WHAT IS A *REALISTIC FINANCIAL REVIEW*?

A process designed to give clarity to your overall financial situation.

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Let's grow together

REALISTIC FINANCIAL REVIEW: WHAT IS IT AND HOW CAN IT HELP YOU?

Traditionally, planning for retirement has been focused on rate of return, risk and reward analysis and, ultimately, the creation of a suitable strategy geared toward accomplishing a client's goals. A realistic financial review certainly incorporates those important aspects, but it may look at your financial situation in a different way by first understanding your priorities and then considering how insurance products and other financial vehicles may have been overlooked or inadequately addressed as part of your overall preparations for retirement.

BEGINNING WITH YOU

We're committed to the financial independence and well-being of each and every client we serve. That's why it is our responsibility to thoroughly understand your goals and objectives, so we can leverage our experience to help you work toward realizing them.

FINANCIAL REVIEW

The realistic financial review process can help identify potential problems within your retirement strategy. Sometimes, we find our clients' finances are not properly aligned with their future financial goals. Our realistic financial review process can help you achieve a better understanding of your current financial situation so you can make informed decisions about the financial tools you may need based on your unique situation. By strategically partnering with qualified attorneys and tax professionals, we can also help ensure your legal documents are in order and you have a tax-efficient strategy for the preservation and distribution of your retirement assets.

Then, with all the facts presented, you decide how to proceed. Together, we may decide that only small changes are necessary or that no changes are needed at all. Regardless, a realistic financial review is empowering because it allows you, with clear vision, to see (maybe for the first time) where your retirement savings and planning are actually going to lead you — empowering you to make sure you're on the path that leads you to where you want to go.

WHY SHOULD YOU CONSIDER A REALISTIC FINANCIAL REVIEW?

Most people don't realize precisely how important it is to pick the right retirement income tools and vehicles when planning for retirement. Where you elect to place your hard-earned money can affect the level of your income distribution, your future income taxes, your capital gains taxes or even taxes on your Social Security income.

For example, depending on what your portfolio currently looks like, you may be subjecting retirement assets intended to help you achieve your future financial goals to unnecessary market risks. Assets that are not properly allocated could also subject your estate to the costs and delays associated with the probate process. Probate is a legal matter best handled by a qualified estate planning attorney with whom you should consult for advice.

The realistic financial review applies the skills of our internal investment advisers and our strategic partnerships with tax and legal professionals to help organize your legal, financial and income planning, to help ensure you have an appropriate plan of action for your future financial goals.

HOW IT WORKS

If you have concerns about your financial future or the future of your loved ones, we can provide a realistic assessment of your financial needs to lay the groundwork for a genuine plan of action that can help keep you on the path to a confident and independent financial future.

We'll start by addressing your concerns. Our review process is about problem-solving and driving toward your goals to help make the process a success. Based on your needs, we consider a number of areas, including: tax strategies, investment planning, asset protection, insurance planning and legal documentation. A realistic review is about coordination and focus on a plan of action — *your* plan of action!

MEASURABLE RESULTS WITHOUT THE GUESSWORK

Your previous financial strategy may have been focused on the growth of your assets by adopting a "buy and hold" strategy whereby you invested in the market and held onto those assets for an indefinite period of time before gains could be realized. Our process is much different. Through the use of insurance and other financial products, the time period to a measurable, quantifiable benefit is *clearly defined*.

PERSONALIZED STRATEGIES

Our clients bring in financial concerns as different and unique as each of their own fingerprints. We understand everyone

has their own path to a confident and comfortable future. Therefore, our process is geared toward showing our clients various strategies that can help them meet their future financial goals.

YOUR 8-STEP PLAN TO INCREASED CONFIDENCE

1. **You receive a complete review** with our realistic financial review process.
2. **Our team explains the conclusions** of our review and helps you understand, in straight talk, your current situation and the impact our findings could have on your financial future.
3. **Our team will create** a personalized strategy that addresses your unique concerns and problems. If necessary, we can partner with your tax and legal professionals or we can refer you to those we strategically partner with to provide these services.
4. **We will also review** your most recent tax return to uncover potential tax-saving opportunities. Again, this may require the involvement of a tax professional with whom we can work for assistance.
5. **Upon completion**, your strategy is reviewed again to further ensure it is targeted toward your future financial goals.
6. **Once your realistic financial review is complete**, we believe you will be better prepared to navigate what life sends your way. When you're armed with the right tools, you can enjoy the confidence you deserve.
7. **Your documentation is organized** in a folder designed to hold all your key financial documents. We will then counsel you on the best methods of safekeeping these important documents.
8. **Ready, set, GO!** Once you engage our services to help you with your future financial goals, we are with you. We will be there to:
   - Help identify and understand your financial concerns.
   - Help address those concerns and your changing circumstances.
   - Provide you with timely, accurate and helpful information.

Any fees associated with managing your investment portfolio or the engagement of outside tax or legal professionals will be fully disclosed to you in advance.

A REAL VALUE PROPOSITION

Frequently, our minds are programmed to ask the question, "What is this going to cost?" That's why we have built our business on delivering exceptional value.

When you have your realistic financial review, we will communicate to you the challenges your family could face and the quantifiable benefits and solutions we may be able to offer.

We may refer you to legal or tax professionals who could help you with your specific situation.

We always look to address your issues and concerns in an effective and efficient manner. We will help keep you on the path toward financial confidence and independence, because everyone deserves a confident, independent retirement.

That's how we would want to be treated, and that's how we treat others. Consider this hypothetical scenario:

These characters are fictional and not actual consumers; your experience will vary.

Let's consider a married couple who, if the husband died first, the wife would lose income based on the way their financial assets were allocated. The majority of their assets were in the husband's name, and in many instances their income was based entirely on his life expectancy, meaning the wife would lose a significant amount of income if he predeceased her. By recognizing and resolving this single issue we could help preserve the wife's share of those assets, and provide her with a steady and reliable stream of income for the rest of her life.

Taking it a step further, if a large portion of the couple's retirement savings was in IRAs and the beneficiaries were set to receive the proceeds of those IRAs in a lump sum, there would be a significant tax liability to the beneficiaries. Identifying this as a potential problem allows us to address the tax concern proactively with alternative products and strategies.

So what would problem solving like this be worth to you?

Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Any comments regarding protection benefits or steady and reliable income streams refer only to fixed insurance products. They do not refer, in any way, to securities or investment advisory products. Insurance and annuity product guarantees are subject to the claims-paying ability of the issuing company.

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