LEGACY
RETIREMENT ADVISORS

A HOLISTIC FINANCIAL PLANNING COMPANY

We believe in holistic financial planning.

From the very beginning, we've dedicated ourselves to helping our clients develop a comprehensive financial plan that works with their lifestyle and can adapt for future life changes. It's important to see the "Big Picture" when looking at your investment needs. We offer *Advice for Life*.

Advice for life is a process–a journey, really–that you and our team, as your financial guides, will undertake together. By helping you articulate your aspirations, we are better able to understand where you want to be and develop a road map to help you get there. Whatever your hopes for the future, the only way to work toward the vision of how you'll spend the years ahead is to commit to a plan that can help take you there.

But it doesn't stop there. *Advice for Life* is an ongoing process. Over the course of your lifetime, your dreams, goals, and circumstances can change. Through life's ups and downs, we'll be there to provide guidance, monitor your progress, and help keep your plan in sync with your dreams.

SPECIALTIES

- Personal Financial Planning
- Income Planning
- IRA Plans & Rollovers
- Investment Portfolio Management & Analysis
- Tax Strategies for Business Owners & Individuals
- Business Planning
- Risk Management Strategies
- Long-Term Care & Caring for Elders
- Estate Planning
- Charitable Giving
- Insurance Services

Ten things we believe and know to be true.

We believe the keys to success are maintaining integrity, honesty and passion. We wrote these "10 things" to support and live out our company's vision, shape our culture and reflect what we value.

1. **FAMILY**
   Giving you and your family financial peace of mind through sound planning.

2. **TRUST**
   Being a trusted advisor for all of your financial needs.

3. **SERVICE EXCELLENCE**
   Don't just meet client's needs & expectations, exceed them.

4. **EDUCATION**
   Provide ongoing education to help you become a better investor.

5. **ADDING VALUE**
   Adding value through a trusted network of professionals.

6. **HONESTY / INTEGRITY**
   Honesty and integrity are integral to a successful long-term relationship.

7. **HARD WORK & DEDICATION**
   We dedicate ourselves to our craft and our clients.

8. **GOOD LISTENER**
   We listen to your desires and needs to design a plan that works for you.

9. **EMPATHY**
   A better understanding ultimately leads to a better experience for all

10. **HEALTHY LIFESTYLE**
    Accumulation of wealth, means nothing without health.

OUR MISSION STATEMENT

To achieve success, happiness, and the goals of others through the shared belief and collaboration of education, talent and passion.

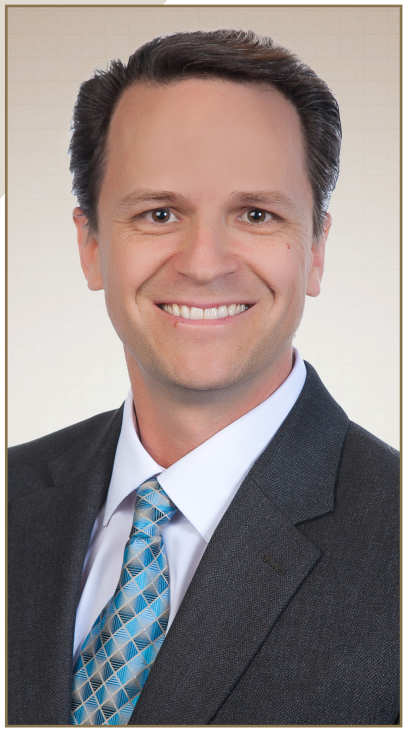
Meet our team.

We understand that looking for someone to help you manage your wealth is a big decision. By partnering with Legacy Retirement Advisors, you will gain an experienced and knowledgeable team who has your best interests at heart. We strive to build long term relationships with our clients and make them part of our *Legacy Family*.

