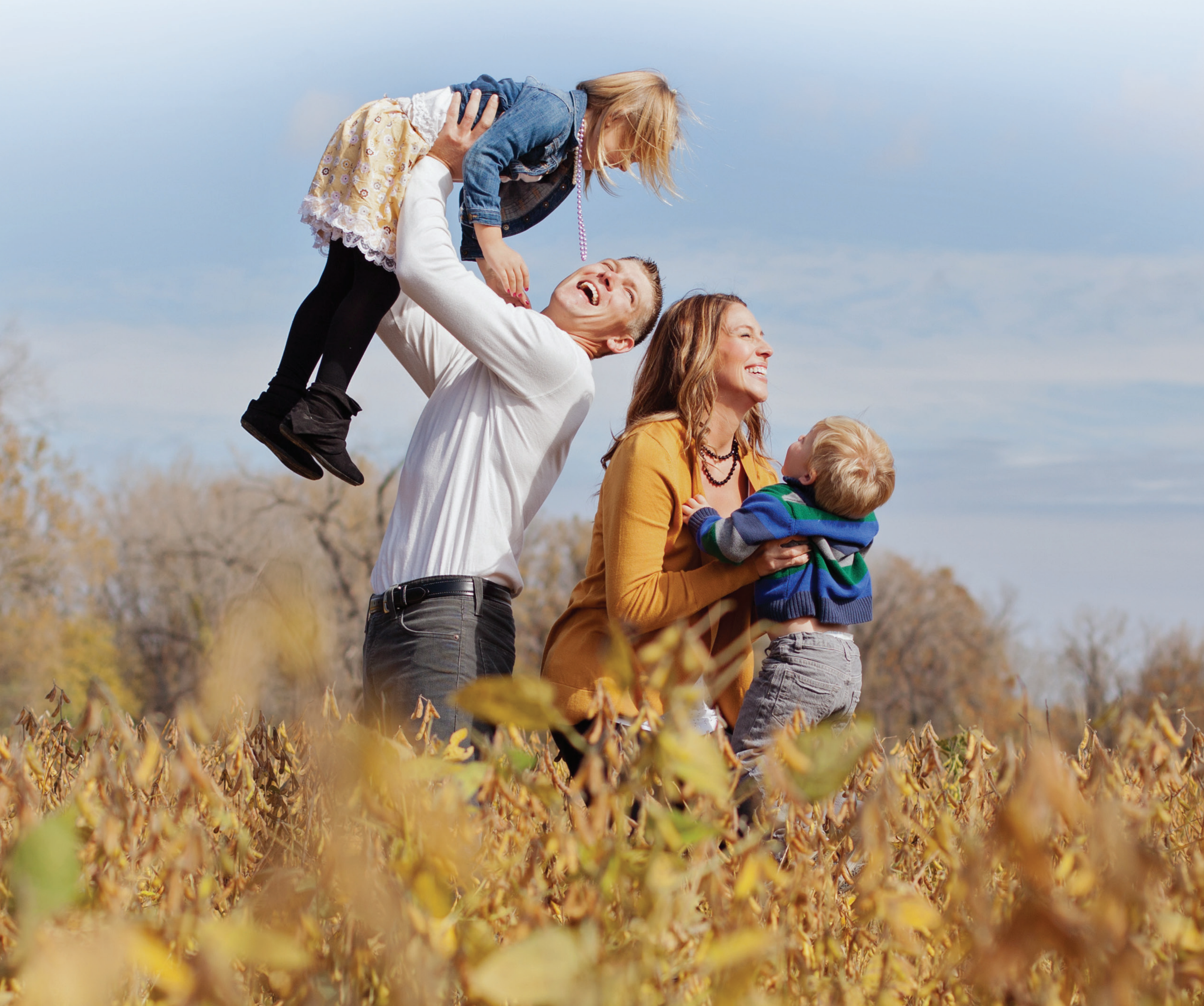
Circle of Advisors®
Securus

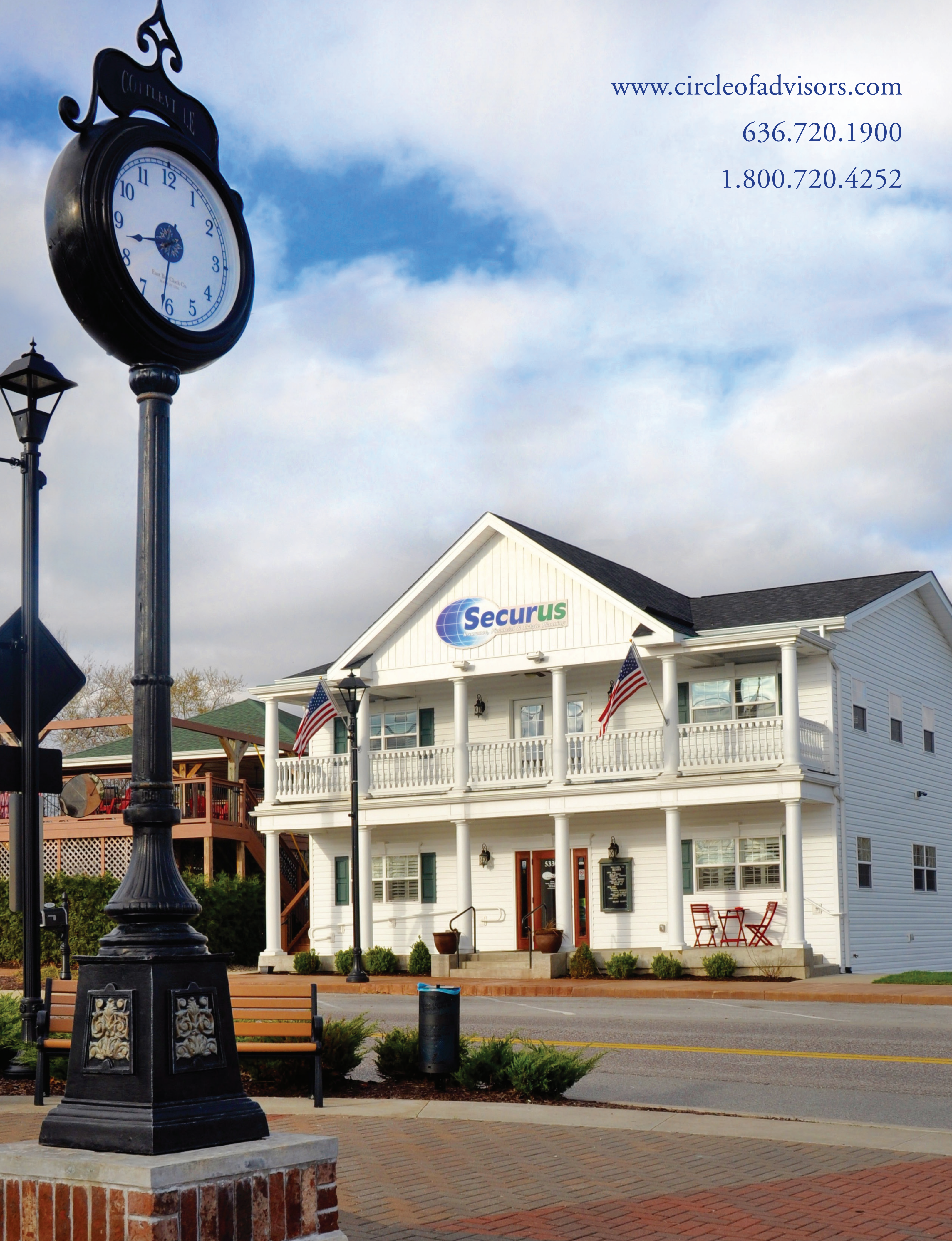
Helping People Build and Secure Their Vision of Retirement



www.circleofadvisors.com

636.720.1900

1.800.720.4252



INTEGRITY · CONFIDENCE · SECURITY

THE CIRCLE OF ADVISORS® DIFFERENCE

Circle of Advisors is built on a foundation of *Integrity, Confidence,* and *Security,* with the unique goal of offering our clients ***comprehensive*** planning for all of their insurance, tax, financial, and estate planning needs — with ***one*** source. That means the days of having to travel from one office to another to consult with various advisors such as tax planners, insurance agents, legal professionals, and financial planners, are over. Our model uses a centralized "team" approach, bringing together all of these professionals, and their expertise, working in concert with one another toward achieving the unique planning goals (present and future) for our clients. We call this team our ***Circle of Advisors*** — where expertise, insight, and understanding meet convenience. It's a unique model that yields client confidence, and it's a model that sets us apart.

