www.GCGwm.com

EMPOWER YOUR Family Wealth Life

GCG Wealth Management, Inc.

Insurance ▪ Retirement ▪ Investments

Toll-Free: 800-425-1440
Phone: 704-372-4491
www.GCGwm.com
9115 Harris Corners Parkway, Suite 250
Charlotte, NC 28269

WELCOME

GCG Wealth Management, Inc. is a Charlotte based insurance, retirement, and investment firm with a presence in the area since 1994. Over the years, GCG Wealth Management has evolved with the changing needs of our community and clients. Dennis Howe, founder of GCG Wealth Management built the firm around the philosophy of truly understanding both the short-term and long-term goals of each individual client. "A football coach doesn't just put a game plan together for the first quarter and hope the rest of the game works out, nor does a good advisor just put together solutions for the present."

-GCG Wealth Management.

TABLE OF CONTENTS

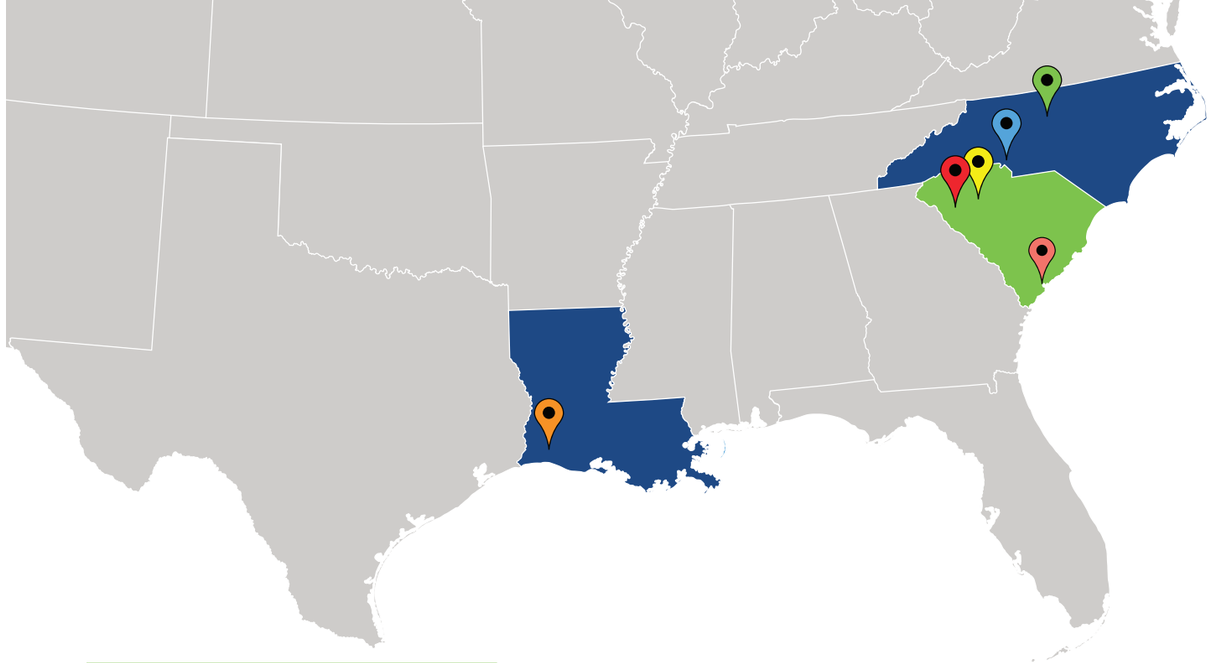
ABOUT GCG

Here at GCG Wealth Management, we focus on individual clients and small business owners. We have representatives in the North Carolina, South Carolina, and Louisiana area dedicated to working directly with the firm's clients. Once the client's current situation is fully understood, we work to construct a strategy that both manages current and future risk, while also creating strategies to build wealth.

