The Katz Team at Smith Barney
Our business is built on a single mission to provide high-net-worth clients with advice that they can trust, thereby helping them to achieve their financial goals. As Smith Barney Financial Advisors, we believe that advice should encompass comprehensive investment and wealth management strategies, yet be tailored to clients’ long-term goals and aligned with their life values.

This approach has enabled us to build meaningful, long-lasting relationships with our clients and their families. Our goal is to learn the things that you value, adapt the resources of Smith Barney to support your financial needs and aspirations, as well as attain your complete confidence.
our vision

The Katz Team at Smith Barney seeks to establish meaningful, life-long relationships with our clients, their families and future generations.

We strive to know and understand your family’s values and utilize the vast resources of Smith Barney to support your financial needs.

We endeavor to attain your complete confidence and trust.
Cindy Katz Morton

Senior Vice President–Wealth Management
Financial Advisor
Wealth Advisory Specialist


Cindy focuses on wealth management utilizing financial planning tools and strategies. Cindy is committed to developing long-term relationships with her clients and their families and strives to provide exceptional service. She achieves this by listening to their goals, concerns and individual situation and tailoring a financial plan designed to address their particular needs.

Cindy received a Bachelor of Business Administration in Finance from George Washington University. While attending GWU, she was afforded a unique opportunity to participate in a field seminar studying International Finance in London, England.

Cindy and her husband Duncan, married for over ten years, have two sons, Ian and Jason, and they reside in Boca Raton, FL.

Charles Miller

Financial Advisor
Wealth Advisory Specialist

Charles brings to The Katz Team at Smith Barney over 22 years of experience as an investment professional. During his career, Charles has been a successful Financial Advisor, Branch Manager and Regional Sales Manager. He is thrilled to return to the position that he enjoys most, Financial Advisor. Charles holds his
Series 7 license, his Series 9 & 10 supervisory licenses in addition to the Series 24 General Securities Principle license.

In his role with The Katz Team at Smith Barney, Charles concentrates on retirement planning for clients approaching retirement as well as financial planning for those already retired. He focuses on building long-term relationships and strives to deliver exceptional client service. He listens carefully to their goals, values, aspirations and concerns; based on this input, Charles then works attentively to help them in achieving their financial objectives.

As alumnae of The American University in Washington, D.C. with a Bachelor of Arts in Economics and Political Science, Charles continues to expand his learning. He follows global economic and political events daily and has a keen sense of their impact on the markets. He remains an avid reader, mostly of non fiction books as well as editorials and commentaries from around the nation.

Charles is married to attorney Angela Miller, and they enjoy time with their three young children, David, Jack and Nina.

**Lorrie S. Donlon**  
*Registered Associate*  
*Wealth Advisory Associate*

Lorrie started in the industry in 1984 with Advest, Inc. in New York. She then joined Paine Webber, Inc and worked with Estate Planning Attorneys and Insurance Specialists. In 1994 she relocated to Florida and joined The Katz Team at Smith Barney.

Lorrie is a Registered Associate with her Series 7 and Series 66 Investment Advisor licenses. She is responsible for the portfolio reviews by contacting and gathering your information crucial to your personalized financial plan. She coordinates the administrative items for the team and works closely with Cindy and Charles to prepare and implement financial plans.

Lorrie and her husband James live in Coral Springs, Florida with their young children, son Jack and twin daughters Caroline and Claire.

**Jean M. Rawls**  
*Client Service Associate*

Jean Rawls is the Client Service Associate for The Katz Team. She has over thirteen years experience in the Banking industry and has over five years in the financial services industry.

Jean’s responsibilities include all the administrative duties such as disbursing and receiving funds, account establishment and maintenance, assisting clients with administrative questions in reference to statements, ordering checks, and many other administrative responsibilities.

Jean and her husband, David, along with their three teenagers are former New York State residents and currently live in Sunrise, Florida.
Every investment begins with a plan. Every client is unique.

As such, we ensure that our relationship begins with a comprehensive review of your goals, risk tolerance and lifestyle. We spend ample time listening to you and seeking to uncover hidden opportunities to expand on your aspirations.

Here is an overview of the process we employ with our clients:

Our process is to first establish and understand your specific needs and goals, while identifying and clarifying where you want to be in the near and long term. We will then work with you to define, implement and track a plan to help you accomplish your financial goals. We believe you should invest your time before you invest your money.

