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Contact Us

Tillit Advisors LLC
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"Our philosophy is straight forward – we want our clients to enjoy their wealth, not worry about it."

Tillit Advisors LLC is a Registered Investment Adviser

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A message from Jeff DuFour CEO

For over 30 years, I have been a trusted advisor to entrepreneurs, executives and their families. While my client relationships have expanded during that time, I am pleased that I still represent families who were clients in the early 80's.

During my career, I have observed the delivery of financial services and products essential to private wealth management. Sometimes it was done right, but most often, it did not serve the best interests of the family. Conflicts of interest, often undisclosed, were certainly a major contributing factor. In addition, a lack of coordination of competent professionals necessary to achieve the required outcome often led to expensive, but less than satisfactory, outcomes. Indeed, many providers of investment management and related services continue to avoid any fiduciary responsibility to their clients.

I formed Tillit Advisors LLC, to provide comprehensive tax and wealth management services. Our mission is to help our clients enjoy their wealth by avoiding the time and burden of managing it. We enthusiastically embrace our fiduciary obligation to our clients and have developed a conflict-free approach to every aspect of our service delivery model, including fees and custody arangements. Please read more about this in the Philosophy section of our website.

I believe successful wealth management must be measured over one or more generations. It is not exclusively a function of investment results, but rather the sense of security that comes with a well thought out and executed plan that has been customized to the unique needs of the family and is flexible enough to adapt as priorities and circumstances evolve. Sensitivity to the myriad of family issues that eventually drive finances is critical to providing our clients with any sense of success.

Please join me for a conversation about how we can help you and your family achieve what you want.

Sincerely,

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Our Philosophy

Tillit has a unique philosophy in advising clients with planning, execution and oversight of wealth enhancement, tax minimization and portfolio optimization strategies.

As a Tillit client, you will appreciate a comprehensive approach to personal wealth from professionals who avoid all conflicts of interest and:

- are always acting as fiduciaries;
- do not sell insurance or investment products;
- refuse referral fees;
- let you custody your assets wherever you wish;
- negotiate fixed fees that are based on the complexity of your situation and your access to our services and not based on the size of your portfolio;
- do not take fees directly from your investment accounts.

You will get straight talk, with significant tax, financial and estate planning and investment management recommendations in writing. You won't get complicated investment recommendations from us with fine print that disclaims any obligation for tax issues or says that you should "seek the assistance of your accountant". You will benefit directly from our tax expertise and experience.

We believe it is critical that we assist you in identifying a broad range of financial risks and help you assess your personal risk tolerance across the entire wealth spectrum – not just in your stocks and bonds portfolio.

We believe that the term "wealth management" is often used interchangeably with investment advice. The Tillit definition of wealth management is comprehensive. First and foremost, it requires a seasoned professional with a broad range of experience in financial planning, income and estate taxation, and investment strategies who is capable of a sensitive assessment of individual and family goals and objectives and to monitor those priorities on a continuing basis.

We also believe wealth management encompasses current and future earned income analysis, employment-based investments (deferred compensation, restricted stock, etc.), comprehensive income and asset risk management, acquisition, control and disposition of family-owned busi-

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nesses, income and estate tax minimization, estate planning and intergenerational wealth transfer, and family office and trust administration. While these services are critical to wealth management, they are beyond the scope and expertise of most investment advisers. In fact, it is only after these matters have been comprehensively addressed that most families are in an informed position to comprehend how much they have to invest and how much portfolio risk they can comfortably assume.

Once we reach this stage with our clients, we offer them a choice of how to invest in cash, bonds and other marketable securities. We will recommend a portfolio of index funds and/or ETFs to capture "the market", taking into account our client's portfolio risk tolerance, time horizons, employment risk, cash flow needs and other investments (such as trusts, 401k plans, restricted stock, etc.). If desired, more complex investment products can be managed through other investment manager relationships.

Our energy is focused on helping clients succeed in achieving a sense of security by managing their wealth and financial risks as effectively as possible while letting them enjoy life in their precious spare time.

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Tax and Wealth Management Strategies

Jeffrey D. DuFour
Principal and Chief Executive Officer
609.681.2949
jdufour@tillitadvisors.com

Jeff has over 35 years of experience as a tax and financial consultant. His clients include corporate executives, entrepreneurs and other high-net worth individuals and family offices, providing tax & wealth management advice and estate & trust planning and administration services.

Jeff also holds the following positions:

- Managing Partner of Tillit Associates LLP, a Certified Public Accounting firm with offices in Princeton, NJ
- Chief Executive Officer of Tillit Group LLC, a fiduciary consulting firm

Jeff's background includes:

- Business and personal tax planning
- Wealth management and personal financial planning
- Investment management oversight
- Financial auditing and internal control studies
- Litigation support and strategic planning

In 1990, Jeff was one of the first Certified Public Accountants to earn designation as a Personal Financial Specialist. He subsequently earned designation as a Certified Financial Planner in 2000 and as an Accredited Investment Fiduciary Auditor (Analyst) in 2002.

