YOUR FUTURE IS OUR FOCUS

Firm Overview

Established in 1995, Fort Pitt Capital Group is an independent Registered Investment Advisor (RIA) that provides financial planning, investment management, and fiduciary services to individuals and institutions.

Earning and keeping our clients' trust is central to everything we do at Fort Pitt Capital Group. Since our founding in 1995, our philosophy has remained steadfast: Preserve capital while maximizing growth and income.

For Individuals

- Financial Planning
- Retirement Planning
- Individual Stock Portfolio
- Individual Bond Portfolio
- Asset Allocation
- Charitable Giving
- Education Planning
- 401(k) Rollovers
- Roth and Traditional IRAs

For Institutions

- 3(21) Fiduciary Advice
- 3(38) Investment Management
- Participant Education & Advice
- Plan Design
- Provider Search & Monitoring

A Total Wealth Management Solution

FINANCIAL PLANNING

We operate based on a simple conviction – to do what we believe is best for our clients. This begins with a close understanding of each client's goals, objectives, and financial circumstances. We then create a customized written investment plan that outlines a clear, comprehensive strategy designed to help the client realize those goals. Finally, we schedule periodic meetings to review performance and discuss any changes in the client's financial situation to maintain the most effective plan.

INVESTMENT MANAGEMENT

Our firm manages accounts of individual equities, individual fixed income, and managed portfolios of no-load mutual funds for individuals, corporations, defined benefit pensions, profit sharing and 401(k) plans, municipal pensions, foundations, non-profit organizations, and endowments.

We review and implement each strategy with strict adherence to our time-tested investment discipline. Fort Pitt will then strive to achieve performance results that are consistent with the clients' stated investment objectives and risk tolerance. Fort Pitt's Portfolio Managers provide advice concerning the selection and retention of individual equity and fixed income securities, and may also allocate money among various mutual fund investments.

RETIREMENT PLAN SERVICES

Whether your plan numbers a handful of participants or hundreds, we provide experienced management. Depending on your needs, we can offer consulting services on the development of your investment policy statement and the selection of individual plan options, or a turnkey solution including separate account management. We believe our unbundled approach offers plan sponsors tremendous flexibility, and all costs are transparent and fully disclosed.

Investment Management Strategies

- Total Return Equity – Individual Stock Portfolio
- Fixed Income – Individual Bond Portfolio
- Strategic Asset Allocation – Multi-manager Portfolio

Total Return Equity

- All-Cap Value
- Bottom-up and top-down analysis
- Low turnover (avg. 10-15%)
- Concentrated holdings (30-40 companies)
- Benchmark agnostic

Fixed Income

- Separately managed portfolios
- Uniquely designed to address the individual or institution's goals
- Special consideration given to risk tolerance, tax situation, and income
- Cost effective alternative to managed funds
- Management of guidelines, holdings, tax consequences, and income stream

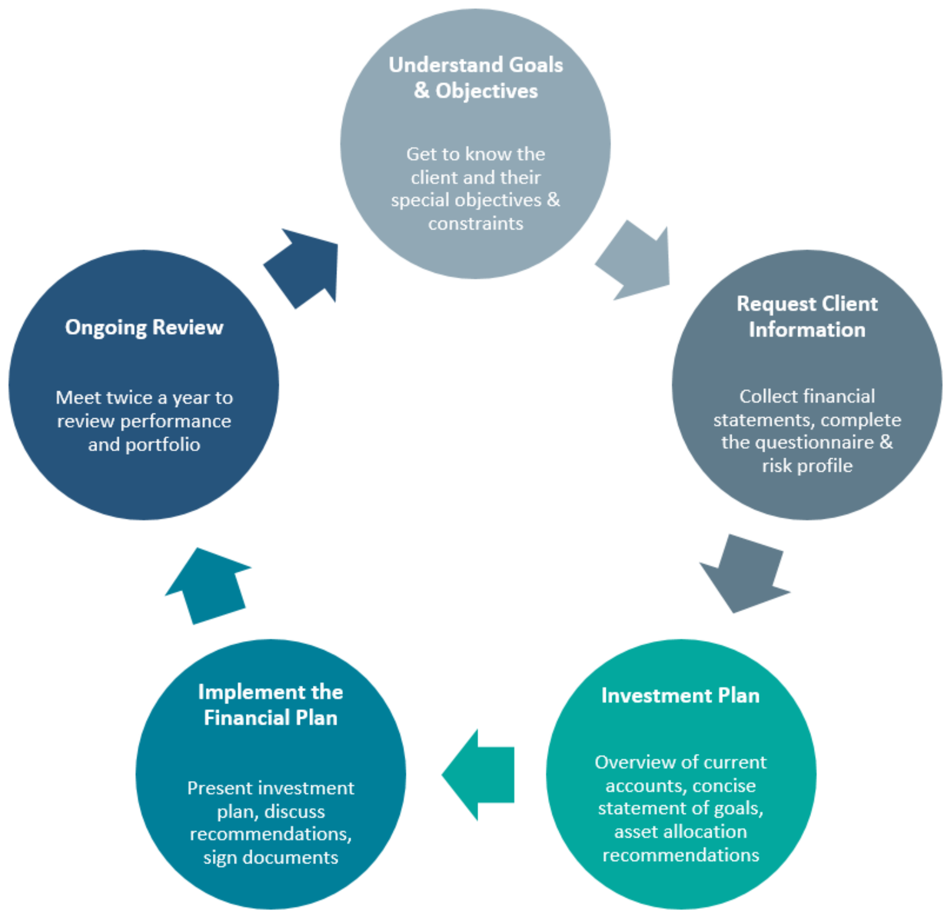
Asset Allocation

- Diversified portfolios designed for various risk profiles
- Multi-manager approach utilizing institutional manager research process
- Constructed with a long-term view on capital markets

Advisory Process

A traditional financial planner focuses on just one aspect of wealth: investments. But many other factors impact financial success. In order to be successful, a financial plan has to fit an investor's unique goals and objectives. Many factors must be considered, including time horizon, risk tolerance, desired return, liquidity and income needs, tax situation, concentrated positions and regulatory concerns. That's why we work closely with each of our clients to draw up and maintain the most effective plan.

Each client is assigned to a consulting team led by a Senior Consultant and supported by Client Relationship Specialists. After two fact-finding meetings, we meet with the client a third time to review the personalized investment plan. Formal review meetings are scheduled periodically to review performance and discuss any changes in the client's financial situation.



FORT PITT® CAPITAL GROUP
FORTPITTCAPITAL.COM

Foster Plaza Ten
680 Andersen Drive
Pittsburgh, PA 15220
412.921.1822

27499 Riverview Center Blvd.
Suite 113
Bonita Springs, FL 34134
239.444.5646

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FORTPITTCAPITAL.COM/BLOG
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