Secure Your Tomorrow Today

Circle of Advisors®
Securus

The Circle of Advisors

Every sports team, successful corporation, or organization built for long term results, has key members with expertise in specific fields to benefit those they serve. We're no exception. Our *Circle of Advisors* partner with us for one purpose:

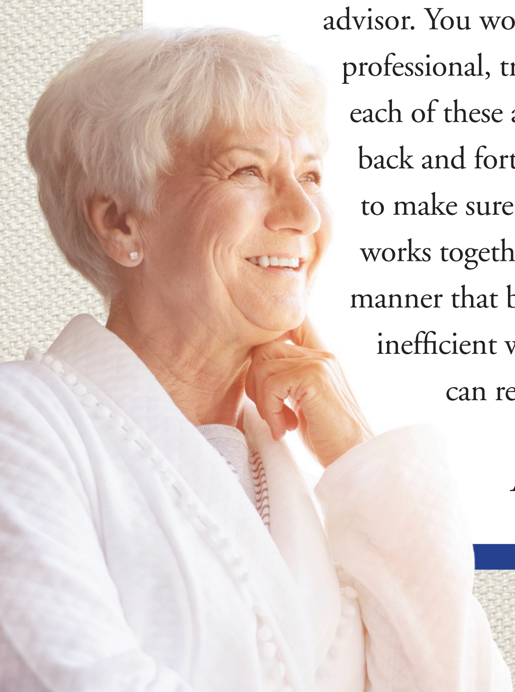
To serve the needs of our clients.

President, CEO and Founder Chris Shreves and Co-founder Millie Shreves. Established in 1999.

Everyone, at one point in their lives, will need help with:

- Saving their money
- Growing their money
- Protecting and Distributing their money
- Transferring their money

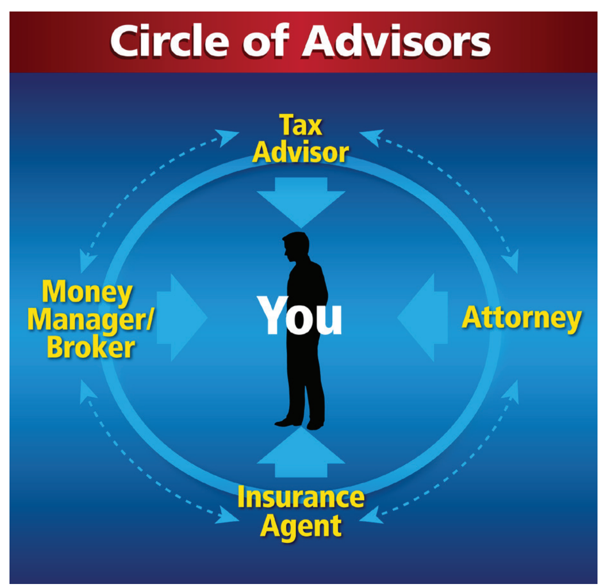
This would typically require the hiring of a tax, legal, investment, and insurance advisor. You would need to find professional, trusted individuals in each of these areas, and then go back and forth between them to make sure all of their advice works together in a coordinated manner that benefits ***you.*** This is an inefficient way of working that can result in costly errors.



The solution is *Circle of Advisors.* We have all the principal advisors in one place, working together, for ***your*** best interest. Securus serves our clients by offering them experts in the field of:

- Insurance
- Tax Planning
- Financial Planning
- Estate Planning
- Veteran Planning
- Medicare and Medicare Supplements

The *Circle of Advisors* work hand in hand to assist our clients in taking care of their needs today, while planning the road ahead toward their financial objectives.



We work together with a group of professionals to create a plan that is specific to the individual needs of each client in order to build and secure their vision of retirement.

Accumulate • Preserve • Distribute

Circle of Advisors Services

We stand apart from our competition because we offer complete wealth management services. ***Circle of Advisors is one firm,*** where our clients are advised and have access to everything they need. Below are some specific examples of our service offerings:

- **Insurance** - You never know what life is going to throw your way, but one thing you *can* know is that you are covered in case of adversity. While saving and investing money is important, it is just as important to insure and protect your savings and investments, while managing the risks that can threaten your financial well-being and peace of mind.

- **Tax Planning** - comprehensive tax planning to reduce or eliminate taxes.

- **Financial Planning** - Financial planning is the long-term process of wisely managing your finances so you can achieve your goals and dreams while negotiating the financial challenges that inevitably arise in every stage of life.

