Working together to help you achieve your financial goals

Kress Financial Services

Over the last 30 years, we have found that our clients share similar concerns but need individual solutions. Your needs are unique and our responsibility is to have a thorough understanding of what matters most to you and your family.

Our focus *is building customized solutions to help solve your greatest challenges.*

Our mission *is to provide superior financial advice and service, while always acting in your best interest.*

Our role *is to clearly communicate simple solutions to complex issues and concerns.*

The benefit *is that you will have comfort in knowing that you have a financial partner with your best interest in mind and the skills needed to provide quality solutions.*

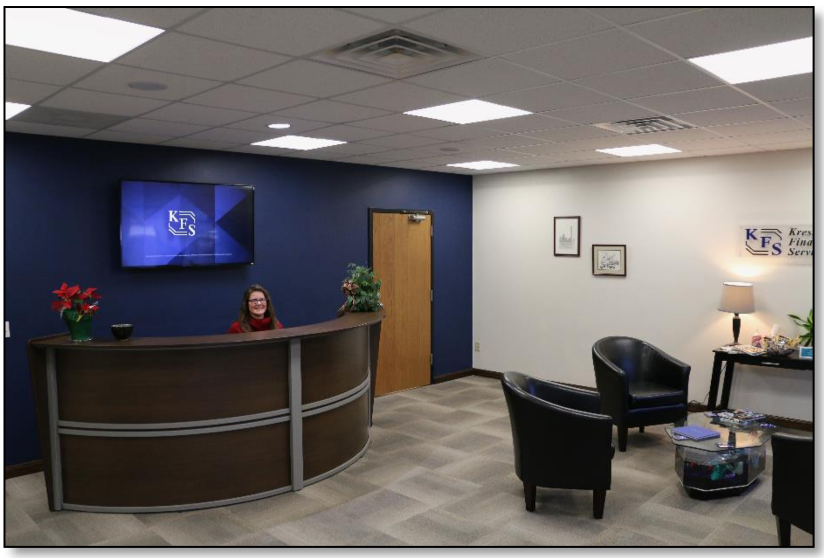
We are passionate about making sure that you have a financial strategy in place that is best suited for your circumstances.

Simple Solutions for Complex Challenges

OUR SOLUTIONS

We work with a wide range of clients. In order for them to achieve their financial goals, we offer simple solutions to complex issues and concerns. With that in mind, below are some of the services and products often utilized:

* Retirement Planning and Income Coordination
* Portfolio Design Utilizing Asset Allocation modeling
* Estate Conservation Techniques
* Business Succession Planning
* Comprehensive Financial Analysis
* Personal Insurance Strategies
* College Funding Alternatives
* Professional Portfolio Management
* Advisory Services offered through SII
* Mutual Funds, Individual Stocks and Bonds
* Fixed and Variable Annuities
* Various Life Insurance Products
* Long Term Care Insurance
* Brokerage Accounts
* Individual Retirement Accounts
* SIMPLE and 401(k) plans
* Other Tax-Qualified Retirement Plans



Our clients have daily access to a consolidated wealth reporting system website that allows them to see their entire portfolio, its current investment allocation, and historical performance.

OUR PROCESS

Some firms may believe in charging for an initial meeting before ever developing the relationship. However, we believe it is important for us to demonstrate our commitment to a solid client relationship before clients commit to us. The purpose of this meeting is to help us, client and advisor, come to a decision whether we feel we would be the right fit to advise you and if you believe our service would deliver value. We encourage you to bring along any retirement plan or investment account statements as well as other items you feel are valuable, such as pension or social security projections.

The steps to developing your financial plan:

Step 1: Consultation

First, we'll simply get to know you, your financial situation, and your needs. With our extensive experience, knowledge, and dedication, you can be assured that we will understand your goals and translate them into customized solutions.

Step 2: Analysis & Recommendations

We will take your input and conduct a thorough analysis of your current financial world. In order to offer you truly comprehensive service, we may leverage professionals who specialize in the areas of law and accounting. This allows us to make specific recommendations meaningful to you.

Step 3: Solutions & Plan Implementation

We understand that each person is unique, and therefore faces distinct challenges. Your customized financial strategy will address the challenges that are most important to the success of your financial future.

Step 4: Monitor & Review

Our relationship does not end with the implementation of your financial plan and strategy. We will meet with you on a regular basis to monitor your evolving needs and goals in light of changes in your objectives, the investment markets, tax laws, etc. We will recommend changes as appropriate. We pride ourselves on this commitment and look forward to strengthening our relationship with you over time.