He has qualified as an expert witness on numerous occasions, providing expert reports or testimony in criminal and civil matters.

Jeff has been published and has lectured on such topics as financial planning, tax issues in divorce, financial statement analysis, retirement planning and fiduciary obligations of not-for-profit boards, bank trust departments, attorneys and accountants. He was interviewed on MSNBC on the subject of the collapse of the United Airlines pension plan.

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Education and Professional Achievements

- BS, Business, Bryant College
- Certified Public Accountant, New Jersey/New York
- Personal Financial Specialist (AICPA)
- CERTIFIED FINANCIAL PLANNER™
- Accredited Investment Fiduciary Analyst™
- Member, American Institute of Certified Public Accountants
- Member, New Jersey Society of Certified Public Accountants
- Member, Financial Planning Association
- Member, AICPA Personal Financial Planning and Tax Divisions
- Former Certified Valuation Analyst (NACVA)

Beth C. Parker
Managing Director
609.681.2948
bparker@tillitadvisors.com

Beth has over 20 years of experience as a tax and financial consultant to high net worth individuals and closely-held businesses.

Beth's background includes business and personal tax planning, wealth management, personal financial planning, financial auditing and internal control studies, litigation support and strategic planning.

Education and Professional Achievements

- BS, Accounting, Baldwin-Wallace College
- Certified Public Accountant, New Jersey
- Member, American Institute of Certified Public Accounts
- Member, New Jersey Society of Certified Public Accountants
- CERTIFIED FINANCIAL PLANNER™
- Personal Financial Specialist (AICPA)
- Accredited Investment Fiduciary®

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Our Services

Your Tillit team has direct experience with common and unusual issues affecting the management of private wealth. We trust you will find that Tillit approaches wealth management in a unique and comprehensive way and is capable of managing most of its offerings in-house, although we occasionally refer clients to third parties for specific assistance, such as wills and other legal documents.

Our services are designed around your individual needs. Some are provided directly by Tillit Advisors LLC and others are provided by our affiliated CPA firm, Tillit Associates LLP.

- Personal Financial Planning for Retirement, Education and other needs
- Investment Planning and Portfolio Risk Assessment
- Oversight of third-party Investment Management
- Estate Planning and Estate Tax Minimization Strategies
- Estate and Trust Planning and Administration, including Executor and Trustee services
- Family Governance, Communications and Education
- Family Office services, Family Crisis and Contingency Planning
- Personal Bill Payment, Record Keeping and Cash Management
- Executive Compensation Planning, such as stock options, restricted stock, deferred compensation, retirement plan distributions, and other benefit plan issues
- Employment Contract Negotiations and Severance Agreements
- Acquisition, Management and Disposition of closely-held companies
- Risk Management and Insurance Planning, including consideration of life, long-term care and other insurance requirements
- Income Tax Planning and Compliance
- Financial Document Storage and Management
- Planning and Oversight of Philanthropy
- Financial Reporting

If you have an accountant or other adviser you are happy with, we will be glad to work with them.

About Tillit Associates LLP

Tillit Associates LLP is a CPA firm with a history of more than 40 years in New Jersey that is owned and managed by Jeff DuFour, who is the firm's Managing Partner. As noted above, certain comprehensive tax and other business and personal services are provided by Tillit Associates LLP under the direction of Mr. DuFour.

Alternative Practice Structure Disclosure: tillit® is the brand under which Tillit Associates LLP – Certified Public Accountants and Tillit Advisors LLC – A Registered Investment Adviser, serve their clients' needs. The two firms operate as separate legal entities in an alternative practice structure.

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Directions to the Princeton, NJ Office

From Newark/New York area:

- Take NJ Turnpike South to Exit 9
- Merge onto NJ Route 18 North to U.S. Route 1 South
- Take U.S. Route 1 South (Princeton/Trenton) approximately 13 miles past Raymond Road and Ridge Road intersections
- Take the jughandle at Independence Way to U.S. Route 1 North
- Make a right at first driveway. Landmark is a concrete marker indicating 4390

From Philadelphia area:

- Take U.S. Interstate 95 North to Exit 67 (U.S. Route 1 North)
- Continue on U.S. Route 1 North approximately 7.5 miles passing Scudder Mills Road and College Road East intersections
- Pass the intersection at Independence Way traffic light
- Make a right into driveway approximately 100 yards past traffic light Landmark is a concrete marker indicating 4390

From South Jersey area:

- Take U.S. Interstate 295 North which turns into U.S. Interstate 95
- Exit at NJ Exit 67 (U.S. Route 1 North)
- Continue on U.S. Route 1 North approximately 7.5 miles past Scudder Mills Road and College Road East intersections
- Pass the intersection at Independence Way traffic light
- Make a right into driveway approximately 100 yards past traffic light Landmark is a concrete marker indicating 4390