- **Estate Planning** - Estate planning is not just about what happens after you die. A good estate plan will also protect you if you become incapacitated, allowing you—not the courts—to keep control of your assets and financial and medical decisions when you can no longer handle your affairs. Individual consultations will help you learn just how easy it is to secure a future for your children, and peace of mind for you.

- **Veteran Planning** - With a little professional planning, many veterans and veterans' widows can receive pensions that make a significant difference in the rising costs involved with nursing home or in-home health care. *Circle of Advisors* will help direct you to find the resolution most appropriate for your individual situation.

- **Medicare and Medicare Supplements** - Anyone who is eligible for Medicare and is enrolled in Part A and Part B may consider supplement insurance. Even if you are in good health and believe that standard Medicare will provide the coverage you need, it may be a good idea to purchase supplemental insurance. If your health status changes, your ability to enroll for supplemental insurance could be compromised.

Insurance, Tax, Financial and Estate Planning

Experience the Circle of Advisors Difference

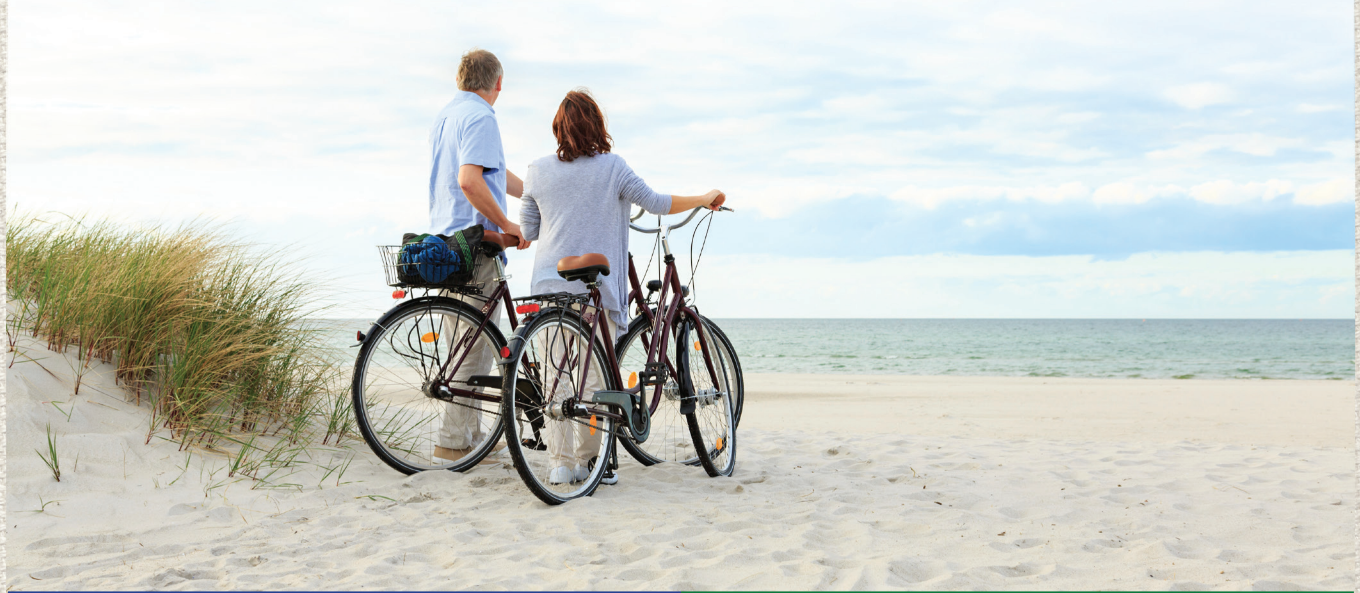
Circle of Advisors and all of our team members are focused on building long-term relationships with our clients. Using this mindset, every client who comes in is given a personal advisor who will partner with them to lead and serve them through all of their needs today and in the future.

This advisor starts with a comprehensive study of your current needs. They delve deep into understanding your goals and objectives for the future. After analyzing these factors, they report the findings to you, and the solutions can begin.

Many times these solutions require the expertise of an estate-planning attorney, a tax professional, a money manager, or an insurance advisor. ***Circle of Advisors* can help.** Each of these professionals meets in-house and is available by appointment to discuss your needs as they relate to his or her expertise.

Your experience and service do not end there. Life changes, and so do your circumstances and needs. All the planning we have worked on with you so diligently needs to be reviewed from time to time and adjusted as needed, to stay on track for your present and future goals.