KRESS FINANCIAL TEAM

Our goal is to have a long-term relationship with our clients. To that end, we carefully select members of our team to make sure we have the right people on staff to serve your needs. They are not only knowledgeable, but you will discover that our staff truly cares about making your dreams a reality.

Dan maintains a relationship with numerous mutual fund and insurance organizations, seeking the best products from the top companies available.

As a Financial Advisor with Royal Alliance Associates, Inc., Dan offers an extensive portfolio of innovative investment products and advisory solutions, including fee based Professional Asset Managed Accounts.

In an owner operated firm, we take pride in helping to anchor the communities and cities we live and work in. We value referrals as the ultimate compliment. Our practice is growing and we will continue to provide exceptional service with the hope that our clients will share our name with others they feel could benefit from our services.

Dan's Team (Standing): Scott Sonntag, Dan Kress Jr., Dan Kress & Pat Kress (Sitting): Lianne Torok, Amanda Pettit & Megan King

KRESS FINANCIAL TEAM

Daniel G. Kress, ChFC®, CFP®

In over three decades in the financial planning industry, Dan has provided valuable financial services to several hundred individuals and families. Born and raised in Erie, Pennsylvania, he enjoys spending his time with his wife, Monica, and his three children Daniel, Patrick, and Sean. Dan followed his father into financial services, who retired after over 40 years. When not meeting with clients, Dan enjoys golfing and hunting and has stayed active in his community coaching various youth sports.

He obtained his Chartered Financial Consultant (ChFC®) diploma and professional designation from the American College in 1998. This designation is awarded to persons who complete a ten-course program of study, twenty hours of supervised examinations and fulfill stringent experience and ethical requirements. A few years later, Dan became a Certified Financial Planner (CFP®). To receive this designation, he passed an extensive certification examination that involved mastering nearly 100 integrated financial planning topics. Dan has his security license Series 6, 7, 24, 63, and 65, along with licenses for life, health and long-term care insurance. Dan is also an Investment Advisor Representative with Royal Alliance Associates, Inc.

Dan is also a member of the following groups:

** National Association of Insurance and Financial Advisors (NAIFA)*
** Erie Estate Planning Council* Financial Services Institute (FSI)*
** Qualifying Life Member of the Million Dollar Round Table since 1995*

Patrick G. Kress, CFP®

Pat has been working with Kress Financial since his time in college, where he graduated Cum Laude from Penn State Behrend with a degree in Finance. By the end of 2018, he completed his pursuit of professional licenses (Series 7, 66, life & health insurance). Pat also followed in his father's footsteps and completed his most distinguished designation thus far of becoming a Certified Financial Planner™ professional.

He spends his days meeting and collaboratively solving problems with clients, and believes valuable financial advice requires a holistic approach to appropriately assess a client's world. By helping clients sign up for paperless document delivery and utilizing new online resources, he leads an initiative to make our firm environmentally friendly. Patrick is a lifelong member of Erie and spends his time outside of the office camping, hunting, and golfing.

Daniel R. Kress

Dan has been with the Kress Financial Services team for over three years now after graduating from Penn State Behrend with a Major in Finance and Minor in Business Economics. Recently passing his Series 66 & 7 exams and educationally ready to take the CFP® certification exam after completing the needed education program in college. Dan is a big believer of the "team effort" approach KFS takes and always making sure that the client comes first.

His role with the company typically involves client interaction whether that is conference calls, reviewing investments or statements, fact finding, summarizing income objectives, etc. Dan sometimes helps Pat handle some of the client preparation before meetings. Outside of working at Kress Financial, Dan enjoys spending his free time with his wife, Kayla, as well as spending time out at Findley Lake or at the golf course.

OUR LOCATION

Kress Financial Services is located in Erie, Pennsylvania at 2205 West Grandview Blvd, middle suite. We can be found across from Quinn Law Firm and our customer parking area is in front of the building. From I-79 take Exit 180 and head west on Interchange Road for 0.4 miles, turn right on to Zuck Road for 2 miles, turn right on to West Grandview Blvd and KFS will come up on the right after 0.5 mile.

Communicating simple solutions to complex issues and concerns

Daniel G. Kress, ChFC®, CFP®

KRESS FINANCIAL SERVICES

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Investment company products, including variable life insurance, variable annuities, and mutual funds, are sold by a prospectus. Please request a prospectus, which contains more complete information, including sales charges and expenses, and read it carefully before investing or spending money.

The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals.

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