



GITTERMAN

WEALTH MANAGEMENT

Specializing in the financial needs of higher education professionals and their families for more than a quarter century.





UNIVERS

Market Leadership

For more than a quarter century, the name Gitterman has resonated within the higher education and retirement planning landscape in New Jersey. Founded by Jeffrey L. Gitterman and Elias S. Rauch, Gitterman Wealth Management is an independent, experienced provider of retirement planning expertise to college professionals. Our advisors specialize in working with participants in the New Jersey Alternate Benefit Program (ABP) and the Public Employee Retirement System (PERS). Some years ago, a college professor referred to our firm as “The Educator’s Educator.” Working to educate college professionals regarding their retirement planning needs is a privilege, and a responsibility that we take very seriously. Our team of advisors works as the exclusive retirement services provider for Mass Mutual, as part of the ABP and the Additional Contribution Tax Shelter (ACTS) Plan.

Independence

As an independent and privately owned firm, we work with our clients to determine which strategies are best suited to their unique financial situation. We do not work for a parent entity and are under no obligation to offer proprietary products which might interfere with providing objective and unbiased investment research and advice. Objective investment intelligence drives client centric investment management. Our independence allows us to be a resource and advocate for our clients seeking out the most appropriate solutions.

Values

We are stewards of our clients’ wealth and we invest solely to meet our clients’ objectives. We pride ourselves on the integrity and the commitment we display when working with our clients. We ensure the highest levels of confidentiality, privacy, security and regulatory compliance for every client we serve. Ongoing and open communication between the advisor and the client is mandated by our firm and is imperative to sustaining a successful planning relationship.

“Retirement Planning is not a product, it’s a process. Good planning begins with good listening. It is about understanding a client’s financial needs and goals for today and for the future; and working tirelessly to ensure that they achieve them.”

*Jeffrey Gitterman
Co-Founding Partner*



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An Enduring Presence

The professionals at Gitterman Wealth Management have been providing financial guidance to college professionals since 1989. Jeff Gitterman has been approved by the state to provide retirement planning services to participants in the New Jersey Alternate Benefit Program (ABP) and the Public Employees Retirement System (PERS) since 1996. Gitterman Wealth Management became registered with the SEC as an Investment Advisory Firm in April 2010. Services provided to participants of the ABP an ACTS plan are provided through Mass Mutual and not Gitterman Wealth Management. Gitterman Wealth Management and Mass Mutual are separate and distinct federally regulated entities. ABP is a defined contribution retirement program for certain higher education faculty, instructors and administrators. PERS is a defined benefit retirement program. ABP and PERS provide retirement benefits, life insurance, disability coverage and health insurance coverage to their members. These retirement programs, when combined with an employee's Social Security and other savings, may provide retirement security.



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Today's Complex World

The financial landscape has become an intricate, multifaceted terrain of opportunities and corresponding risks associated with accumulating and preserving wealth. Navigating financial regulations, tax codes and investment choices has become a daunting task for many college professionals. Today's financial markets are subject to interrelated global economies that are constantly changing. We work closely with you to provide the strategic planning and investment research necessary to make the most appropriate financial decisions.

Who Are Our Clients?

Our clients are faculty, Deans, university presidents and other college professionals. The higher education clients with whom we work tell us they are so busy instructing class, meeting with students, researching, publishing their work, going to faculty meetings and being spouses and parents that they do not have the time to properly focus on their retirement planning needs. Others tell us that even if they had the time, they do not possess the experience or know how to confidently manage their assets in complex financial markets. Instead, they have embarked on a “set it and forget it” methodology, which can be a recipe for disaster. We offer our clients the opportunity to focus on what they do best and what is important in their lives, while we work with them to offer the advice and counsel necessary to help ensure they reach their retirement and legacy planning goals.

Our Clients’ Goals

Our clients have diverse backgrounds, disciplines and financial situations. We do, however, see similarities in their retirement planning goals:

- Generating enough current income while still saving for retirement.
- Minimizing their risk.
- Incorporating effective tax strategies into their planning.
- Ensuring they have saved properly and will not outlive their retirement income.
- Planning to distribute their wealth to the people and charitable institutions they love, in the most efficient manner possible.





The New Jersey Alternate Benefit Program (ABP)

A successful retirement for teachers is the result of decades worth of careful planning. If you want to get the most out of your retirement packages, you have to be informed about the ins-and-outs contained in each one. This can be an overwhelming task for busy professionals who already struggle to find enough time in the day.

The New Jersey Alternate Benefit Program (ABP) is a tax-sheltered, 401(a) defined contribution retirement plan designed specifically for higher education faculty members. The ABP provides retirement benefits, life insurance and disability coverage.