Circle of Advisors: Your Partner for Life



Helping People Build and Secure Their Vision of Retirement

Circle of Advisors® Securus

Circle of Advisors® Securus

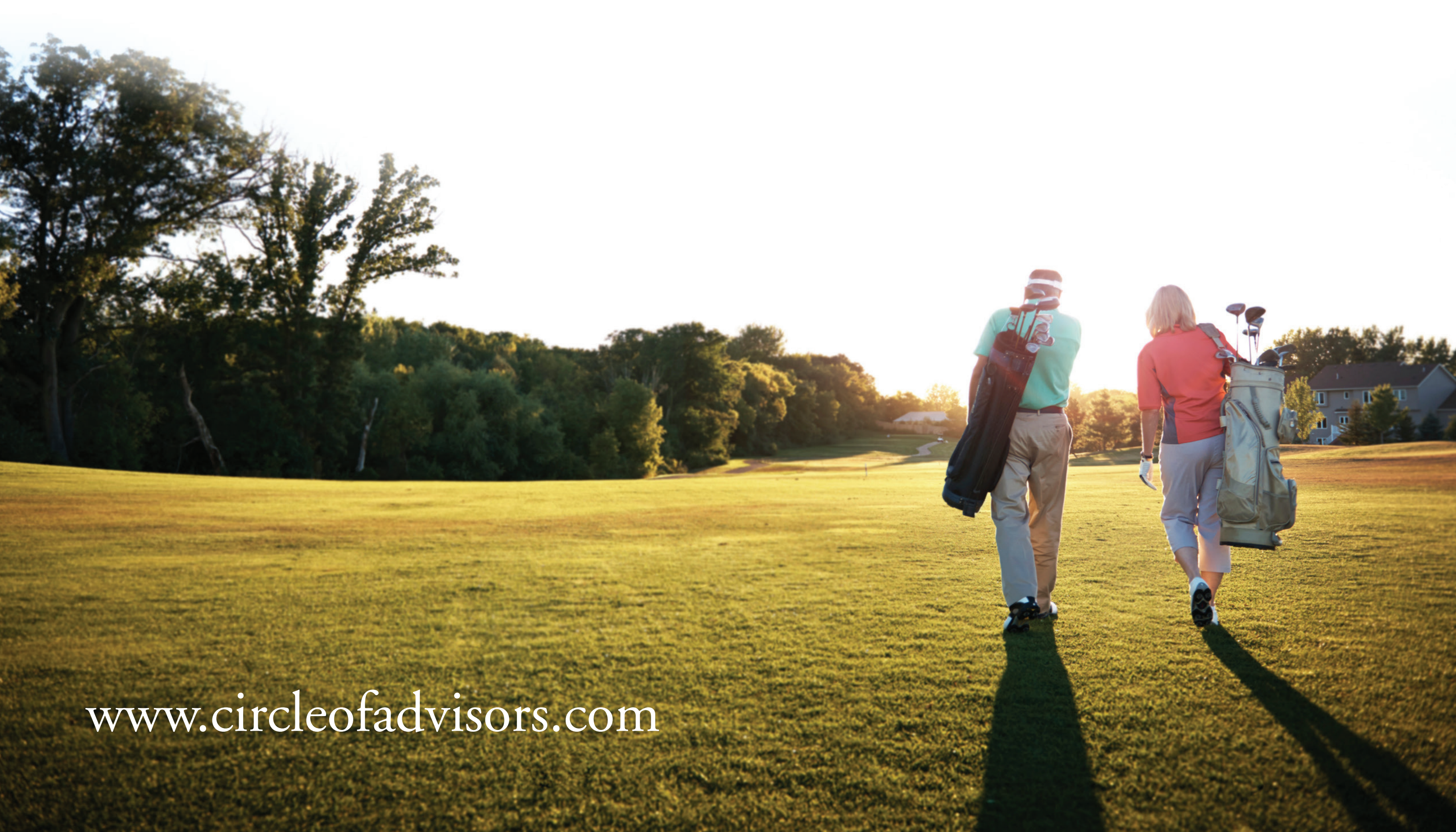
Secure Your Tomorrow Today

5330 Hwy. N
Cottleville, MO 63304

Phone: 636.720.1900
Toll free: 1.800.720.4252
Fax: 636.720.1906
Email: info@circleofadvisors.com

BBB ACCREDITED BUSINESS

NATIONAL ETHICS ASSOCIATION NEA MEMBER ETHICS.NET



www.circleofadvisors.com