

YOU WOULD GET A SECOND OPINION FOR A  
SERIOUS MEDICAL CONDITION.

WHAT ABOUT A SECOND OPINION  
ON YOUR CURRENT FINANCIAL PLAN?

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## THE FINANCIAL SECOND OPINION™

*Your financial health is too important to leave to chance.*



# THE FINANCIAL SECOND OPINION™

## To provide you with a life-impacting second opinion of your financial position...

Our independent team of financial planners will coordinate with your other financial advisors such as your accountant, stock broker, lawyer and insurance agent to provide you with an objective opinion of your financial position.

Our dynamic *Financial Second Opinion*™ offers you a report that will give you updated and concise information on vital financial matters that affect you and your family. This report will provide a review of your existing:

- Investments
- Life Insurance
- Disability Income Insurance
- Long-Term Care Insurance
- Retirement Strategies
- Estate Plan, Wills & Trusts
- College Funding Strategies
- Buy/Sell Analysis
- Survivor Needs
- Beneficiaries

## FOCUS AREAS

### WEALTH TRANSFER

Taxes can significantly shrink the size of your estate. Have you explored options to potentially reduce your taxes? By working with your attorney to review your asset ownership, wills and trusts, we can highlight your full estate tax exposure.

### RETIREMENT PLANNING

With retirement often lasting for 20 years or more, you may be concerned about outliving your savings. We can help you choose strategies that aim to accumulate wealth for your retirement income needs.

life-impacting  
second opinion

### INVESTMENT PLANNING

You have options for investing your current assets and future savings based on your financial goals. We can help you to analyze your current portfolio, identify objectives and evaluate risk tolerance to develop an appropriate and customized asset allocation strategy.

### BUSINESS OWNER PLANNING

Your business is most likely your single largest asset. Together with your accountant, we provide a comprehensive plan that may potentially reduce taxes, create cash flow solutions, resolve family conflicts and implement options to transfer your business to the next generation.