

The Williams Tomlin Group

Wealth Management Advisors





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Are Not Deposits	Are Not Insured by Any Federal Government Agency	Are Not a Condition to Any Banking Service or Activity



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1325 Franklin Avenue • Fourth Floor • Garden City, NY 11530

Offering Experience. Building Lasting Relationships.

Over the past 40 years, we have offered clients advice and guidance designed to help them pursue their financial goals.

We work closely with affluent families and individuals in many states across the country, including corporate executives, entrepreneurs and business owners who value our disciplined approach and professional perspective. We understand the demands and responsibilities of significant wealth, and we draw on our considerable experience to suggest customized strategies designed to address your unique circumstances.

Our central objective is to help you map out a goals-based wealth management strategy and build a diversified, productive investment portfolio to power that strategy.

The long-term relationships we've enjoyed both with clients and with Merrill are important to us and help define who we are. Our team strives to put clients' interests first, and we've been gratified with the loyalty they have shown us over the years.

We are consistent, practical and reliable. Managing and sustaining wealth in today's world can be complicated. Our knowledge, insight, perspective and wisdom are the most important products we offer.

We thank you for your interest.



Harold Williams
Wealth Management Advisor



James D. Tomlin
Wealth Management Advisor



“Part of the discovery process is for us to understand your life goals and what may impact your finances in the long term. Many clients turn to us as they face transitions, such as selling a business or winding down a career. For people approaching or in retirement, we focus on income distribution. We believe structuring investments and managing cash flow are key to living well during retirement.”

— Jim Tomlin

Wealth Management Advisor

The Cornerstones of Our Investment Approach

Asset Allocation

How your investment capital is apportioned among different asset classes—cash, stocks, bonds, for example—is critical. Numerous studies have shown that asset allocation can be the most important determinant of investment performance over significant holding periods. When we design an asset allocation framework for you, we consider your long-term goals, risk tolerance, needs for liquidity and income, time horizon and tax situation.

Diversification

This is an essential first step in helping to dampen your portfolio's volatility and smooth out its return pattern. We propose diversifying across, as well as within, a range of asset classes and subclasses. For instance, we might suggest allocating capital to both domestic and international stocks and, within those two classes, to several industry sectors, such as technology, energy, health care, utilities and financial services.

Investment Selection

We rely on well-researched model portfolios, including individual stocks and bonds (both taxable and tax advantaged), as well as fixed-income and equity mutual funds and cash and cash-equivalent securities.

Downside Risk Management

A strong sell discipline is central to our risk management strategy that seeks to prevent position losses beyond a specified percentage. We believe this is imperative, because holding on to a declining position while waiting for it to recover could potentially have a negative impact on your portfolio's overall performance.



Planning can help you avoid making emotional investing decisions



“For many investors today, preservation of capital is a priority. When we help you structure your portfolio, we strive to optimize the expected return for the level of risk with which you are comfortable. Over time, market conditions will alter your weightings, so we actively review your positions and help you rebalance your portfolio, as needed, to realign it with your long-term allocation strategy.”

— Harold Williams
Wealth Management Advisor

Capabilities to Address Your Financial Needs

Offering you access to the investing insights of Merrill and the banking convenience of Bank of America to help you pursue your goals



Family

Taking care of your family and other people in your life

- Trust & Estate Services² • Education Funding Strategies¹ • Insurance³



Health

Planning for healthcare expenses now and in the future

- Long-term Care Insurance³ • Health Savings Account² • Disability Insurance³



Home

Upsizing, downsizing or buying a vacation home

- Home Loans² • Home Equity Lines of Credit² • Securities-Based Lending² • Credit Cards²



Work

Working in retirement, selling or starting a business

- Bank of America Business Banking² • Exchange Funds¹ • Concentrated Stock Management¹ • Succession Planning¹



Leisure

Spending your free time in meaningful ways

- Credit Cards² • Securities-Based Lending² • Custom Lending²



Giving

Volunteering, mentoring others and giving to charities

- Donor-Advised Funds² • Private Foundations² • Charitable Trusts²



Finances

Using your finances to bring it all together

- Bank of America Checking and Savings Accounts² • Credit Cards² • Online Account Access^{1,2} • Merrill Investment Accounts¹ • Investment Advisory Accounts¹ • Alternative Investments¹ • Impact Portfolios¹ • Market-Linked Investments¹ • Securities-Based Lending² • Margin¹ • Home Loans² • Exchange-Traded Funds¹ • Mutual Funds¹ • Closed-end funds¹ • Fixed-Income Products¹

¹ Investment products are offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

² Banking, mortgage and home equity products are offered by Bank of America, N.A.

