VOYAGE FINANCIAL GROUP

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Ready ... Set ... ... RETIRE

Your guide to retirement with Voyage Financial

Ready … Set … RETIRE with Voyage Financial … where retirement for our clients is a journey, not a destination.

READY …

Retiring requires you to make some of the most important – and often times irrevocable – decisions of your life. Consider contacting the Voyage Financial Group for help.

Voyage Financial serves more than 700 clients who are retired – or who are planning to retire – by providing a broad spectrum of financial advice and services tailored to our clients' goals such as conservative steady growth with minimum risk and reasonable costs.

Voyage manages over $400 million in brokerage and advisory assets (as of June 1, 2014) through LPL Financial, the No. 1 independent brokerage firm in the country as reported by Financial Planning magazine, June 1996-2013, based on revenue.

Largeness, however, is not what Voyage Financial is about. The firm's philosophy stems from the belief that every potential retiree, regardless of his or her net worth, deserves personal financial advice. Voyage Financial Consultants establish a relationship with each client that includes financial education, planning, advice and an analysis of portfolio performance throughout the year.

Voyage serves its clients in more ways than managing their retirement portfolios. There are many issues affecting retirement, and Voyage Financial Consultants also specialize in pensions, 401(k) plans, Social Security, tax planning, health care issues, estate planning and advice on mortgage refinancing options.

For example, Voyage Financial Consultants pride themselves on the no cost/no obligation educational workshops they conduct, which have already educated thousands of employees on the importance of retirement planning. Included is the invitation for participants to enroll in The VOYAGE Investment Process to receive quarterly updates on market conditions that pertain to 401(k) allocations.

SET …

Prospective clients meet privately with a Voyage Financial Consultant to discuss their retirement goals, expectations, and plans for the future. A personal financial plan is then developed – at no cost or obligation – using Voyage's proprietary financial planning tool.

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A follow-up meeting is scheduled to review the financial plan and address two important questions:

- How much income will you have in retirement?

- Will the money you have saved last?

Voyage Financial Consultants provide ongoing investment advice and monitoring of portfolios for their clients. For such services, clients pay an "all-in" fee for investment management, brokerage, custody and administrative services. The fee is typically a percentage fee based on the value of the assets in the account. These ongoing services and fees are set out in the Investment Advisory Agreement between Voyage Financial and the client, and can be terminated at any time by the client.

RETIRE ...

As a Voyage Financial client, what can you expect from us?

Active monitoring and management of your accounts . . . directed by members of the Voyage Investment Committee who – with more than 60 years of combined experience managing assets – meet weekly to:

- Review how investments are performing.
- Set goals and time frames for investments.
- Determine asset classes and allocations.
- Identify investment managers to invest with.

A wide range of investment choices for your portfolio . . . because, as independent financial advisors, we can select from the universe of investment options that include mutual funds, actively managed portfolios, alternative investments, individual stocks and bonds, variable annuities and exchange-traded funds (ETF).

Periodic reviews with your Voyage Financial Consultant . . . to not only discuss your portfolio's performance, but also to see if there are changes to your life or family that influence your financial goals and objectives.

Advice and counsel on complex subjects that relate to your personal wealth and confidence . . . from tax and estate planning to health care and insurance . . . your Voyage Financial Consultant will assist you.

Your own personal web site to track investments . . . the Voyage Vault allows you to track your net worth by receiving daily updates on the value of ALL your assets and liabilities held at Voyage and elsewhere. The site also allows you to store important trust and tax documents safely and securely.

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Biweekly emails . . . Market Commentaries that provide up-to-date information about trends that are shaping the state of the economy and financial markets.

Quarterly newsletters . . . with articles to help you make sound personal and financial decisions in conjunction with your Voyage Financial Consultant.

Invitations to client events . . . dinners and other events held throughout the year to share information, socialize with other clients, and interface with the entire Voyage team. These events feel like "family gatherings" because of the informality and interactive nature of them.

THE VOYAGE DIFFERENTIATOR

The Voyage Financial Group is a team of professionals who are committed to providing all of their clients with both professional portfolio management as well as an exceptional service experience. In helping people retire, we understand that each person's financial goals are different, and the issues affecting retirement are complex. Our extensive knowledge and experience help our clients make informed decisions that include maximizing the full potential of their company benefits.

Our values are at the forefront of everything we do, and include:

- Treating clients the way we want to be treated.
- Seeking and recommending the suitable solution, regardless of whether or not it includes products and services we offer.
- Working to be on the leading edge of financial expertise and technology.
- Being compassionate, fair, and having a genuine concern for our clients' well-being.

Join the growing Voyage family of clients and experience our service yourself. Call 877-353-8999 and schedule your appointment.

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