

How We Serve Families

We provide fiduciary planning advice and comprehensive implementation services. As a Registered Investment Adviser, our advice centers around one question: “Is this advice in your best interest?” With our team-based approach, every client is assigned two advisers to ensure continuity. We offer three distinct services; you can hire us for any one or all three:

1. **Investments** (IRAs, Roth IRAs, Individual or Joint Accounts, Trusts, and Business Accounts)
2. **Insurance** (Disability, Term Life, Whole Life, Medigap, Long-term Care, and Annuities)
3. **Insight** (Financial Planning, Investment or Insurance Analysis, Hourly Consulting)

Before offering advice, we believe it’s important to complete a financial plan and truly get to know our clients. Comprehensive financial plans typically cost between \$2,000 and \$5,000 depending on the complexity of your situation. We also provide hourly consulting services for clients who have a very specific need or who aren’t ready to engage in comprehensive planning.

When you hire us for planning, we look at your entire financial picture and help you with anything you need. We also block out three months each year which is dedicated to meeting with planning clients. This “Triangular Review Process” provides structure to our relationship and helps prevent important planning concerns from being missed or glossed over. Each year, you can expect:

- **Annual Goals and Plans Review in February**
- **Detailed Investment and Insurance Portfolio Discussion in August**
- **Tax and Estate Planning Meeting in November**

We keep our clients’ assets safely held with Fidelity or Schwab and we use the services of institutional money managers for most security selection decisions. We can easily handle accounts of over \$1,000,000; our typical minimum account size is \$10,000.

Planning and implementation services include but are not limited to:

- **Retirement Income planning**
- **Managing investments**
- **Funding college and other goals**
- **Getting life and disability insurance**
- **Analyzing existing investments**
- **Designing Long-term Care policies**
- **Obtaining Medicare Supplement insurance**
- **Protecting retirement plan contributions**
- **Analyzing your net worth and cash flow**
- **Identifying tax reduction opportunities**

Our team members have many years of experience and advanced designations such as Certified Financial Planner™ and Retirement Income Certified Professional. We would be delighted to discuss our capabilities and experience in more detail.

(rev 20211212)

How We Serve Business-owners

As a business owner, you have a lot on your shoulders – serving clients, running a business, managing employees and dealing with the government. You may not have the time or energy to address retirement planning, business succession or protection. You might not be familiar with strategies to get more value from your business more tax-effectively. This is where we come in. We offer a variety of services to help you stay focused on your business knowing we’re focused on helping you pursue your financial freedom. As a Registered Investment Adviser, our advice centers around one question: “Is this advice in your best interest?” With our team-based approach, every owner is assigned two advisors to ensure plan continuity.

We Design and Implement Selective Benefit Programs

- **Executive Recruitment & Retention**
 - Supplemental Retirement Plans
 - Executive Bonus Plans
 - Selective Long-term Care Insurance
 - Employer-paid Financial Planning
- **Executive Income Protection**
 - Disability Carveouts
 - 401(k) Contribution Protection
- **Business Protection**
 - Buy/Sell Funding
 - Overhead Expense Insurance
 - Disability Buyout
- **Business Succession**
 - Key-person Planning
 - Value Estimation
 - Estate Equalization

We Help with Many Employee Benefits

- **Retirement Plans**
 - 401(k), SEP, SIMPLE
 - Profit Sharing
 - Defined benefit pension plans
- **Voluntary Benefits**
 - Identity Theft Protection
 - Paycheck Protection
 - Critical Illness & Accident Insurance
- **Business & Employee Protection**
 - Qualified Sick-pay Plans
 - Financial Wellness Programs
 - Group Long-term Disability
 - Group Life Insurance

We Provide Financial Consulting for Owners

We don’t know your business well enough to suggest how you might increase your revenue or expand your margins, but we do know enough to help you build your personal net worth and separate your long-term financial well-being from that of your business. We provide fiduciary guidance on a flat-fee or hourly basis depending on your needs and objectives.