REQUEST a conference to review your current financial position, objective, and goals.

RECOMMEND An Asset Allocation to determine the best mix of investment types to help you meet your financial goals.

REVIEW to ascertain if any changes need to be made so that the portfolio continues to help you meet your needs.

We strive to provide you with sound advice and excellent service. In return, we ask that you provide us with introductions to your family members, friends and professionals.
Principles of Professionalism

We measure our success by the strength and longevity of our client relationships as we continuously strive to provide our clients with a high level of service. The following principles form the foundation of the professionalism to which we adhere:

To Get to Know You and Your Family Members:
We are focused on building and maintenance of productive long-term relationships. To do so, we begin by getting to know you, our client, and by assessing your financial needs and goals.

To Provide Advice and Experience:
Servicing you and your financial needs is our main objective. Consequently, we strive to recommend investments that are most suitable for your investment objectives and risk tolerance.

To Provide Service and Value:
We answer your questions and phone calls promptly with courtesy and respect. We strive to constantly reassess your financial goals and needs, to be able to respond as they change. When requested, we will refer to and work with your CPAs, lawyers and estate planning specialists.

Client Responsibilities

We believe the following are your responsibilities in order to have a successful, ongoing relationship.

• Honestly provide complete information as to your financial assets, needs and goals.
• Ask questions, especially when you don't understand or have a problem.
• Return our calls promptly.
• Make decisions regarding investments as soon as possible.
• Call our assistant for all administrative needs.
• Advise us of any changes to your personal or professional status.
wealth management is not just about finances

It's about your trusted advisor understanding your relationship to finances, knowing what you would like to accomplish with your affluence, and helping you to manage all the complex issues raised by your substantial wealth.

We can help simplify those complications by helping to improve the overall risk/reward characteristics of your portfolio through diversification and customized investment strategies.

Whether it's reducing capital gains or income taxes, handling unique assets or factors that influence your situation, Smith Barney's vast experience is there to help. With our perspective and insight, we can assist you in identifying those opportunities that best serve you and your family.

For most of our clients, their family comes before everything else. Therefore, providing for current and future generations requires a thoughtful, yet practical approach. Smith Barney has dedicated wealth-planning specialists who can provide tax-advantaged strategies to help you protect income as well as preserve and transfer wealth. Our specialists will work in unison with your existing advisors, attorneys, or accountants to help you achieve your multifaceted goals.

What's more, family owned businesses require even more highly specialized planning because they integrate family issues with the complexities of running a business. Succession planning, business continuation issues, and sophisticated insurance structures are examples of what needs to be considered. No matter the size of the organization, or the complexity of its needs, Smith Barney can provide the kind of thinking and resources to tailor an optimal strategy for you.

Beyond family and business, the accumulation of wealth quite often creates a desire to share it, to give back, often through contributions of time or resources to schools and organizations, or by establishing a foundation. More individuals are taking the lead or an active role in developing and sponsoring philanthropic initiatives. We feel that philanthropy is a meaningful investment strategy that should also play a part in your total financial plan.

We understand that wealth management is not just about resources and capability. It's about how we use those resources and skills—with creativity, innovation, and flexibility. The simple truth is you have a lot more to manage than just your wealth.
making plans: we’ll do it together

Smart planning starts with asking the appropriate questions and knowing where to find the answers. We know that reaching your goals requires creating a sound financial plan—one you’ll stick to when short-term worries and temptations threaten to cloud your judgment.

Let’s begin the planning process by telling us your goals and your concerns. We’ll put that information to work using the following Smith Barney comprehensive, complimentary planning programs.

• The Retirement Analysis—provides you with a plan that considers your assets, expenses and desired retirement income; specifies savings; and provides a cash flow analysis detailing sources of income during retirement.

• The Asset Allocation Analysis—recommends a diversified investment strategy based on your goals, risk tolerance and investment time horizon.

• The Education Funding Analysis—analyzes your current investments; the projected cost of your child’s education; as well as estimates how much you may need to save.

• The Estate Planning Analysis—assesses the amount of estate taxes you may have to pay; identifies gifting strategies; and demonstrates how you and your heirs may benefit from establishing trusts.

