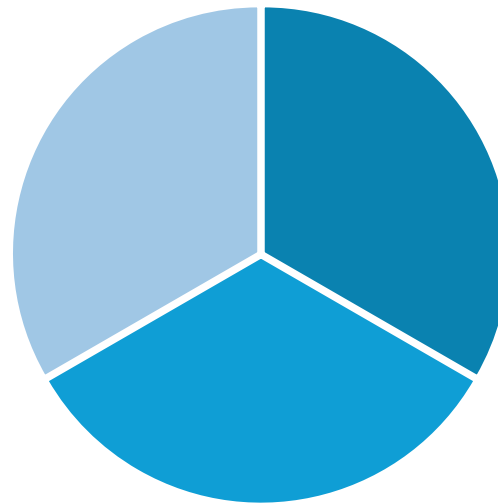


## Financial Peace of Mind

### Live Your Ideal Life

#### FINANCIAL PLANNING

- Retirement planning
- Social Security & Medicare planning
- Risk management
- Estate planning & Charitable giving



#### INVESTMENT MANAGEMENT

- Manage investment and retirement accounts
- Portfolios built on the science of investing
- Focus on cost control, tax efficiency and diversification
- Asset location to maximize after-tax returns

#### TAX PLANNING & SMART DISTRIBUTION STRATEGIES

- Income distribution planning
- Tax bracket management
- Required Minimum Distributions & Qualified Charitable Distributions
- Tax minimization strategies (Roth IRA conversions and others)