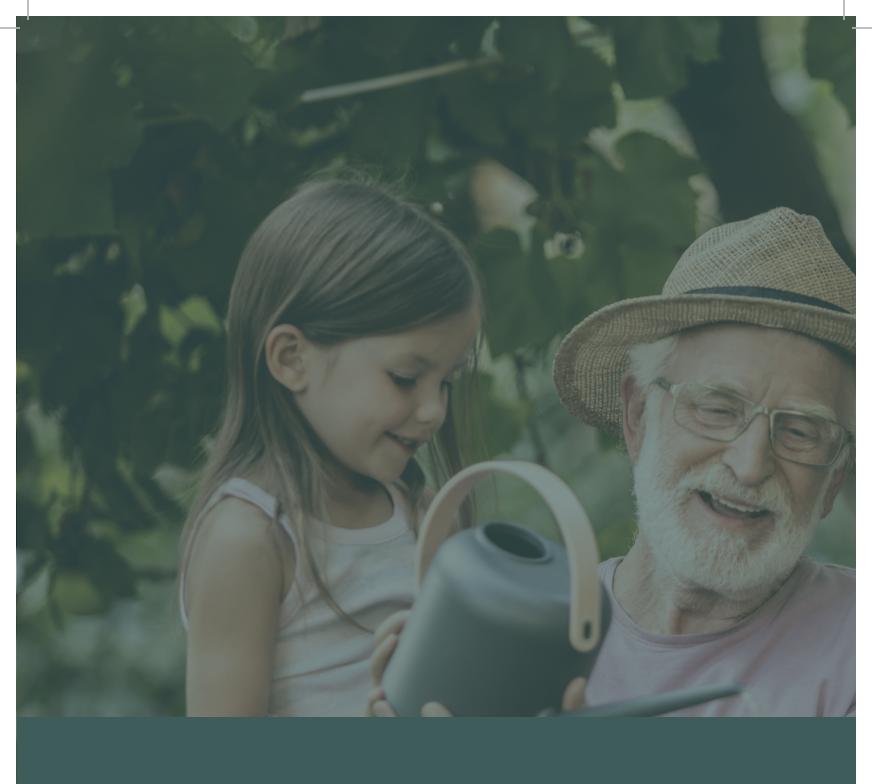
## Transparent. Reliable. Qualified.

Experience the advantage of partnering with a financial advocate who works in your best interest, alongside you, to achieve your goals.





### FSG, MORE THAN FINANCIAL PLANNING

## WHY WE DO IT

We believe the choices that a person makes affects the quality of their life.

## **HOW** WE DO IT

By providing a client-centered experience focused on education as a financial advocate rather than a salesperson. We empower individuals and families to take control of their financial well-being.

## WHAT WE DO

Transparent, reliable, qualified financial advice provided by someone that cares about you.

We believe our holistic approach to financial planning could benefit you if:

You would enjoy, at the desired time, to retire without financial uncertainty You want to leave a legacy for your family so they are well protected for their future

You feel comfortable with an **intentional plan** rather than plunging into the ever-changing market on your own

We approach financial planning with the idea that the *whole picture matters*. Because it matters, we want to see it.

A holistic approach means we take the time to listen to your goals, worries, and priorities.

It means we have the knowledge to create a comprehensive plan - for the expected and unexpected adventures of life.

#### **Services:**

Investment Planning
Retirement Planning
Estate Planning
Insurance Planning
Tax Strategy Development

#### **Support:**

Decision Support Financial Education





We are not motivated by the selling of products unnecessary to you. We are bound ethically, by the legal fiduciary standard, to act in your best interest. Instead of fitting you into products or services, our passion is providing education that empowers you.

#### **RELIABLE**

Taking the time to cultivate long lasting relationships with you is our priority. In this relationship, we commit to being available, involved and proactive with your financial goals.

#### **QUALIFIED**

You take time and care choosing a physician you trust and we believe that same philosophy should be applied when choosing a financial advisor. We don't take that lightly and we pursue education relentlessly. With over 75 years of combined experience, and education above industry standard, our team holds four CERTIFIED FINANCIAL PLANNER<sup>TM</sup> designations and five Chartered Financial Consultant® designations.

# What Should I Expect from Your Financial Planning Process?

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#### **DISCOVER**

**GETTING TO KNOW YOU:** 

Our first 1-2 meetings will focus on open dialogue so we can learn about you and your goals. We understand finances can be quite personal and require a high level of trust, so we want you to use this time to get to know us, too.



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#### PARTNER

**SOLIDIFY OUR RELATIONSHIP:** 

With the information we learned in the discovery meeting, we can look deeper into our role in your financial picture and the value of what we can do. If we see each other as a good fit, we can begin our partnership.



**DEVELOP** 

**CREATING YOUR PERSONAL PLAN:** 

We've put time and care into getting to know each other because we do not believe in a "one size fits all" plan. This is the foundation of creating a strategy that strongly supports the needs of you and your family. During this step, we will make a point to communicate and fine tune any aspects before implementation.



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#### **IMPLEMENT**

**PUTTING YOUR PLAN IN ACTION:** 

Our education and experience go to work as we handle the analytical side of the collaborative strategy made regarding goals for you and your family.



REVIEW

**EVALUATING YOUR FINANCIAL PROGRESS:** 

Touching base periodically is a vital piece of our partnership.
Regular communication and reviews accompany the work we are doing behind the scenes to proactively ensure your plan is performing optimally.





advisor is compensated. After discussing your preferences, we will work together to determine which payment method best fits your specific plan. Depending on your needs, we may be compensated one or more of the following ways:

#### **Investment Advisory**

**Accounts:** If you choose to have FSG manage an investment account, we can deduct an agreed upon amount from your account each month. This fee for service is typically done as a percentage of assets and varies based on the amount of assets you have with us and the complexity of your situation. We will not start deducting fees from your account(s) until we have prior written approval from you. These fees show up on your statements each month.

Invoicing or debiting from your bank account: Much like how you work with your accountant or attorney, you can choose to hire us based on an hourly rate, financial planning project, or on a retainer basis. You have the choice to pay for our services by writing a check or authorizing deductions from your bank account. We can also work on a retainer basis where your bank account is debited automatically each month. These fees vary based on which advisor you are working with and how complex your situation is. You will not receive a bill from us nor will your bank account be debited without prior written approval from you.

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