Your journey begins here

ST. GERMAIN WEALTH MANAGEMENT GROUP

There is no straight path through life...

Your financial journey is defined by twists and turns—some anticipated, others entirely unexpected. Having our experienced, independent advisors by your side can help you reach your goals no matter how unfamiliar the road. We've been providing financial guidance and stewarding our client's wealth for nearly a century, a record of success built on a company culture that values relationships above all else.

Your path to financial peace of mind may be unique to you, but you need not travel alone.

A new home purchase. A career change. The first college tuition bill. An unanticipated inheritance. A well-deserved retirement.

Whether you are approaching a milestone you have long envisioned or facing one of life's many surprises, at St. Germain Wealth Management Group, we know that managing your personal finances is a task best done collaboratively.

That's why we view ourselves as guides and advisors as much as asset managers. Our first and most important task: understanding what matters to you, what your goals are, and how we can help you achieve them.

Today's financial landscape is complex. But after nearly a century of experience in an industry defined by its ups and downs, we know that what our clients want most remains unchanged:

- That your financial advisor has your interests—and only your interests—in mind.
- That when you need guidance, your advisor has the knowledge, experience, investment choices, and resources to help you.
- That your advisor understands the details of your financial situation, and will be with you through the years as your needs change.

Those values are what define the St. Germain Wealth Management Group: St. Germain Investment Management (founded in 1924), Gage-Wiley (founded in 1933), and October Mountain Financial Advisors (founded in 2015).

Let us help you reach your goals.

WHAT SETS US APART

St. Germain Wealth Management Group's beginnings predate the 1929 stock market crash, giving us both historical perspective and wisdom born of experience. But, ultimately, what sets us apart are the values we bring to our interactions with our clients every day.

YOUR STORY MATTERS

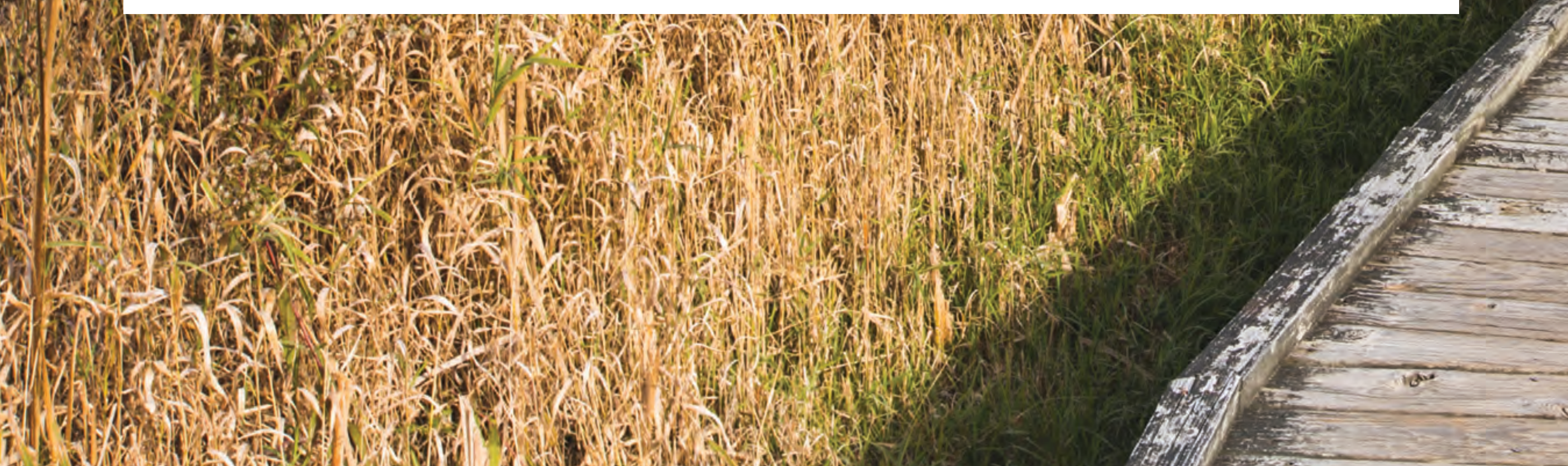
Every person has a story, and we begin our work by listening to yours: learning what is important in your life, where you are now, and where you'd like to be in the future. It's only by deeply understanding your goals that we can recommend the best way to achieve them. And we'll keep that conversation going, because we know that life brings sudden changes along with expected transitions. By understanding your needs and where you are on your path, we can create a plan that can respond to whatever challenges and opportunities life brings.