Eligibility is generally limited to all full-time and adjunct faculty, part-time instructors, officers, visiting professors and certain professional administrative staff who are required to possess a college degree or its equivalent. This plan is considered a mandatory plan if you meet the eligibility requirements.

If you meet the eligibility requirements, the plan requires the participant to contribute 5% of their base salary on a pre-tax basis. Contributions are made as salary reductions from payroll and deposited directly into your plan's account. Your employer is required to contribute 8% of the participant's base salary.



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The Additional Contributions Tax Shelter Plan (ACTS)

The Additional Contributions Tax Sheltered Plan (ACTS) is a 403(b) defined contribution plan. Eligibility is limited to employees of county colleges, state universities and colleges. Unlike the ABP, this plan is voluntary where participants through pre-tax salary reductions.

Because this plan is voluntary, you choose how much you would like to contribute, subject to limits imposed by the IRS. The amount allowed to be contributed is based on IRS guidelines. The employer makes no matching contributions to this plan.

Your contributions for both the ABP and ACTS plans are deducted from your salary on a pre-tax basis and are not subject to federal income tax withholding. This means you are not required to pay federal income tax on the growth or earnings of the investments until you begin distributions from the plan. We recommend you consult with your tax advisor for details specific to your situation.



Getting Started

When contemplating retirement, contact your human resources representative, as well as your Gitterman Wealth Management advisor, to discuss the options that are available. Retirement can be an emotional process; we can provide the tools to help you evaluate your readiness.

If you are eligible but haven't signed up for the New Jersey Alternate Benefit Program (401(a) mandatory plan) yet, you'll be glad to know that it's incredibly easy to get started.

First, you will need to complete the following required forms:

- State of New Jersey Enrollment Application
- State of New Jersey Provider Election and Allocation Form
- State of New Jersey Salary Reduction Agreement

If you are eligible but haven't signed up for the New Jersey Additional Contributions Tax Sheltered Program (403(b) voluntary plan) yet, you'll be glad to know that it's incredibly easy to get started.

First, you will need to complete the following required forms:

- Additional Contributions Tax-Sheltered Program Salary Reduction Agreement
- Additional Contributions Tax-Sheltered Program Provider Election and Allocation Form

Once these are complete, they will need to be provided to your human resource representative, then make an appointment with your Gitterman Wealth Management advisor to review your investment options.

When planning a retirement for teachers, it is important to give yourself enough time to review your benefits and options. Without the right support system, you might miss out on some of the many joys of retirement. Having the right people in your corner is not only essential for your financial health, but your overall well-being, too.

Even if you have put off proper retirement planning for years, it's never too late to get started in the right direction. Gitterman Wealth Management works with people in all different stages of the planning process and we strive to completely customize plans for each client.

These forms are easily accessible through our website: investor.gittermanwealth.com/new-jersey-abp



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Vesting

Your pre-tax salary reduction contributions to either the ABP or ACTS plans are always 100% vested, meaning you have full access to these funds.

Within the ABP (mandatory 401(a) plan), the employer's mandatory contributions will become vested the start of your second year of service, provided you have been employed for at least 12 months and have been making your mandatory pre-tax salary reduction contributions.

Looking for Guidance

Once you are enrolled, understanding the fundamentals of the ABP and ACTS plans is the first step towards creating a solid retirement plan. Through our partnership with Mass Mutual, we are able to offer an array of investment options within the ABP and ACTS plans, regardless of what stage of the planning process you are currently in.

On the following page, you will find the process we have created to accommodate planning a retirement for teachers (whether you are just starting to save for retirement or have been saving for years and are looking for advice).

