



**DURING THESE TIMES,
WE NEED FINANCIAL ADVISORS WE CAN TRUST!
WHAT'S SO UNIQUE ABOUT FAMILY FOCUSED FINANCIAL?**

FIRST OF ALL, THEY DEMONSTRATE **OLD FASHIONED VALUES**, INCLUDING: FAMILY, FAITH, HONESTY, AND HARD WORK:

- Members of the Financial Services Institute
- Fiduciaries preparing you *for your best future*
- References readily available from satisfied clients

SECOND, THEY PROVIDE BOTH **COMPREHENSIVE ANALYSIS AND PERSONAL CARE**:

- They help people prepare for a *successful retirement* by addressing all **seven key areas** of retirement planning: **legal, tax, income, investments, risk, health, and legacy.**
- They use an **educational** approach rather than a sales system.
- And they develop a truly **personalized** plan of action for each client to follow vs. a cookie cutter pattern.
- They are **available**, following up on each contact promptly, personally & professionally.

THIRD, THEY CAN HELP ALMOST ANYONE, BUT THEY SPECIALIZE IN HELPING PEOPLE WHO ARE NEAR, OR IN **RETIREMENT**. OFTEN THESE PEOPLE HAVE UNIQUE QUESTIONS AND SITUATIONS FACING THEM:

- How do I pass on assets without the family fighting over money?

- How do I keep my lifetime tax liability to a minimum?
- How do I set up a diversified portfolio to match my personal risk tolerance?
- How do I optimize Social Security and how do I set up a plan to provide secure lifetime income?
- How does Medicare work? How do I keep from spending most of my savings on long-term care costs?
- How do I preserve my life savings from personal liability and identity theft?
- How do we invest our retirement years most impactfully?

FOURTH, CONSULTATIONS ARE **COMPLIMENTARY!**

- When they are introduced to new people, they do not charge a fee for consultations.
- They work on an honor system... all they ask is that clients not take their ideas to another company.

LASTLY, THEY ACHIEVE **RESULTS**:

- By helping clients preserve their hard-earned savings from the most common risks.
- By employing tools that optimize investment performance and minimize tax liability.
- By using simple ideas to multiply the value of the estate without investment risk.

BUILDING YOUR SUCCESSFUL RETIREMENT PLANSM