How we work together:
Helping you reach your financial goals

My team and I will take the time to truly get to know you, since how we turn your vision into a reality is very unique to you. I'll work with you to create a personalized financial strategy that includes advice, tools and resources to help you achieve your financial goals.

I'll do this in three important steps.

1 Understanding what's important to you

Your strategy should be personalized. So, before I make a recommendation, we'll first work closely together to understand what is most important to you, including your goals, comfort with risk and how you'd prefer to work together.

2 Using an established process to build your personalized financial strategies

I use an established 5-step Process, incorporating what's important to you, to develop a personalized strategy using our advice, guidance and advanced tools. Our 5-step Process helps me fully understand what is most important to you and then create an actionable financial strategy personalized to you.

3 Partnering together over time to help keep you on track

Markets, interest rates and life's priorities may change, but our relationship and my commitment to helping you achieve your goals won't. I'll make sure I'm with you every step of the way by:

- Providing regular reviews and updates
- Identifying timely risks and opportunities
- Helping you keep your emotions in check during market volatility
- Helping you prepare for the unexpected

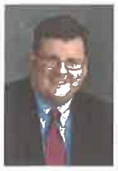
I believe that when it comes to your financial strategy, you deserve a personal relationship and professional advice. My goal is to help you achieve your goals. That means focusing on the future you see for yourself, building strategies just for you and helping you stay on track by partnering together over the long term.

It Takes a Team

When we develop your financial strategy, you're backed by all of Edward Jones. Along with my team, you have the expertise of our Investment Policy Committee, our product review team and research analysts behind you all the way.

These teams provide the guidance and resources to help me:

- Develop a financial strategy for your goals
- Build your personalized investment portfolio
- Identify and address potential risks and opportunities



Peter S Russell
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845-635-2058

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Edward Jones
MAKING SENSE OF INVESTING

Investments & Services

At Edward Jones, we work with you to understand your financial priorities and why you're investing. You'll experience the convenience of working with one dedicated financial advisor, utilizing an established process to create personalized financial strategies, backed by advice, tools and resources to help you reach your goals. And, we'll continue to partner together to help your strategy stay on track. We offer a comprehensive line of financial solutions and services in addition to the traditional investments you expect from a financial advisor.

Retirement & College Savings

- Retirement Accounts
  - Traditional IRA
  - Roth IRA
- Education Savings Accounts
  - 529 College Savings Plans
  - Custodial Accounts
- Brokerage Accounts
- Edward Jones Advisory Solutions®

Business Owners

- Plans for You
  - SEP IRA Plan
  - Owner-only 401(k) Plan
  - Owner-only Defined Benefit Plan
- Plans for Your Employees
  - 401(k) Plans for Your Employees
  - SIMPLE IRA
  - 403(b) Plans
  - 457 Plans
  - Safe Harbor 401(k)
- Business Credit Cards

Wealth Strategies

- Edward Jones Guided Solutions®
- Edward Jones Advisory Solutions®
- Trust Company
- Client Consultation Group

Investments

- Stocks
- Bonds and Fixed Income
- Mutual Funds
- Exchange-traded Funds (ETFs)
- Fixed Income Unit Investment Trusts (UITs)

Insurance
- Life Insurance
- Long-term Care Insurance
- Long-term Disability Insurance

Annuities
- Fixed Annuities
- Income Annuities
- Variable Annuities

Cash & Credit
- Credit Cards & Loans
  - Personal Line of Credit (Margin Loan)
  - Personal Credit Cards
  - Debit Cards
  - Business Credit Cards
- Savings Accounts
- Check Writing

Convenient Account Features
- Direct Deposit
- Dividend and Income Reinvestment
- Electronic Funds Transfer
- Mobile Check Deposit
- Monthly Investing Program
- Online Access

Important information concerning the investments and services offered at Edward Jones can be found at edwardjones.com/investments-services.

To learn more, call today.

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