



**What Does Retirement Mean To You?**

# You Have So Many Options! Let Us Help You Find Your Way.



Planning for retirement can sometimes seem daunting. There are so many considerations that go into determining how much you'll need to save, such as your life expectancy, tax implications, and caring for loved ones. It can make you feel overwhelmed!

As professional, full-service financial advisors, we can help. We work with clients like you every day, helping to identify financial priorities, define needs, and then seek to find solutions to meet those needs. Our services include:

- Long-Term Care Insurance
- Fee-only Managed Accounts
- IRA Accounts
- Direct Investments using Mutual Funds and Variable Annuities
- Single-Issue and Comprehensive Hourly Financial Planning
- Retirement Planning
- Life Insurance
- Roll-Over Strategies
- Education/College Savings (Coverdell & 529 Plans)
- Free Initial Consultation and local Financial Education Workshops



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