GENERATIONS OF TRUST

Since the founding of St. Germain in 1924, we have seen the Dow Jones Industrial Average drop below 42 and soar beyond 32,000. Throughout that time we have built and earned the trust of our clients—one relationship at a time—by successfully managing their investments and helping create the legacy they intend. Over the years we have expanded our business to provide comprehensive wealth management services, including financial planning, risk assessment, and in-house investment management. Even as our offerings have deepened and our client assets have grown to nearly $3 billion, we remain sharply focused on the needs of our clients, and we measure our success in the continued trust of the families we have served for generations.

YOU HAVE OUR ATTENTION

Personal, individualized service has defined this company from its inception, and it has only grown in importance as modern life has become more impersonal. Call us during business hours and you will talk to a real person. Our advisors—as well as our portfolio managers, analysts, and support teams—are local and available, in person, to answer any questions and explain any strategy. And when they do, you won't hear a stream of business jargon. We explain things in clear language, so you understand our thinking and can be part of the decision.



LOCAL BUSINESSES WITH GLOBAL DEPTH

By bringing together wealth management advisors and investment professionals under one roof, the St. Germain Wealth Management Group can provide both individualized service and state-of-the-art financial tools and resources.

Advisors that understand you

Our collaborative team of wealth management professionals shares a mission of helping clients plan for success while preparing for change. Our process begins by helping you identify your financial goals and understanding your level of risk tolerance. We then design an investment plan that is comprehensive, flexible, and driven by your goals. And we will explain it with respect and transparency, making sure you have all the information you need to participate in the process. We are on call whenever circumstances change or if questions arise, so you have the peace of mind of knowing we are available when you need us.

Investment managers who understand the markets

Our team of market analysts and skilled investment managers successfully delivers the financial savvy of Wall Street to our offices on Main Street. Committed to independence, objective analysis, and in-depth research, we execute disciplined investment approaches using state-of-the-art technologies and trading platforms like that of the largest financial institutions. Our deeply educated analysts and managers have created a variety of investment options for our clients, providing the benefits of a larger firm without compromising our individuality or independence.

WHAT WE OFFER

St. Germain Wealth Management Group provides an array of services to protect, preserve, and grow your wealth.

- Comprehensive portfolio and wealth management
- Private wealth management accounts, invested in individual stocks, bonds, and exchange-traded funds (ETFs)
- Asset allocation portfolio strategies, including ESG (socially responsible) options, invested in mutual funds and ETFs
- Financial planning for income and cash flow; education; retirement; charitable gifting; and trusts, estates, and wealth transfer
- Insurance solutions including life, long-term care, and annuities
- Integrated planning with attorneys, accountants, trustees, and family members

OUR PLEDGE TO YOU

We are independent and objective.
Our advice is not driven by a parent company's incentives, commission structure, or hidden agenda. It is based on your needs.

Relationships are our best assets.
Decades of experience have taught us that understanding our clients is the surest strategy for helping us achieve their goals.

We plan for success, but prepare for change.
Goals change, markets change, rules change. Throughout it all we remain nimble, always adapting to the needs of our clients.

You have our personal attention.
Our team works together to clearly understand your individual financial needs. When you call you will speak directly to someone who knows and understands your situation.

We communicate through conversations.
Our goal is to be clear, concise, and informative in any discussion. We won't put you off with jargon. We invite questions through dialogue.

We are one of many partners in your journey.
We work professionally and cooperatively with your accountant, lawyer, business consultant, or other partners to make sure you are well informed when making crucial decisions.

We know results matter.
That's why our clients come to us and recommend us to others.

We live here too.
As longtime supporters of non-profits, active volunteers, and financial contributors, we pride ourselves on our connections to our local communities.

FIDUCIARY DUTY

As a fiduciary, we understand that our clients have put their trust and confidence in us, and we accept that responsibility with humility and conscientiousness. We pledge to put our clients' interests first, and to provide them with honest, informed, and objective advice designed to serve their best interests.

All of our staff are salary-based professionals who work collaboratively for D.J. St. Germain & Co. Inc., our corporate parent company.

Our three local offices operate under different names, a reflection of their founding and history, the communities they serve, and how we came together. We identify all of our businesses and locations collectively as the St. Germain Wealth Management Group.

▪ St. Germain Investment Management Inc. ▪

▪ October Mountain Financial Advisors ▪

▪ Gage-Wiley ▪

ST. GERMAIN WEALTH MANAGEMENT GROUP

ST. GERMAIN INVESTMENT MANAGEMENT

LEADING INVESTORS SINCE 1924℠

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GAGE • WILEY

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