

# Building Success One Individual, One Family, One Business at a Time

*Centennial Capital Partners*



## Prepare to Be Pampered

Everyone at Centennial Capital Partners is committed to the highest level of personal, professional service. Clients are treated like royalty from the moment they walk in the door, by staff who do everything possible to make them feel welcome and comfortable.

**E**nsuring a secure retirement was easier for previous generations. Invest in a simple bond portfolio, sit back and enjoy the ride, month after month, year after year. Many were able to do it on their own without professional assistance.

Today, however, with interest rates hovering around zero, a retirement income that will retain its purchasing power, keep up with inflation and last as long as you do is much harder to come by. It requires creativity, flexibility, a broad-based, diversified portfolio – and the guidance of seasoned financial professionals like Centennial Capital Partners.

### Independent. Objective. Experienced.

As an independent financial services firm, Centennial Capital Partners is committed only to the individuals and businesses it serves. With no proprietary axe to grind, the partners are free to make only the best recommendations for their clients.

Based in Littleton, with a second office in the Vail Valley, the practice serves high-net-worth families, retirees, business owners and professionals throughout the country.

Clients benefit from the collective knowledge and expertise of eight partners with an average 25 years' experience in the financial services profession. Each has his own area of specialization, an important advantage for clients with complex needs.

With deep roots in the Denver community, the practice has formed longstanding relationships with some of Colorado's leading CPAs, as well as elder care and estate attorneys.

In the partners' experience, many investors today are overly focused on market risk and volatility, while giving too little thought to such potential risks as longevity, health care expenses, inflation, tax increases or erosion of their purchasing power. Failing to plan adequately for these issues can have dramatic negative consequences for clients' financial well-being – and that of their heirs.

At the same time, the partners advise every client to plan ahead for both bull and bear markets, with a strategy in place to help preserve capital if the economy falls into another deep recession.

The world today is more complex than ever before, and investors face both challenges and opportunities unknown to their parents' generation. Yet with Centennial Capital Partners to guide them, they can be confident their financial plan is on solid ground and moving in the right direction.

### AREAS OF SPECIALIZATION

- The 401K Doctor Process
- Retirement planning
- Investment management
- Risk management/ insurance
- Estate planning
- Long-term care planning
- Tax-efficient asset location



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