



NEW ENGLAND CAPITAL FINANCIAL ADVISORS, L.L.C.

Registered Investment Advisor

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Financial Advisors
Independent Objective Advice

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Dear New England Capital Client,

All of us at NECFA would like to take this opportunity to wish you and your family a Happy Holiday Season and a very healthy, safe and prosperous New Year. I believe all of us at NECFA maintain a sense of gratitude year round, but we are especially aware of our abundant blessings during the holiday season. It is our great good fortune to say thank you to each of you, not only for your business, but for the support, friendship and the confidence you have placed in our firm.

I took you on a virtual tour of our office through last year's Holiday letter. I discussed the positive changes we implemented to serve you better. You "met" the people who make my life, and hopefully your experience with New England Capital, easier and more meaningful on a daily basis. This year's letter, I ask you to take some time to review our newly revised website: newenglandcapital.com.

Some new features and benefits of our revised website are:

- easier navigation
- additional information
- more timely updates and stock quotes
- financial calculators
- articles of interest, including previous New England Capital newsletters

Over the next month we will be adding a client access portal. This will allow us to share documents and reports securely with you. We will have the ability to upload and share this information with you in real time. We will also be posting client events and seminars including "From the Heart" and "Raising Financially Aware Kids."

I was honored and humbled to find out I was chosen as one of the 2011 Connecticut Five Star Wealth Managers as reported in the December 2011 issue of Connecticut Magazine. I would like this opportunity to thank our clients (as well as my peers and industry experts) who were asked to participate in the Connecticut Magazine Wealth Managers survey. Since the survey is conducted independently and confidentially I'll never know which of you were contacted, so I'll simply thank all of you. I would like to extend my gratitude to all of my co-workers, including Linda Pastula Storms, who is also a 2011 Connecticut Magazine Wealth Manager Award recipient. I truly share this award with everyone in my office because it is only through their individual effort that our team approach is successful. While very few things in our business (and life in general) can be guaranteed, all of us at New England Capital can offer you this promise: independent

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Registered Representatives may offer securities through Harvest Capital, LLC, member FINRA, & SIPC, 530 Silas Deane Hwy, Suite 300, Wethersfield, CT 06109 (860) 257-1500. New England Capital Financial Advisors, LLC & Harvest Capital, LLC are not affiliated entities.

objective advice, high ethical standards, and integrity are a non-negotiable way we do business.

Our privacy policy is enclosed as well as the privacy policy of Harvest Capital, LLC, member FINRA and SIPC.

In closing, we'd like to thank you for telling friends, family and associates about us. Your recommendations over the last 28 years have allowed New England Capital to grow and add value to people's lives. This confidence that you have in us is a privilege that we take very seriously. We wish you a very happy Holiday Season and a fantastic 2012.

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