GCG Wealth Management is a full service business, financial, and estate planning firm which makes available products and services such as: investments, insurance, and tax strategies for individuals, small businesses, corporations, and professional practices. GCG Wealth Management serves people from its offices in Charlotte & Greensboro, NC, Anderson, Greenville, & Charleston, SC, and Lake Charles, LA. Recognizing that the financial environment is ever changing, we are committed to providing the most up-to-date advice.

GCG Wealth Management is represented by some of the nation's most successful and knowledgeable financial professionals. Our representatives work with you and your other financial advisors to help develop the most effective, customized alternatives to your insurance, investment, and other financial needs.

With over $300,000,000 in assets and over $1,000,000,000 of life insurance in force, GCG Wealth Management is well positioned for future growth of our firm. Our history has provided us with a solid foundation as we are aggressively looking forward to growth in both business production and expanding the GCG Wealth Management family.



LOCATIONS

Charlotte, North Carolina
9115 Harris Corners Parkway, Suite 250
Charlotte, NC 28269
Phone: 704-372-4491, 800-425-1440

Greensboro, North Carolina
2020 S. Holden Road, Suite A
Greensboro, NC 27407
Phone: 336-834-8990

Anderson, South Carolina
210 Timber Lane
Anderson, SC 29621
Phone: 800-425-1440

Greenville, South Carolina
1200 Woodruff Road, A3
Greenville, SC 29607
Phone: 864-270-1720, 864-617-8888

Charleston, South Carolina
5533 Colonial Chatsworth Circle
North Charleston, SC 29418
Phone: 843-860-5817

Lake Charles, Louisiana
625 W. College Street
Lake Charles, LA 70605
Phone: 337-474-4025

SERVICES OVERVIEW

Our firm offers services that are essential to creating strategies to build and manage wealth. We specialize in financial planning, retirement & estate preservation, family wealth counseling, investments, risk management, business problem solving, group employee benefits, and business advisory. We can offer insight into how to best plan for a prosperous future.


