



DRAKE, SAUNDERS & DIWINSKY™  
A RETIREMENT PLANNING COMPANY

**JWKodak**  
CAPITAL MANAGEMENT, LLC

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For immediate release

## Two Chatham financial firms under one roof

Brian Drake and Jane Bourette of Drake Saunders & Diwinsky now Investment Advisor Representatives of JWKodak Capital Management

Drake Saunders & Diwinsky, Ltd., the retirement planning company, and JWKodak Capital Management, LLC are partnering to better serve the growing needs of their diverse clientele.

While both firms will remain separate and non-affiliated companies, they share a Chatham office and often coordinate their expertise to serve each other's local, national and global clients across a wide spectrum of investment, wealth management, retirement and tax planning specialties.

"We are joining forces to create a comprehensive private money management and retirement planning resource for our clients. Now, there are two strong companies serving high net worth individuals and families under one roof," says Brian Drake, founder of Drake Saunders & Diwinsky, which previously was located in South Orleans.

One of the first initiatives planned by both firms is a **2010 Road Ahead** financial forum series beginning this winter that will provide unique guidance on global economic trends, interest rates, equities, taxes, IRAs and Roth IRAs and the local real estate market.

JWKodak Capital Management, founded by Chadd J. Kodak and Scott C. Kodak, provides private capital management advisory services to individuals, families, estates, trusts and retirement plans. As a fiduciary, it focuses on prudent risk management, prudent capital allocation and prudent security selection. As an independent money manager, it offers numerous third-party investment solutions. In addition to its Crowell Road location in Chatham, it has offices in Austin, Texas, with plans for another in Naples, Florida.

"One of our main objectives is to minimize our clients' stress, serving as a trusted advisor and fiduciary of their financial well-being," explains Chadd Kodak. "We customize portfolios that balance and mitigate risk with the goal and objective of optimizing returns via growth and income from multiple capital classes and capital structures, within the global securities markets."

By working with Drake Saunders & Diwinsky, JWKodak is offering its investment clients the added expertise to properly plan their retirements, minimize taxes associated with IRA withdrawals and legally protect estates from the IRS.

In turn, Drake, who founded his firm a decade ago after a long career in the insurance industry, views JWKodak as an ideal registered investment advisor for many of his clients, as with a balance of stock market risks and new opportunities.

“We build a long-term plan for clients that include mostly low-risk investments; but we often balance that with a smaller, high-growth strategy. That is where we plan to rely heavily on JW Kodak for the best advice,” explains Jane Bourette, a Drake Saunders & Diwinsky associate.

“What particularly attracted us to JWKodak is its independence. It is not associated with any particular investment strategy – and certainly not any particular stocks, as you may encounter at the very large institutional houses,” says Drake. “That means no conflict of interest involving their securities recommendations. Plus, both Chadd and Scott are always accessible to their clients. That very intimate, one-on-one relationship enhances accountability.”

The majority of the two companies’ clients are retirees or baby boomers planning either to retire or, in many cases, rewire their lives in places like Cape Cod. “As you get older, priorities shift. Now, you not only are concerned about growing income, but more and more, it is a question of protecting your wealth,” says Drake. “That requires advisors who can both maximize wealth and minimize taxes at the same time.”

Adds Chadd Kodak: “Heading into 2010, Brian, Jane, Scott and I see two great challenges and opportunities involving both investments and retirement planning. While there was a significant run-up across virtually all equity classes in 2009, the New Year will require much more care in picking winners and losers. Staying abreast of global trends, including currency markets, is critical to a winning investment portfolio. We only have to look at 2000-2002 and 2007-2009 to understand what could happen.”

The other exceptional challenge and opportunity relates to converting taxable retirement accounts to non-taxable ROTH IRAs, explains Drake. Effective Jan. 1, 2010, the income limits for converting traditional retirement plans to a Roth IRA are removed. Moreover, you can defer taxes on that conversion until 2011 and 2012.

“We see our respective clients needing advice in both arenas over the next year in a coordinated fashion,” notes Chadd Kodak, whose father was a longtime financial advisor with E.F. Hutton. “Literally being under one roof as independent firms with different expertise makes that coordination even easier. Clients can address multiple priorities at one place with one visit.”

Adds Drake: “If you don’t coordinate, there’s a far greater likelihood that the more money you make with your investments, the more taxes you will pay. And if you expect taxes to rise in coming years to pay for the rising federal debt, then it’s even more imperative to become proactive now when it comes to protecting your retirement nest egg and estate.”

In addition to Drake Saunders & Diwinsky, Drake also owns IRA Consultants LLC, located in Chatham and Orlando, Florida.

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