³ Insurance and annuity products offered through Merrill Lynch Life Agency Inc.

The Williams Tomlin Group is your point of access to the Merrill products and services platform, one of the broadest and most flexible in the wealth management industry. Its open architecture enables us to offer you technologies, strategies and investment alternatives from an array of financial services providers.

Research

Information and research form the foundation of our strategic and tactical investment advice and guidance. Our primary source is BofA Global Research, which provides global research in stocks, bonds, economics and investment strategy. What that means is our team can gain more insights about economic and business developments in a timely manner, allowing us to bring actionable ideas and knowledge to clients.

Using everything that BofA Global Research offers in insights, market analysis and risk management strategies, we can help you pursue all of your financial goals.

Diagnostic Tools

In helping you set and implement your wealth management strategy, we have at our disposal a number of powerful analytical tools and software programs at Merrill. Personal Wealth Analysis® is a particularly useful resource, enabling us to form a picture of your entire net worth, including liabilities and business property, and to help determine the likelihood of meeting your lifestyle needs during retirement. A core functionality of Personal Wealth Analysis is probabilistic modeling, which lets us project investment outcomes using up to 2,000 market scenarios.

Client Review Center™ is a reports package that allows us to customize the view of your account performance and balance information for more productive review meetings with you.

MyMerrill.com®

You can see your account information, balances, transactions and other activity 24/7 on our secure web site for clients.

Meet The Group



Harold Williams

Senior Vice President
Wealth Management Advisor

Harold began his investment career with Merrill in 1983 and brings 38 years of experience with the firm to client relationships. His focus is on investment strategies, estate planning services, retirement income planning and managing liabilities. He can suggest asset allocation strategies to help individuals, families and business clients manage risks and preserve assets.

Harold graduated from Brooklyn College with a bachelor's degree in economics and earned a master of business administration degree in finance at Adelphi University.

Before joining Merrill, Harold was an area manager with a publicly traded consumer-care products company. He has served on the boards of the East Woods School and 100 Black Men of Long Island, Inc., a civic organization. He is a former member of Merrill's Black/African American Leadership Council. He was a member of the Black Sports and Entertainment Lawyers Association.

- *Forbes* has named Harold on its "Best-in-State Wealth Advisors" list in 2019 through 2023.

Published annually Jan-April. Rankings based on data as of June 30 of prior year.

James D. Tomlin

Senior Vice President
Wealth Management Advisor
Portfolio Manager

Jim joined Merrill in 1981 and has been with the firm throughout his financial career. He can draw on 40 years of wealth management experience to guide clients in making investment decisions and developing strategies for retirement income and legacy planning, as well as estate planning services. Jim's focus is on developing financial strategies and providing tax-minimization strategies in conjunction with the clients' tax professionals.

Jim is a qualified Portfolio Manager who, in addition to providing traditional advice and guidance, can help clients pursue their objectives by building and managing his own personalized or defined strategies, which may incorporate individual stocks and bonds, Merrill model portfolios and third-party investment strategies. When servicing clients through the firm's Investment Advisory Program, a Portfolio Manager may manage his strategies on a discretionary basis.

A graduate of Chaminade High School and St. Bonaventure University, Jim earned a bachelor's degree in marketing and finance. Before joining Merrill, he served as an officer in the United States Army with the Ninth Infantry Division and XVIII Airborne Corps. Jim is active in the community and has served in the past on the boards of the Rockville Links Country Club, The Leukemia Society of America and Bethany House of Nassau County, an organization that provides safe emergency housing for women and dependent children. He is currently on the board of the Long Island Caddie Scholarship Fund.

