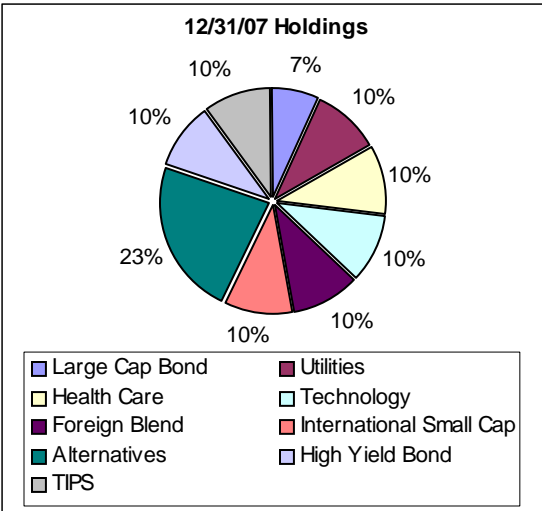
PERFORMANCE SUMMARY
September 30, 2009

	Braver Strategic Portfolio	60/40 S&P/AGG	S&P 500
YTD	9.44%	13.84%	19.27%
1 Year	0.82%	0.08%	-6.90%
2 Year	-4.07%	-0.69%	-5.43%
3 Year	1.69%	2.66%	1.02%



FOR ADDITIONAL INFORMATION PLEASE CONTACT:

David D'Amico
ddamico@thebravergroup.com
617.969.0223
www.braverwealth.com



GIPS PERFORMANCE DISCLOSURES

Braver Wealth Management, LLC
Strategic Portfolio Composite
1-January-1999 through 31-December-2008

Year	Total Return (percent)	Benchmark Return (percent)	Number of Portfolios	Internal Dispersion (percent)	Total Composite Assets (\$ Million)	Total Firm Assets (\$ Million)
2007	5.87	5.90	95	0.38	26.8	394.5
2008	-14.59	-26.38	107	0.47	27.4	327.9

Braver Wealth Management, LLC has prepared and presented this report in compliance with the Global Investment Performance Standards (GIPS®)

Notes:

1. Braver Wealth Management, LLC. (f/k/a Tandem Financial Services Inc.) is an independent investment management firm established in 1987. The firm manages a variety of equity, fixed income, and balanced portfolios for individuals and institutions. Additional information regarding the firm's policies and procedures for calculating and reporting performance is available upon request.
2. The Strategic Portfolio composite uses computer models to allocate assets among multiple asset classes and alternative mutual funds. The portfolio is fully invested and can have up to 60% in equity. The portfolio will have no more than 10% allocated to one asset class or alternative fund.
3. The benchmark is the Morningstar Balanced Objective Average. The benchmark index is provided by Morningstar, Inc.
4. This composite was created on October 1st, 2006. A complete list and description of firm composites is available upon request.
5. Valuations are computed and performance reported in US dollars.
6. Performance figures are presented before management fees but after all trading expenses.
7. Portfolios in this composite have a fixed fee schedule. The fixed fee is 1.00% on first \$1MM, 0.80% on next \$1.5MM, 0.6% on next \$2.5MM, and 0.40% over \$5MM.
8. Internal dispersion is calculated using the equal-weighted standard deviation of all portfolios that were included in the composite for the entire year.

Past performance is not indicative of future results

FOR ADDITIONAL INFORMATION PLEASE CONTACT:

David D'Amico
ddamico@thebravergroup.com
617.969.3407