

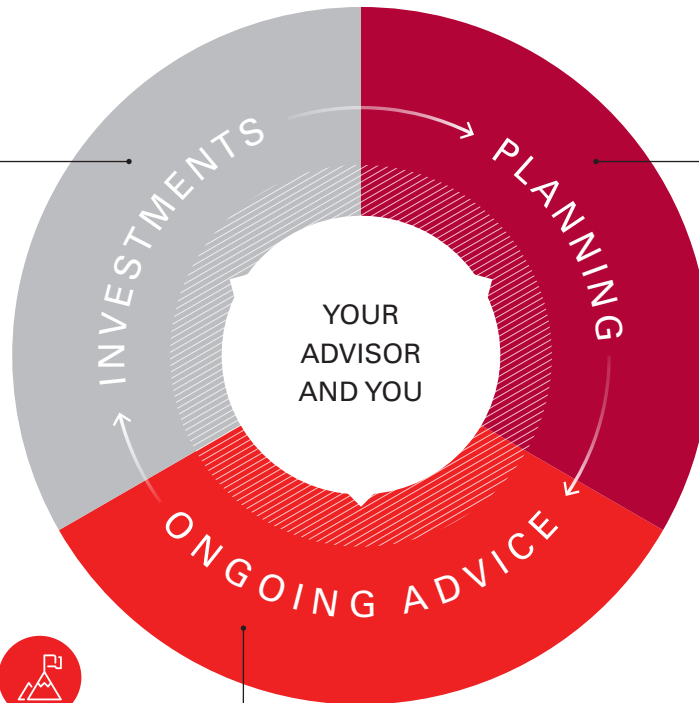
The value of advice

Financial advice has the best chance of success when it's built on a relationship. Because no two investors are alike, we'll work together to construct a financial plan that reflects your goals as they change over time.



Investments

- Articulating investment goals and strategies.
- Managing portfolios and asset allocations.
- Investing for current income versus growth of assets.
- Providing ongoing investment monitoring.
- Performing risk analysis.
- Meeting liquidity needs.
- Rebalancing.
- Selecting cost- and tax-efficient investments.



Planning

- Retirement goals.
- Higher education.
- Charitable giving strategies.
- Estate planning.
- Insurance (health, long-term care, life, business, specialized).
- Business purchase, sale, or succession planning.
- Health care and eldercare.
- Spending in retirement.



Ongoing advice

- | | |
|-------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Conducting annual reviews. | <input type="checkbox"/> Providing accounting and tax services. |
| <input type="checkbox"/> Adjusting financial plan based on life events. | <input type="checkbox"/> Establishing debt management and cash flow/spending strategies. |
| <input type="checkbox"/> Offering intergenerational wealth education. | <input type="checkbox"/> Helping with job-change finances. |
| <input type="checkbox"/> Bringing clarity to financial headlines. | <input type="checkbox"/> Providing professional referrals (attorneys, CPAs, etc.). |
| <input type="checkbox"/> Navigating real estate transactions. | <input type="checkbox"/> Keeping the focus on your plan. |
| <input type="checkbox"/> Investing lump sums. | |

Please remember that all investments involve some risk. Be aware that fluctuations in the financial markets and other factors may cause declines in the value of your account. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income.