- *Forbes* has named James on its "Best-in-State Wealth Advisors" list in 2018 through 2023.

Published annually Jan-April. Rankings based on data as of June 30 of prior year.



Meet The Group



Robert V. Nero

Senior Financial Advisor

Robert has been in the financial services industry since 1996 and joined Merrill Lynch Wealth Management in 2015, following a 15-year career in financial center management for Bank of America. Robert draws on his extensive background in financial services, plus access to the investment acumen of Merrill and the banking convenience of Bank of America, to work closely with his clients, helping address the various aspects of their financial lives. He focuses on developing a close connection and deep understanding of each client's short- and long-term objectives to construct personalized financial strategies, based on their expressed goals.

Robert is a graduate of Tufts University with a bachelor's degree in English and American literature. He and his wife live in Huntington Village and are avid travelers. Travel influences Robert's belief that all his clients should be able to balance life experiences that bring them joy with awareness of where they are, and where they are going on their financial journeys.

The Williams Tomlin Group was named on the *Forbes* "Best-In-State Wealth Management Teams" list for 2023.

Published on January 12, 2023. Rankings based on data as of March 31, 2022.



Agnieszka Supel, CDFA®

Relationship Manager

Agnieszka worked at an international commercial bank and a venture capital company before joining Merrill in 1994. In 2022, she transitioned from her position as a Registered Senior Wealth Management Client Associate to a new role of Relationship Manager. Her goal is to further develop and enhance existing client relationships. She works with the financial advisors to develop, implement and review the team's client service model.

A native of Poland, Agnieszka earned a master's degree in English Literature and American Studies at Warsaw University. She loves theater and arts and enjoys reading, traveling, skiing and playing tennis.



Bianca Wesnofske

Registered Wealth Management Client Associate

Bianca joined Merrill in 2017 as a wealth management intern, and shortly after joined The Williams Tomlin Group. She enjoys working with the other members of the team to provide clients with the tools and resources they need to manage their financial lives more efficiently. She is dedicated to addressing service needs and ensuring that the client experience is seamless.

Bianca graduated from Adelphi University in Garden City, New York, with a bachelor's degree in business management, as well as her M.B.A. in finance.



Stephanie Meyer

Wealth Management Client Associate


Stephanie joined Merrill in the summer of 2021 as a Seasonal Client Associate and transitioned to a full-time position with The Williams Tomlin Group in 2022. She is eager to provide support to the team and service our clients to the highest level they have come to expect.

Stephanie graduated from Pace University in Pleasantville, New York with a bachelor's degree in criminal justice with a minor in psychology. She is also a sister of Phi Sigma Sigma and enjoys reading, listening to live bands and spending time with friends and family.



“Proactive communication is the basis of our client service model. We make it a priority to reach out to you and keep you informed.”

— Bianca Wesnofske and Stephanie Meyer
Client Associates



We recognize that we strive to hold a position of trust, that trust is earned and that you look to us for advice and guidance on matters that affect your life. These Merrill principles guide us in our work:

Client Focus

Respect For The Individual

Teamwork

Responsible Citizenship

Integrity

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Investing involves risk. There is always the potential of losing money when you invest in securities.

Asset allocation, diversification and rebalancing do not ensure a profit or protect against loss in declining markets.

Merrill, its affiliates, and financial advisors do not provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Alternative investments are intended for qualified investors only. Alternative Investments such as derivatives, hedge funds, private equity funds, and funds of funds can result in higher return potential but also higher loss potential. Changes in economic conditions or other circumstances may adversely affect your investments. Before you invest in alternative investments, you should consider your overall financial situation, how much money you have to invest, your need for liquidity and your tolerance for risk. Alternative Investments are speculative and involve a high degree of risk.

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Investments in foreign securities involve special risks, including foreign currency risk and the possibility of substantial volatility due to adverse political, economic or other developments. These risks are magnified for investments made in emerging markets.

2023 Forbes “Best-in State Wealth Management Teams” list.

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Forbes “Best-in State Wealth Advisors” list, published annually Jan – April. Rankings based on data as of June 30 of prior year.

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