CLERMONT WEALTH STRATEGIES

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A little over one year ago, we announced the formation of Clermont Wealth Strategies, a new group within Fulton Financial Advisors.

While plans and possibilities are wonderful, the proof of success, as they say, is in the pudding. A year later, I am pleased to tell you that Clermont Wealth Strategies' first year has been a positive one, for our company and for our clients.

When we formed this new group, we were excited about the possibilities of offering broader and deeper capabilities than ever before in the areas of financial planning, investment counseling, investment management and trust services, estate planning, and private banking services. We were proud to be one of the first banks or brokerage firms in the country to deliver solutions using a new, integrated wealth advisory process. And we were pleased to be able to establish a special group that is uniquely equipped to handle smaller trust accounts that many corporate fiduciaries now refuse to accept.

Despite the obstacles of a nationwide economic downturn, the formation of Clermont Wealth Strategies has been a success. The resulting reorganization of our business lines enabled us to be better equipped to handle the needs of all our customers - large and small - better than ever before. As a result, we believe that Clermont Wealth Strategies has been able to withstand the market downturn better than most, and our very disciplined asset management process has served our clients well during these turbulent times.

Over the past year, we have helped clients manage their assets to achieve their unique personal goals - from amassing and preserving their assets through their peak earning years, setting in place the right business continuation and succession plans, selling their business and prudently managing their sudden increase in wealth, retiring in the style they envisioned for themselves and their family, or enabling their financial success to benefit future generations. Each of our client's distinct financial needs continue to drive us to use our state-of-the-art investment platform to their best advantage, seamlessly integrating a wide range of products and services that blend separate account managers, exchange-traded funds, index funds, mutual funds, third-party model portfolios and our own investment process under one comprehensive wealth management tool.

I am pleased not only with how Clermont Wealth Strategies has weathered the economic storm, but also with how our company has been able to help so many of our clients to remain focused on their long-term goals and objectives and make progress toward achieving them, despite the challenging economy.

To those we have worked with in the past year, we trust your confidence in our company has been well placed, and we look forward to working with you in the future. If we haven't had the opportunity to work with you yet, please reach out to our talented team at one of the office locations listed below. We're looking forward to working with you!

Sincerely,

Clermont Wealth Strategies is part of Fulton Financial Advisors, N.A.
and serves clients through the following offices:

Lancaster, PA 717.291.2554 | Harrisburg, PA 717.255.7544 | York, PA 717.771.4221
Reading, PA 610.898.8356 | Allentown, PA 610.332.7148 | Doylestown, PA 215.230.3500
West Chester, PA 610.918.8817 | Columbia, MD 410.730.5499 | Woodbury, NJ 856.686.6864 | Richmond, VA 804.565.4419