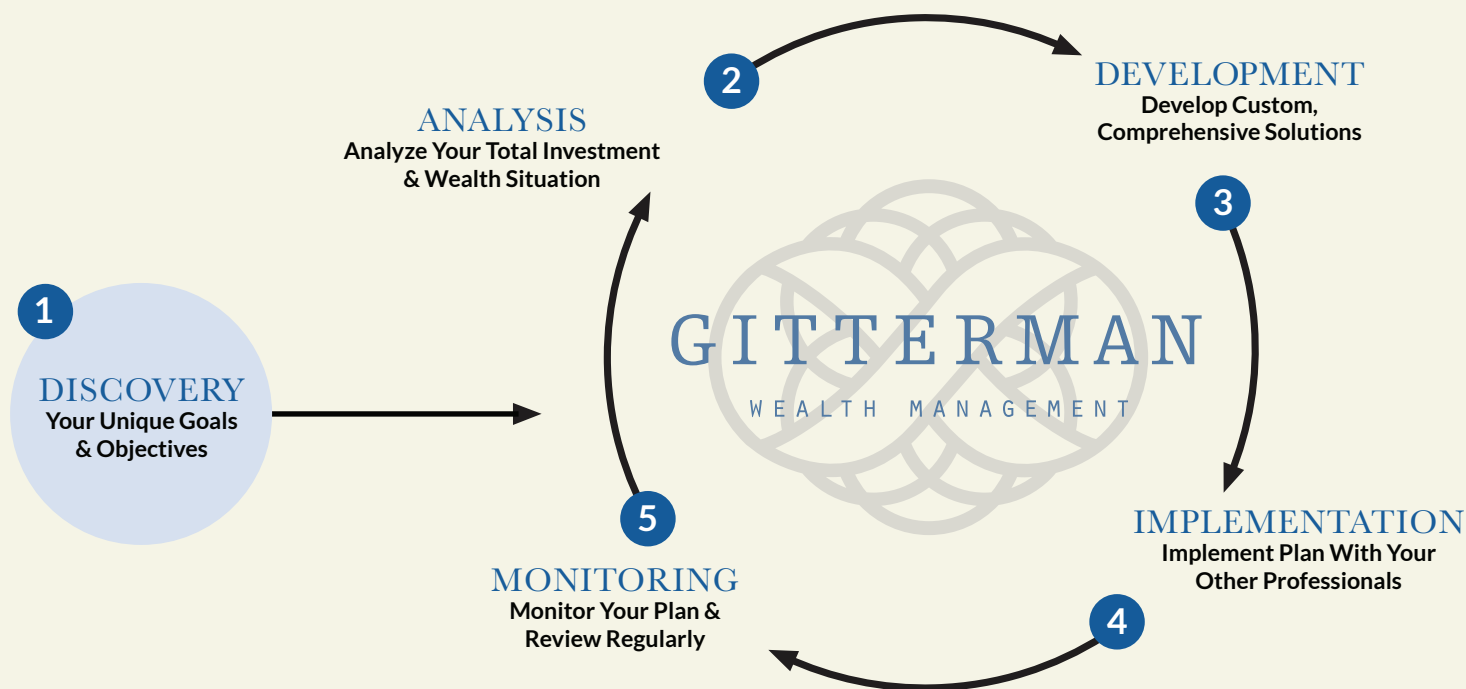


Our Process

Our retirement planning process begins with a detailed data-gathering meeting, which we generally complete in your home or at our offices. Your unique circumstances are analyzed and an individual retirement and investment analysis is prepared for your review. If there are any recommendations that our firm feels are appropriate, we will provide them to you in writing. If you choose to move forward with the recommendations, you may contact us and we will begin the implementation process. We will then begin to meet on a regular basis to track your progress toward reaching your goals.

Our Approach

At Gitterman Wealth Management, our goal is to develop a strategy to achieve your growth objectives. Through a disciplined approach and a long-term perspective, we help you avoid emotional investment decisions, while conscientiously preserving the capital you entrust to us. We leverage technology in a way that allows us to analyze financial intelligence and manage risk. These tools are also used to adjust your portfolio to reflect changes in your circumstances. In addition, you have easy and secure access to information about your investments.



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Disclosure

Gitterman Wealth Management (“GWM”) is an SEC registered investment adviser with its principal place of business in the State of New Jersey. GWM and its representatives are in compliance with the current registration and notice filing requirements imposed upon registered investment advisers by those states in which GWM maintains clients. GWM may only transact business in those states in which it is registered and/or notice filed, or qualifies for an exemption or exclusion from registration and/or notice filing requirements. This brochure is limited to the dissemination of general information. Any subsequent, direct communication by GWM with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of GWM, please contact GWM or refer to the Investment Adviser Public Disclosure website (<http://www.adviserinfo.sec.gov>). For additional information about GWM, including fees and services, send for our disclosure brochure as set forth on Form ADV from GWM using the contact information herein. Please read the disclosure brochure carefully before you invest or send money.

Some of our investment advisory representatives have been awarded the Five Star Wealth Manager award. The Five Star Wealth Manager program is one of the largest and most widely published wealth manager awards program in North America. Five Star award winners do not pay a fee to be included in the research or on the final list of award winners. Five Star award winners may pay fees to Five Star for marketing and advertising support of the award. For the purpose of the program, Wealth Managers are defined to be those individuals who help their clients prepare a financial plan and/or implement aspects of their financial plan. For more information regarding the Five Star Wealth Manager award, please visit our website <http://www.gittermanwealth.com/important-consumer-disclosure/>.

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It is a privilege, that through our work with educators, we have had the opportunity to help those, who have helped so many. Our team of professionals will work closely with you, to help you achieve your retirement and legacy planning goals.

Gitterman Wealth Management

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