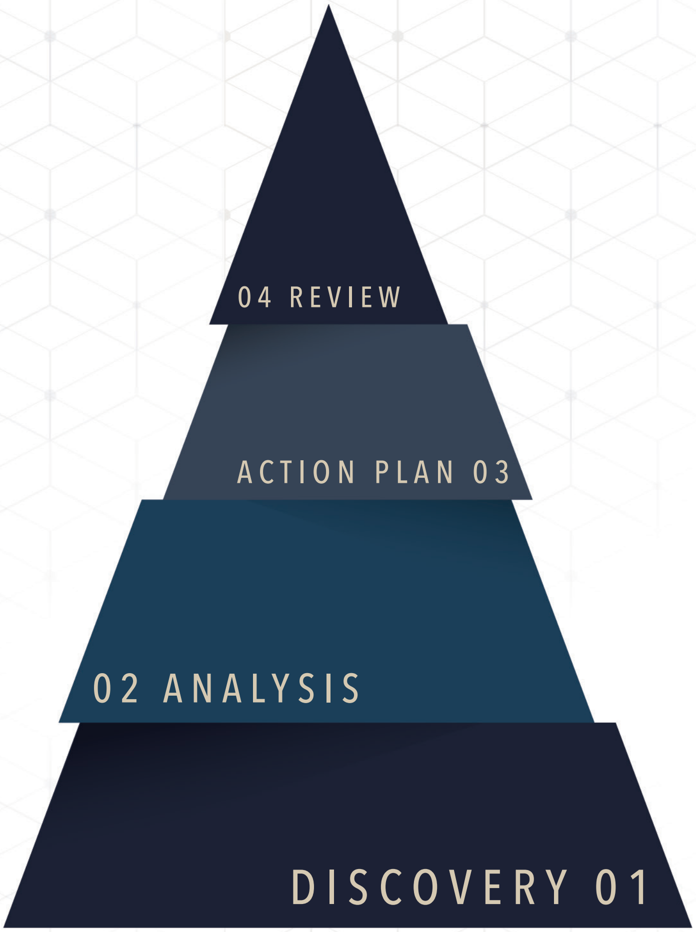
4 STEPS

TO CREATING RETIREMENT SUCCESS

Planning for retirement should not be a rash decision. Making decisions for the "rest of your life money" takes precise planning and ongoing evaluation. For this reason we've created a four step process during which you and our team work together to create a plan that is designed to accomplish your goals and help you achieve your dreams. We place a strong emphasis on Income Planning and take the time to understand the intricacies of your unique situation–because we recognize that no two clients are exactly the same.



YOUR FINANCIAL FUTURE IS PERSONAL.

DISCOVERY

Our first meeting begins with mutual discovery. Our team gets to know you. And you, in turn, get to know us. We learn where you stand financially. You learn how we function.

ANALYSIS

From the information gathered in our discovery, we assess your portfolio risk and prepare your Retirement Income Analysis, which includes a Net Worth Statement & Social Security report. We'll share opportunities and propose investment plan options.

ACTION PLAN

In our third meeting we transition into action, as we work in tandem to fine tune your plan. Together, we'll consider your risk tolerance and outline tax planning strategies to create an individualized retirement plan that will support your desired lifestyle.

REVIEW

We'll continue to meet for regular reviews to evaluate your progress and make adjustments as your needs and options evolve. This helps keep you on course to realizing Retirement Success.

Once we determine a solution that works for you, we implement the plan and walk you "to and through retirement." We have an open door policy for our clients and make ourselves available when you need us. We strive to provide exceptional service to create lifetime partnerships.