Financial Planning


Retirement & Estate Preservation


Family Wealth Counseling

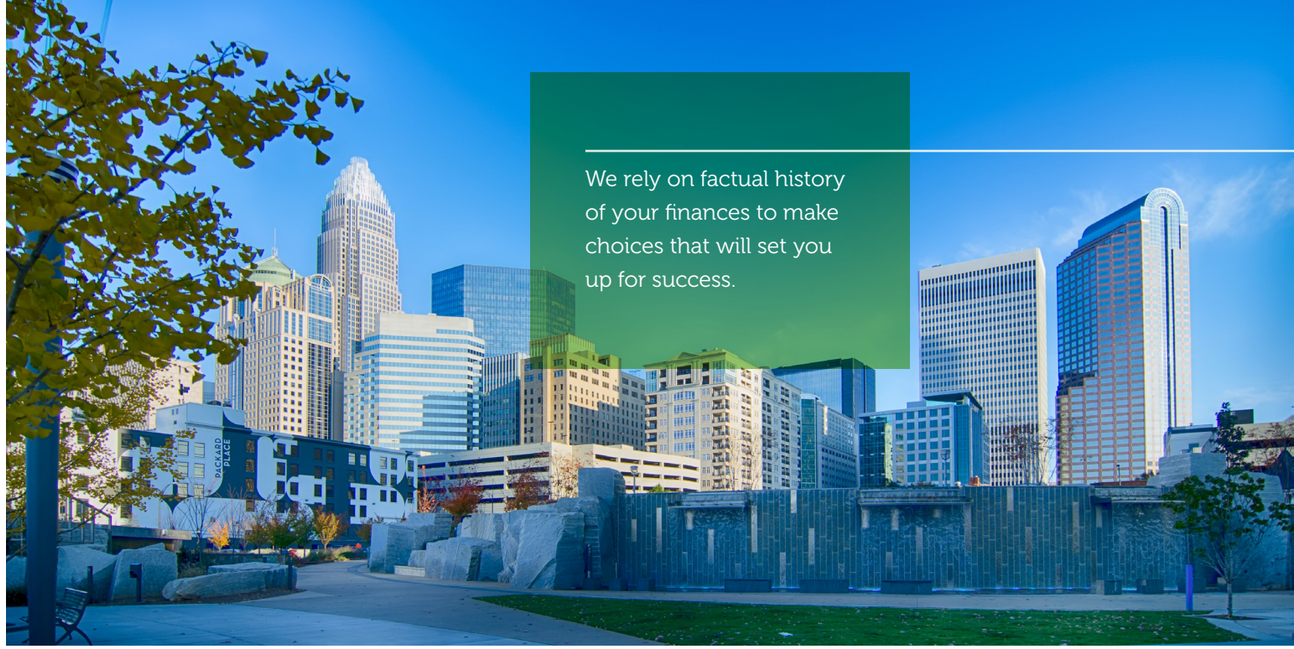

Investments


Risk Management


Business Problem Solving


Group Employee Benefits


Business Advisory


We rely on factual history of your finances to make choices that will set you up for success.

FINANCIAL PLANNING

PLANNING FOR SUCCESS

Financial success is achieved over time through commitment, planning, and efficient implementation. As a financial planning organization, we develop comprehensive strategies for our clients and then facilitate and manage the various financial components in order to achieve success. Our financial advisors strategize to grow, preserve, and protect their clients invested assets. Retirees, young families, divorcees, and business owners are all in different financial situations. Let one of our advisors create a customized plan to help you achieve your goals based on your risk tolerance.

Effective financial planning helps create stability in the face of life's many uncertainties. Building a comprehensive financial plan provides you with an overview of your big picture and allows you to make better financial decisions.

SERVICES

- Comprehensive Financial Plans
- Fee Based Programs
- Annual Reviews

Most Americans endure a lifetime of hard work, sacrifice, and planning to retire on their own terms. We'll help you do exactly that.

RETIREMENT

EMPOWER YOUR FAMILY

One of the most critical events in your life is retirement. Most Americans endure a lifetime of hard work, sacrifice, and planning to retire on their own terms. We specialize in assisting individuals and families as they work to alleviate the pressure and confusion that retirement planning can create. Unfortunately, simply contributing to your 401(k) alone is no longer enough and pensions have become a thing of the past. The biggest concerns for individuals in retirement is "will I outlive my nest egg that I've accumulated?" and "how will my income be impacted by inflation?" We make sure you never run out of money and that your income stream will increase to keep up with inflation. Let us help you maximize your retirement income needs over your life expectancy. Once you've estimated the amount of money needed for retirement, a sound approach involves taking a close look at retirement income solutions that will provide lifetime income.

SERVICES

- Pension Plans
- Qualified & Non-Qualified Retirement Strategies
- Annuities
- Tax Reduction Strategies
- Charitable Giving

ESTATE PRESERVATION

PROTECTING YOUR LEGACY

Estate Preservation is key in managing your concerns during your lifetime and helps you control the distribution of your wealth after death. It is essential to assess your situation in several high-risk situations: Divorce, death in family, legal trouble, or health issues. Taking your family's situation into consideration, we help analyze the impact of these events based on cash flow, income, wealth transfer, estate taxes, and family dynamics. We want to make sure a sound plan is in place and that you understand the structure of the estate. Estate planning and asset protection is important at any level of wealth.

SERVICES

- Tax Reduction Strategies
- Estate Transfer
- Charitable Giving

Understanding the structure of your wealth distribution and transfer is essential in protecting your legacy. We will work with you to strategically execute your goals for retirement and estate planning.

