# ARE YOU SATISFIED WITH YOUR CURRENT FINANCIAL STRATEGY?

## We want to help you!

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JoAnn Holst
ADVISERS, INC

*Let's grow together*

## TAKE THIS QUIZ TO DETERMINE WHETHER IT'S TIME FOR A REVIEW OF YOUR FINANCIAL STRATEGY.

**1)** Are you concerned that you might run out of money in retirement?

❑ **Yes**

❑ **No**

**2)** Are you concerned about whether you'll be able to enjoy a comfortable retirement?

❑ **Yes**

❑ **No**

**3)** Do you wonder whether you will be able to afford the health care you need, when you need it?

❑ **Yes**

❑ **No**

**4)** Are you concerned about whether you will be able to afford everything you want when you retire?

❑ **Yes**

❑ **No**

**5)** Do you wonder whether the financial decisions you've made will keep you and your family secure in the future?

❑ **Yes**

❑ **No**

## IS IT TIME FOR A FRESH APPROACH?

It's a simple fact of life — retirees are living increasingly longer and more active lives, and everyone deserves a confident, independent retirement.

If you answered "yes" to any of the questions on the previous page, you may want to consider visiting with a Jo-Ann Holst Advisers, Inc. financial adviser to get a realistic assessment of your retirement income needs.

We're committed to the financial well-being and independence of every client we serve. We'll provide the guidance and solid judgment needed to help you work toward meeting your retirement income needs efficiently and with no surprises.

We provide our clients with the education and tools they need to create long-term retirement strategies that include steady sources of lifetime income.

Even if you answered "no" to all of the questions, you may be at risk of developing problems that could affect your financial goals for retirement. Your family or loved ones may also face unintended financial liabilities after you pass away. It may be wise, at this point, to take advantage of a no-obligation meeting to get a second opinion and learn about alternative strategies, insurance products and various investment vehicles.

## IS YOUR CURRENT FINANCIAL ADVISER COMMITTED TO YOUR FINANCIAL SUCCESS?

Ask yourself the questions below. Then consider whether you want to learn more about the tools and services from Jo-Ann Holst Advisers, Inc.

- Has your financial professional ever fully evaluated your life insurance, annuity and long-term care needs, particularly if you have had a major life event — like marriage, kids, divorce, retirement, etc.?
- Has your financial professional ever fully disclosed all of the fees you are paying for your investments and his or her advice? If so, were you surprised at what he or she said?
- When you last sat down with your financial professional and went over your investment and income strategy, were you satisfied with your situation?
- Have your retirement savings declined in value to a level that is unacceptable to you? If so, what did your financial professional do to help protect your assets from future potential market losses?

We understand it is our responsibility to thoroughly understand your financial goals and objectives, leveraging our knowledge and experience to help you work toward making them a reality.

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*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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We are an independent financial services firm helping individuals create retirement strategies using a variety of investment and insurance products to custom suit their needs and objectives. Investment Adviser Representative of and investment advisory services offered through Royal Fund Management, LLC, an SEC Registered Adviser.