• The Distribution Analysis—assesses your tax rate, assumed return and account value; estimates your distribution payouts and the taxes due on them; as well as projects your account value when payouts begin and end.

• The Employee Stock Option Analysis—will help you learn about the potential gains and tax consequences associated with three main exercise options: hold, sell and sell to cover; and issues you’ll need to consider before deciding on an exercise strategy.

• The Net Worth Analysis—will help you to assess your net worth now and over time; improve monthly cash flow should you choose to refinance; and stay invested by leveraging assets instead of liquidating them.

These financial planning analyses offer a simplified system for determining your critical financial needs over time. They’ll help you piece together the parts of your financial puzzle and create a thorough, integrated life plan. Decide what your financial priorities should be. We’ll help you design a flexible-enough financial strategy.

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simplify your financial life

Services That Make Managing Your Assets Easier

When it comes to your assets, you want every advantage you can get in building a portfolio that will help you one day realize your goals. You’d like an overall financial management system that will make your assets work harder, yet make managing them easier.

Here’s a sampling of services that can pull your needs together—and simplify your financial life.

Financial Management Account℠—A Simpler Way to Manage Money
The FMA® account is designed to offer you easier access to your money and account information. For investing, saving, borrowing and spending, the FMA account lets you manage all your cash and other assets, simply and conveniently—all in one place. Maximize your purchasing power and increase financial flexibility with the FMA Card, a Gold MasterCard®.

The AssetOne® Program¹—For All the Reasons You Choose to Invest
AssetOne℠ provides you with the flexibility to create and implement an investment strategy the way you want it. For an annual, asset-based fee, you can make investment and ongoing portfolio adjustments, without worrying about individual commissions. Behind every investment decision you make, you’ll have resources and research, as well as available guidance. What’s more, AssetOne is a full-service account, which means you’ll enjoy a variety of complimentary services that can help you streamline the daily management of all your assets, save for retirement, simplify recordkeeping and much more.

Smith Barney Access℠—Greater Online Accessibility
Our web site is free, fast, easy and powerful—giving you online accessibility to your portfolio with “one-click” navigation. View your portfolio, get research and portfolio alerts sent to your wireless device, buy and sell securities, retrieve research reports and stock quotes. Pay bills using our free Internet Bill Pay service, aggregate all your online accounts with MyAccounts and define investment goals with a variety of complimentary financial-planning tools. What’s more, you can reduce paper clutter with E-Delivery.

Another way to simplify your life? Rely on us. As your partners, we can help you with every aspect of your financial life.

¹ AssetOne is a brokerage account and not an investment advisory account. Smith Barney reserves the right to terminate any AssetOne account that, in Smith Barney’s sole discretion, engages in day trading, excessive option or mutual fund trading, or other excessive or inappropriate activity. Clients considering AssetOne should compare AssetOne’s fee and benefits with the cost and benefits of a commission-based account, particularly if the client expects to engage in limited trading activity. After choosing AssetOne, clients should periodically compare the costs and features of alternative types of accounts. Additional fees may be charged in certain circumstances, including SEC transaction fees, fees for inappropriate asset transfers and fees for certain high-activity accounts that terminate during an AssetOne Year. See Program Agreement for more information on fees and program restrictions. An annual FMA fee may apply.

FMA participants should be aware that the FMA account is not a bank account and is not intended as a substitute for a checking or similar type of account.

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Smith Barney is the private wealth management unit of Citigroup. It is a leading provider of comprehensive financial planning and advisory services to high-net-worth investors, institutions, corporations and private businesses, governments and foundations.

With more than 13,000 financial advisors in some 600 offices, Smith Barney offers a full suite of investment services, including asset allocation, private investments and lending services, hedge funds, cash and portfolio management, as well as retirement, education and estate planning. A division of Citigroup Global Markets Inc. (Member SIPC), the firm currently has more than 9 million client accounts, representing nearly $1.4 trillion in client assets. Additional information may be found at: www.smithbarney.com.

Citi, the leading global financial services company, has some 200 million customer accounts and does business in more than 100 countries, providing consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage and wealth management. Major brand names under Citi’s trademark red arc include Citibank, CitiFinancial, Primerica, Citi Smith Barney and Banamex.

Additional information may be found at www.citigroup.com or www.citi.com.