

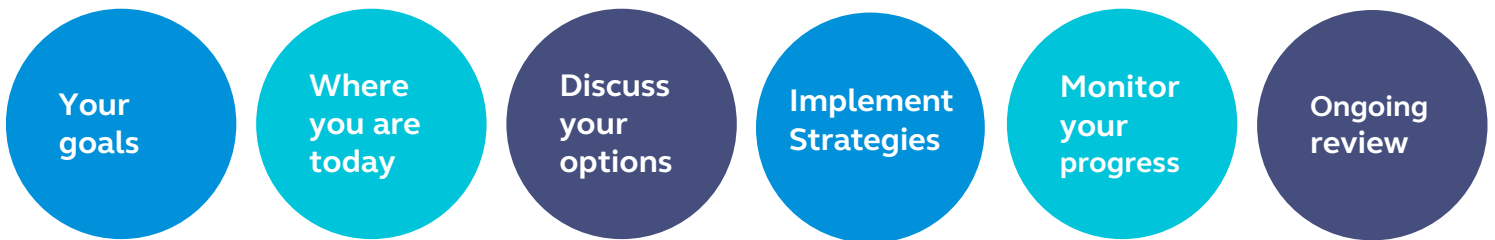


Our commitment to you

We are dedicated to helping you achieve your investment goals with less risk and more certainty.

How we help you succeed

We provide cost-efficient portfolio construction recommendations, comprehensive wealth management strategies, and on-going assessments to earn your confidence and help you achieve your goals.



Our services

We offer a range of resources and services to help you reach your goals:

- Review goals and objectives
- Comprehensive financial plan development
- Asset Allocation/location Recommendations
- Cash flow and tax strategies
- Tax and cost basis planning
- Portfolio rebalancing
- Social Security review and optimization
- Accumulation strategies
- Preservation strategies
- Distribution strategies
- Behavioral coaching

How we communicate with you

Scheduled outreach includes regular planning reviews, check-ins, client appreciation events and regular communication.

Our fee structure

Our investment advisory practice is fee-based. Our annual advisor fees are calculated simply as a percentage of assets under management, **they** are not based on commissions.

Other services

We offer a range of additional services₂ to help you reach your goals:

- Market and economic updates
- Retirement budgeting
- Retirement plan rollovers
- Supplemental healthcare
- Long-term care analysis
- Legacy planning
- Insurance solutions
- Charitable giving

₁ Calculations are based on terms outlined in the investment advisory agreement. ₂ Additional services available for a fee.



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