FAMILY WEALTH COUNSELING

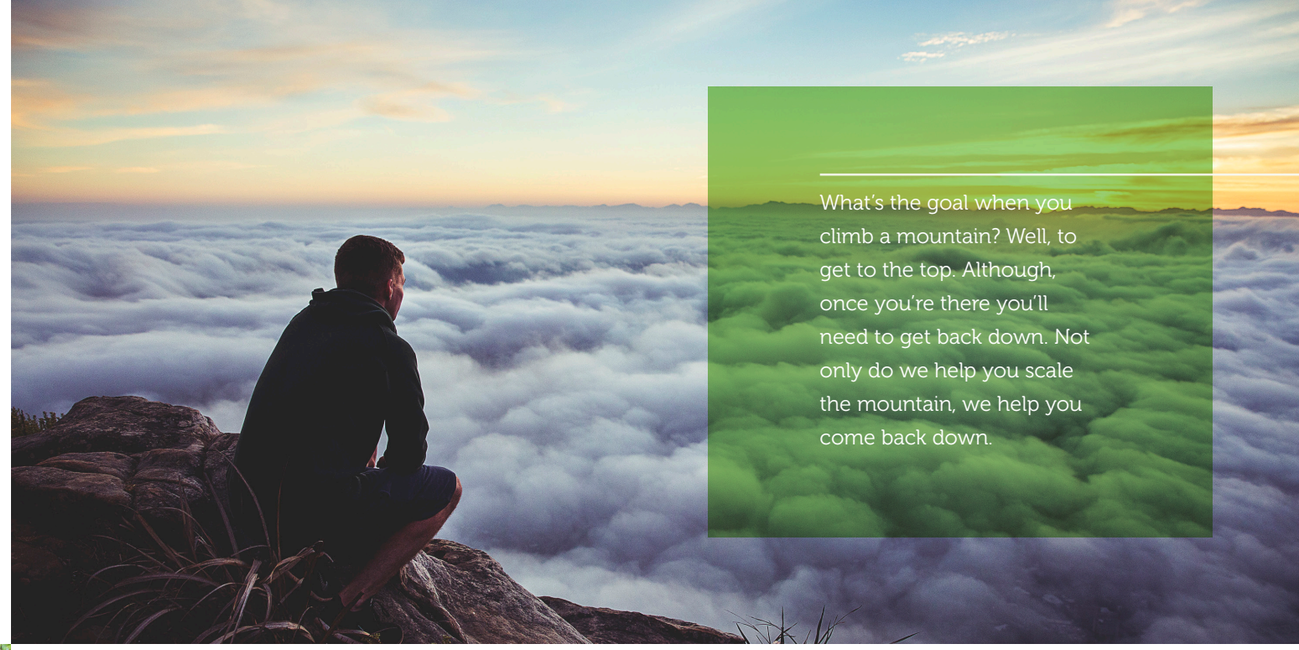
PROTECTING YOUR FAMILY

We look at your current financial position, which is the first step to get a snapshot of where things are in the present, including assets, liabilities, net worth, and cash flow. After covering the present, we develop an approach to prepare for the future, which includes elderly care, social security, and even Medicare. Understanding these areas helps you protect yourself and your family from the sudden occurrence of disability, accident, or illness and creates a plan that will protect your legacy.

SERVICES

- Redistribution of Social Capital
- Strategies Designed to Increase Discretionary Income
- Philanthropic Strategies
- Planned Giving Strategies

GCG Wealth Management is a proud supporter of the Ronald McDonald House of Charlotte and we grasp the value in protecting and supporting family.



What's the goal when you climb a mountain? Well, to get to the top. Although, once you're there you'll need to get back down. Not only do we help you scale the mountain, we help you come back down.

INVESTMENTS

VALUE THROUGH EFFICIENCY

Our clients want to make sure that their money is working in the most efficient way possible. Let us learn more about you so we can provide an in-depth understanding of your entire financial situation. It takes time to determine your risk tolerance and the appropriate portfolio risk that each client is ready to take on. What goals are important to you? We want to build a portfolio based on the mathematics and methodology that maximize the returns within your risk level.

SERVICES

- Investment Portfolio Management
- Investment advisory Services
- Mutual Funds
- Tax Efficient Investing
- Money Manager Analysis

RISK MANAGEMENT

PROTECTING YOUR FUTURE

Everyone has a different risk tolerance based on your situation. Our insurance specialists help identify your risk tolerance and how to create a customized plan based on your situation. It's crucial to understand how you or your spouse may be negatively impacted without proper protections in place. Insurance companies provide solutions that can reduce the financial loss during any catastrophic event. Why not transfer the risk?

