



Did You Know?

Nearly 80 million Baby Boomers will be retiring over the next 20 years.¹

Beginning in 2018 the amount of Social Security income paid out will exceed the amount of contributions being paid in.²

7 out of 10 workers expect to work into retirement but 4 out of 10 retirees must leave the work force earlier than expected.³

4 out of 10 people aged 55 or older, have less than \$100,000 saved toward their retirement.³

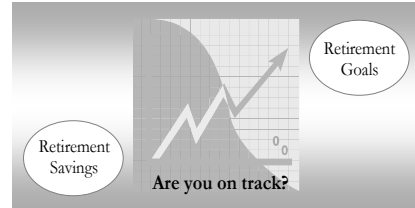
Among families with a 401k, the median plan balance was \$25,000.³

Only 29 percent of all families own an individual retirement account (IRA).³

1: MoneyGuidePro: "Save the Boomers"
2: Social Security Department
3: Employee Benefits Research Institute

Comprehensive Financial Planning

Understanding where you are financially and where you want to go with your assets is critical to your future security. Through our Financial Planning process, we can prepare a comprehensive financial plan that is customized for you. This plan will provide an assessment of your current financial circumstances and present a road-map to help you reach your short-term and long-term goals. A comprehensive plan normally covers areas such as retirement, investment, insurance, tax, and estate planning. This service is provided for a fee based on the time necessary to create the customized plan.



The Process: The Financial Planning process begins with you. The first step is to gather information about your current financial circumstances and discuss your financial goals. We want to "step into your shoes" so that we can understand where you are now and where you want to be in the future. With an understanding of your current situation and future goals, we will develop a financial plan that will provide a road-map to successfully obtain your goals.

Financial Planning can be helpful for analyzing important areas such as:

- Retirement Goal Planning
- Retirement Distribution Planning
- Investment Analysis
- Retirement Plan Review
- Education Planning
- Estate Planning

Fee-Only: As a Fee-Only financial planner, the advice and counsel we provide is not driven by commission on the sale of a product. We remain independent and are not affiliated with any brokerage firm or insurance company. We believe that the Fee-Only business model allows us to serve clients with the highest level of transparency and objectivity. The billing rate for comprehensive financial planning is \$125 per hour. The time necessary to complete a comprehensive financial plan varies greatly depending on the breadth of plan and the complexity of each situation.

Private Investment Counsel

For areas that require independent and objective investment guidance, consider our Private Investment Counsel. This service may be used to evaluate annuities, 401k investment options, selecting company retirement plans or other matters related to retirement plans and investing. The rate for this consultation service is \$125 per hour.

Private Investment Counsel can be valuable in the following areas:

- 401k Investment Selection
- Independent Analysis of an Annuity
- Estate Investment Analysis
- Corporate Retirement Plan Selection