

# Fitting It All Together:

## The Value of Working with Brotman Financial Group

### Comprehensive Financial Planning

- **GOAL SETTING:** Helping bring clarity to financial and life objectives
- **CONTINGENCY PLANNING:** Insurance and protection strategies
- **INCOME MAINTENANCE:** Cash flow and debt management
- **RETIREMENT:** Lifetime income planning
- **GROWTH:** Investment strategies and portfolio design
- **TAX MANAGEMENT:** Awareness and solutions
- **ESTATE PLANNING:** Preservation and distribution of wealth
- **EDUCATION FUNDING:** Planning for college and beyond



### Wealth Management Plan Coordination

- **LEGAL AND TAX ADVISORS:** Collaborating with attorneys and accountants to target efficient and effective outcomes
- **ANCILLARY PROFESSIONALS:** Working with mortgage, real estate, insurance, banking, and other professionals to help keep your financial plan integrated
- **BUSINESS AND PERSONAL PLANNING:** Synchronizing personal and business advice for closely-held business



### Multigenerational Planning

- **LEGACY PLANNING:** Preserving your legacy for generations
- **COMMUNICATING:** Facilitating conversations with children and grandchildren
- **CONTINUITY:** Sharing responsibilities and opportunities with future generations
- **PHILANTHROPY:** Family foundations and charitable giving



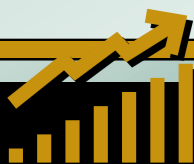
### Sounding Board and Anchor

- **STABILITY:** Providing reassurance and calm during difficult economic times
- **EVALUATION OF OPPORTUNITIES:** Discussing ideas and implications when opportunity knocks
- **TEMPERED ADVICE:** Striving to minimize emotional responses to market conditions
- **NAVIGATING CHALLENGES:** Adjusting for unforeseen circumstances when they arise



### Ongoing Client Reviews

- **PLANNING MODEL:** A current snapshot of your financial plan
- **MEASURING PROGRESS:** Confirming goals and recalibrating
- **PORTFOLIO EVALUATION:** Monitoring and rebalancing
- **FAMILY CONDITIONS:** Adjustments based on personal, business, and family circumstances



### Service and Communication

- **REVIEW MEETING:** Updating the state of your finances
- **YEAR-END CALL:** Timely reminders and adjustments
- **STAFF ACCESS:** Ongoing access to CFP® Practitioners and staff for ad hoc meetings to address changing circumstances
- **ONLINE ACCESS:** Portfolio dashboard with performance reporting
- **E-NEWS:** Regular firm and market updates



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