

# **American Economic Planning Group Revamps Investment Methodology to Best Position Clients to New Market Realities**

*Transitioning clients to a dynamic, cost/tax effective Core-Satellite program via Adhesion's WealthADV UMA platform*

*Will offer private-labeled investment management to other wealth managers utilizing WealthADV platform*

July 14, 2009 - American Economic Planning Group, Inc. (AEPG), one of New Jersey's largest and oldest independent Registered Investment Advisors, based in Watchung, NJ, has recently partnered with Adhesion Wealth Advisor Solutions to significantly enhance the investment services provided to their clients. An integral component of the offering is Adhesion's WealthADV Unified Managed Account (UMA) and Client Reporting platform.

Steven Kaye, President of AEPG, commented, "I am very pleased to be able to offer such a cutting edge platform that drives expense ratios down, tax management up and affords single-day rebalancing for all of our clients. We are commencing on a significant enhancement of our firm's total set of investment services."

"AEPG is now able to offer private-labeled investment management to other wealth managers," states Peter Needham, CFP, Executive Vice President at AEPG.

"Through leveraging Adhesion's WealthADV platform we can offer cost effective investments and operational support to other registered investment advisors, banks and CPA firms."

"In response to the extraordinary events of last fall, we had conducted an extensive review of our performance, methodology and even investment philosophy to look for ways to improve," comments Mark Ukrainskyj, AEPG's Chief Investment Officer. "Because of this, we will be implementing several exciting improvements with benefits such as greater diversification, flexibility, lower costs and greater tax efficiency. The simultaneous introduction of Adhesion's WealthADV platform will further enhance these improvements while providing additional benefits such as better reporting as well."

AEPG's primary objectives include:

- Transitioning clients to a more transparent and flexible 'core-satellite' allocation structure;
- Delivering sophisticated, tax-optimized, investment management to our larger clients.
- Cost effectively providing investment services to smaller clients;
- Providing all clients with a sophisticated, real-time, web-based reporting capability;
- Offering investment research and management services to other advisors in a 'private label' fashion;

Barrett Ayers, EVP, Managing Director of Overlay Portfolio Management at Adhesion adds, "We have a tremendous appreciation for the thoughtful approach AEPG has taken in the redesign of their investment program. They see how the WealthADV Unified Managed Account (UMA) is an ideal vehicle in which to efficiently implement a tax-aware Core/Satellite strategy. With Adhesion's overlay portfolio management capabilities, AEPG gains the ability to make rapid tactical shifts in satellite holdings while minimizing the tax impact through opportunistic tax harvesting against the indexed core. We think AEPG is on the leading-edge of advisors in the deployment of this model and are honored to have been selected as their partner."

AEPG considered about a dozen different providers over a nine month long project, commencing with a detailed request for proposal. "Adhesion's focus on the independent advisor market became readily apparent; they thoroughly understood the needs of a firm like ours and as a result had the most complete set of services," added Needham.

With the scalable reporting and investment capabilities AEPG gains from Adhesion's WealthADV platform, they are now in a position to replicate their business model well beyond their traditional New York Metro footprint. AEPG looks toward expanding into new geographical markets very soon through acquisitions, affiliations, and private-labeled services.

"We see AEPG in the forefront of an accelerating trend among the more ambitious of our RIA clients looking to aggressively grow their practices," comments Michael Stier, Adhesion's President and CEO. "We are very pleased to partner with AEPG and gratified that with WealthADV AEPG feels confident they have the right implementation platform with which to execute their business plan."

### **About American Economic Planning Group (AEPG)**

AEPG has greater than 25 years experience helping clients develop and meet their financial goals. Our clients have access to an independent and objective team of elite professionals who provide a wide range of wealth management services. AEPG is a National Advisors Trust Co. shareholder firm. For further information please visit [www.aepg.com](http://www.aepg.com) or contact Peter Needham at [pneedham@aepg.com](mailto:pneedham@aepg.com) or (908)821-9759.

### **About Adhesion Wealth Advisor Solutions**

Adhesion has been delivering wealth advisor solutions since 1999. Its WealthADV platform is a comprehensive Managed Investing service, providing the complete unified managed account, client reporting and back office solutions RIAs need to stay at the forefront of the market and grow successful practices. For more information regarding WealthADV please visit with us at [www.AdhesionWealth.com](http://www.AdhesionWealth.com), or contact Rich Conley at [rconley@adhesionwealth.com](mailto:rconley@adhesionwealth.com) or 888.295.8351 extension 1.