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Market Commentary – October 2, 2008

RegentAtlantic is a fee-only wealth management firm. We define wealth management as the integration of financial planning and investment management. Our clients are individuals, retirement plans, foundations, corporations, trusts, not-for-profits and endowments. We manage approximately $1.2 billion of assets. Our clients outline their goals and are guided by our knowledge and solutions in order to meet those goals. Some differentiators for our firm include:

- We have a deep bench of financial professionals. Among our 38 employees, we have 16 CERTIFIED FINANCIAL PLANNERS™, 5 Chartered Financial Analysts, 10 MBAs, 2 CPAs, 2 JDs, 2 with MS degrees, 1 ChFC, 1 CDFA, and 1 CLU. Our culture fosters teamwork and collaboration, so that each client of the firm has access to the expertise of any and all of our financial colleagues.

- When we begin a relationship with a client, we first seek an understanding of that client's goals and financial situation. For individuals or families, examples of those goals can be retirement, planning for education funding for our client's children, charitable giving, estate planning, or buying a second home at the shore. From the information provided, we analyze with our client what steps will likely be necessary to achieve our client's financial goals, and when appropriate, what tradeoffs our client may have to consider to achieve those goals. These steps help us to recommend a diversified investment portfolio for our clients to consider.

- Our firm's investment discipline is based upon the principles of Modern Portfolio Theory. We use globally diversified, multi-asset class portfolios which we believe, over the long term, have the potential to increase return while limiting the risk taken to achieve that return. Of course, as recent events have shown, all investments have risk, including the risk of loss of money invested.

To give you a sense of our relationship with our clients, we recently sent the Market Commentary below to clients on October 2, 2008.

If this communication arrives at a time when you are evaluating your financial future, we would welcome the opportunity to talk with you.

Follow-Up to RegentAtlantic Capital's Current Comments of Tuesday, Sept 30, 2008

Some of our clients have asked what we meant in Tuesday's Current Comments – September 30, 2008 when we said that: "if estate planning is on your mind, this could be a once-in-a-decade opportunity to reduce future death taxes." Quite simply, the current depressed prices for so many securities potentially make several estate planning strategies even more attractive than normal.

Three of the primary principles of shifting assets from yourself to other family members (usually children and grandchildren) are: (a) avoid or minimize using up your $1 million gift tax exemption and $2 million estate and generation-skipping tax exemptions; (b) avoid or minimize gifts of appreciated assets where your beneficiaries will face future capital gains taxes that you could have paid; and (c) give assets that potentially have good prospects for profits and growth.

In an environment like the current one, where so many types of securities are priced far below their prices of only six or 12 months ago, it may be easier for many people to find portfolio assets that potentially satisfy all three of those principles. As long as any gifting strategy is not putting your own financial security at risk, this is probably a terrific opportunity to explore standard estate planning strategies such as grantor retained annuity trusts, sales to irrevocable grantor trusts, private annuities, and charitable lead annuity trusts, not to mentioned old-fashioned outright gifts of stock.

We would welcome the opportunity to discuss this and other techniques with you and your legal and tax advisors.

Sincerely,

RegentAtlantic Capital, LLC

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