NEW GENERATION RETIREMENT

5-STEP RETIREMENT SYSTEM

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Together, we'll traverse five important steps in the New Generation Retirement system.

It wasn't so long ago that retirement meant a pension and a gold watch, but today's world looks much different than it did for past generations. From increased market volatility and historically low interest rates, generating retirement income has become more complex.

Additionally, with the loss of pensions and the rising cost of healthcare, the burden of retirement falls heavier on the shoulders of individual Americans than it ever has before. But you don't have to carry it alone.

The New Generation Retirement® system consists of five steps that incorporate three hallmarks of our company: stewardship, transparency and technology.

5-STEP RETIREMENT SYSTEM

1. SELECTING A FINANCIAL SERVICES PROFESSIONAL
2. FACT AND FEELING FINDING
3. STRATEGY
4. RECOMMENDATIONS AND IMPLEMENTATION
5. ONGOING RELATIONSHIP

Together, we'll traverse five important steps in the New Generation Retirement system, where you'll explore key areas that we believe are fundamental to a successful retirement. You'll be confident knowing that we've given careful consideration to risk tolerance, income planning, asset maximization, legacy planning, and tax strategies.

Let us craft a strategy uniquely suited to help you thrive in this new generation of retirement.

1 STEP

SELECTING A FINANCIAL SERVICES PROFESSIONAL

Selecting a financial services professional can be one of the most important decisions you'll make about your retirement, and it begins by knowing what to look for when making a selection. We offer a wealth of knowledge and will always act to best serve you. Your unique goals and objectives are the focal point of our process, and we work with strategic partners who also understand and embrace this concept.

2 STEP

FACT AND FEELING FINDING

Step Two starts with you — your goals and objectives, your feelings, and the facts about your current situation. We use a progressive process of fact and feeling finding that begins with the Color of Money Risk Analysis and Strategy Assessment®. These dynamic, online questionnaires help you organize your financial life and provide you with insight into where you are now.

3 STEP

STRATEGY

Step Three will help arm you with a deep understanding of your goals and objectives. Together, we'll craft a retirement strategy based on your goals. Specifically, we'll explore your risk tolerance, income planning, asset maximization, legacy planning, and tax strategies. You'll have a written roadmap that will always be accessible to you in your Generational Vault account.

4 STEP

RECOMMENDATIONS AND IMPLEMENTATION

Step Four uses forward-thinking technology such as electronically-generated and pre-populated forms with e-signature capabilities to streamline the process for signatures and submission.

For any potential product solutions you might consider, you will be provided with relevant company or product brochure, explanation, or illustration.

5 STEP

ONGOING RELATIONSHIP

Step Five addresses our ongoing relationship. Adjustments or new product selections will be made with life changes or desired modifications.

Together, refinements can be made so that we continuously work toward your long-term retirement goals and objectives. We're a firm that believes in engaging with you for your long-term success.

NEW GENERATION RETIREMENT®

With a focus on a new generation of retirees, our company uses the New Generation Retirement system, which is based on three hallmarks of our company: stewardship, transparency and technology.

STEWARDSHIP

Finding a trusted financial services professional can be one of the most important elements of preparing for your retirement. Providing you with a stewardship level of service means we have the responsibility to present solutions that fit your needs. Our commitment to you is that we'll always keep our focus on your goals and objectives and will act with transparency throughout our relationship.

TRANSPARENCY

Our commitment to transparency ensures that each step of our work together is recorded and that every document and report is easily accessible to you. Not only does this allow us to track the evolution of your strategy and make necessary adjustments to it along the way, but you can always see we're acting to best serve you. Our commitment to transparency is visible through a strong foundation of technology.

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TECHNOLOGY

We think the challenges you face in retirement today are more complex than those faced by any other generation, but the right technology can make managing and organizing your retirement an easier process.

Our office utilizes Generational Vault®, which is an online portal accessible through our website. This valuable tool can help bring convenience, clarity and transparency to your financial life — for you and your loved ones. You can organize and track your accounts, see documentation for past financial decisions, and store your important documents. You can even leave a video message for your loved ones — sure to become a treasured keepsake.

SENIOR WATCHDOG
GUIDING RETIREES THROUGH RETIREMENT