Ask one of our many financial professionals on how to utilize insurance to prevent financial distress from any unanticipated event.

SERVICES

- Life Insurance
- Medical Insurance
- Long Term Care
- Disability Income

We are an advocate of planning for the inevitable in life. Most people are not properly prepared for sudden life changing events. We use our knowledge of common risks to better prepare you for your journey.

You put energy and passion into the longevity and success of your business. Our strategies provide methods to deal with the obstacles that come with owning a business. We are here to provide assurance that your investment is protected.

BUSINESS PROBLEM SOLVING

SOLVING KEY BUSINESS OBSTACLES

We understand that oftentimes your business, whether large or small, is your biggest investment. To run a successful business, you need to understand the financial choices available to business owners. At our firm, we apply our expertise, resources, and tools to find long-term solutions that can help your business grow and succeed. Our business planning covers how to protect your business against the loss of key people, how to protect your employees with life insurance, and how to best provide retirement benefits for employees. As a business owner, you'll have to prepare for protecting your business and your net worth. We have the tools to make this process a smooth and prosperous one.

SERVICES

- Business Succession Strategies
- Employee Retention Programs
- Executive Compensation Strategies
- Stock Option Strategies
- Business Valuation & Transfer

GROUP EMPLOYEE BENEFITS

PROTECTING YOUR EMPLOYEES

GCG Wealth Management has been providing companies across the Carolinas and Louisiana with excellent service and the best rates available for their unique group benefit needs. See how we can provide a wide range of products to meet your company's group benefits needs. We offer group medical coverages, group disability, dental, group voluntary life, and much more.

We know that you, as an employer, want creative strategies to meet both your needs and those of your employees. That's where we come in! Let GCG Wealth Management be of service. Our sales professionals will work with you to combine strategy and flexibility in a custom designed program just for you. We can be your resource center for any and all issues revolving around benefits in the workplace. Put your benefits needs in the capable hands of GCG Wealth Management and you won't have to worry about it again!

SERVICES

- Health Insurance
- Dental & Vision
- Group Long Term Care
- Pre-Tax Benefits
- Cafeteria Plans
- Voluntary Benefits
- Group Disability
- Group Life

BUSINESS ADVISORY

PROTECTING YOUR BUSINESS

Being a business owner is more than just a job, it's a lifestyle. It demands little to no breaks, including working weekends, weekdays, and everywhere in between. We take the same approach to keeping your business on track. When you invest so much time, effort, and money into your venture, you want to make sure everything is right. Reach out today to learn how we can help advise your business towards financial success.

SERVICES

- Valuation Techniques
- Enhanced Liquidity
- Optimized Tax Strategies

Our customized programs provide you with ways to keep your employees on a path for success. Protection for your employees and protection for your business is our priority.

"We feel that our mission is fulfilled when you are confident with your insurance, investment, and financial decisions."

-GCG Wealth Management

OUR STORY

GCG Wealth Management, Inc.
Insurance • Retirement • Investments

THE SIGNIFICANCE OF THE BONSAI

The Bonsai tree signifies the stages of life that intertwine to create balance. At GCG Wealth Management, we take every aspect of your financial goals and guide you through the stages of life, whether expected or unanticipated. By way of illustration, the bonsai tree is a reminder of how excited we are to join you on your journey to prosperity and longevity.

NOTES

NOTES

NOTES

CONTACT

Toll-Free: 800 425-1440
Phone: 704 372-4491

www.GCGwm.com

GCG Wealth Management
9115 Harris Corners Parkway, Suite 250
Charlotte, NC 28269

EMPOWER YOUR Family Wealth Life

GCG Wealth Management, Inc.

Insurance ▪ Retirement ▪ Investments

Toll-Free: 800-425-1440
Phone: 704-372-4491
www.GCGwm.com
9115 Harris Corners Parkway, Suite 250
Charlotte, NC 28269