JENNIFER L. LANGSTAFF

Registered Principal

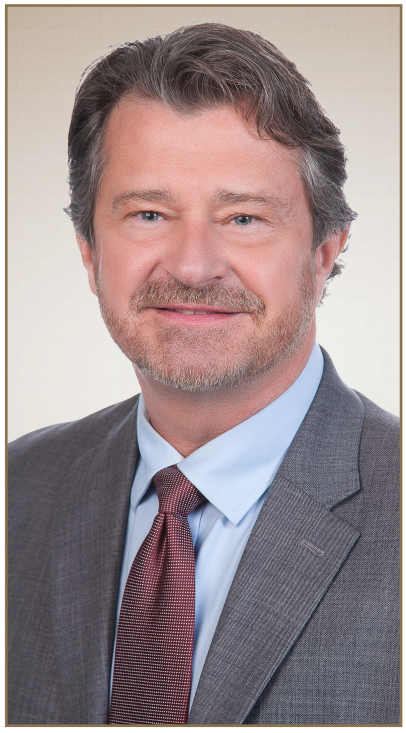
Jennifer has been in the financial industry for over 20 years. Her mission is to help clients create a comprehensive personal financial plan that allow for current and future needs, based on personal risk tolerences. Conservative by nature, she designs portfolios that are meant to reduce potential investment volatility and offer long term growth potential. She is a Certified Estate Planner and is versed in advanced estate planning strategies to help clients with their legacy needs. A believer in financial education, Jennifer has offered her services to speak at various groups on important financial topics. She has been seen and heard on KSBY, KPRL, Paso Robles Magazine, Paso Robles Press, Templeton Roundup and more. She is active in the community and volunteers for various local charitable causes. She lives in Paso Robles with her husband Ryan and two sons.



RYAN J. LANGSTAFF

Investment Advisor Representative

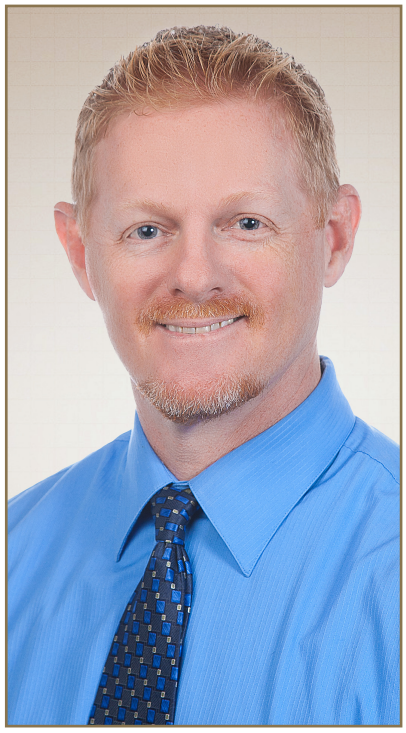
Before joining Legacy in 2003, Ryan had been working as a Mechanical Engineer. Through Legacy, Ryan is now able to combine his passion for working with numbers and his love of working with people. Ryan specializes in helping his clients with retirement plans and planning. He focuses on helping those who are looking towards retirement and showing them strategies to manage their retirement assets. Ryan is versed in advanced estate planning strategies to help clients with their legacy planning. He offers complimentary workshops to companies that educate their employees on the benefits of retirement savings and has spoken at various venues on important financial topics. He loves to help educate clients in all aspects of their finances and often asks, "Would you like me to give you the fish or teach you how to fish?"



HEINZ R. CRONAUER

Registered Representative

Before joining Legacy in 2009, Heinz has owned and operated a successful tax preparation business in Hawaii. With over 20 years of tax experience, he is able to help clients improve their bottom line. He is well versed in the problems that business owners face and can help them find solutions that work. Heinz is happy to talk to groups on important financial and tax related issues. He lives in Paso Robles with his wife and son.



CLARK D. STEVENS, CMFC

Investment Advisor Representative

Clark has been an Investment Advisor for over 14 years. His mission is to be indispensable in helping clients make smart financial decisions by providing expertise, education, personal commitment, and trust. Clark is also a Charted Mutual Fund Counselor. During his 12 years on the Central Coast, Clark has been active in the community, and has been a board member of various local youth and community organizations. He lives in Templeton with his wife and two daughters.

To make an appointment or schedule any of our advisors to speak at your group event, please contact us at 805.226.0445.

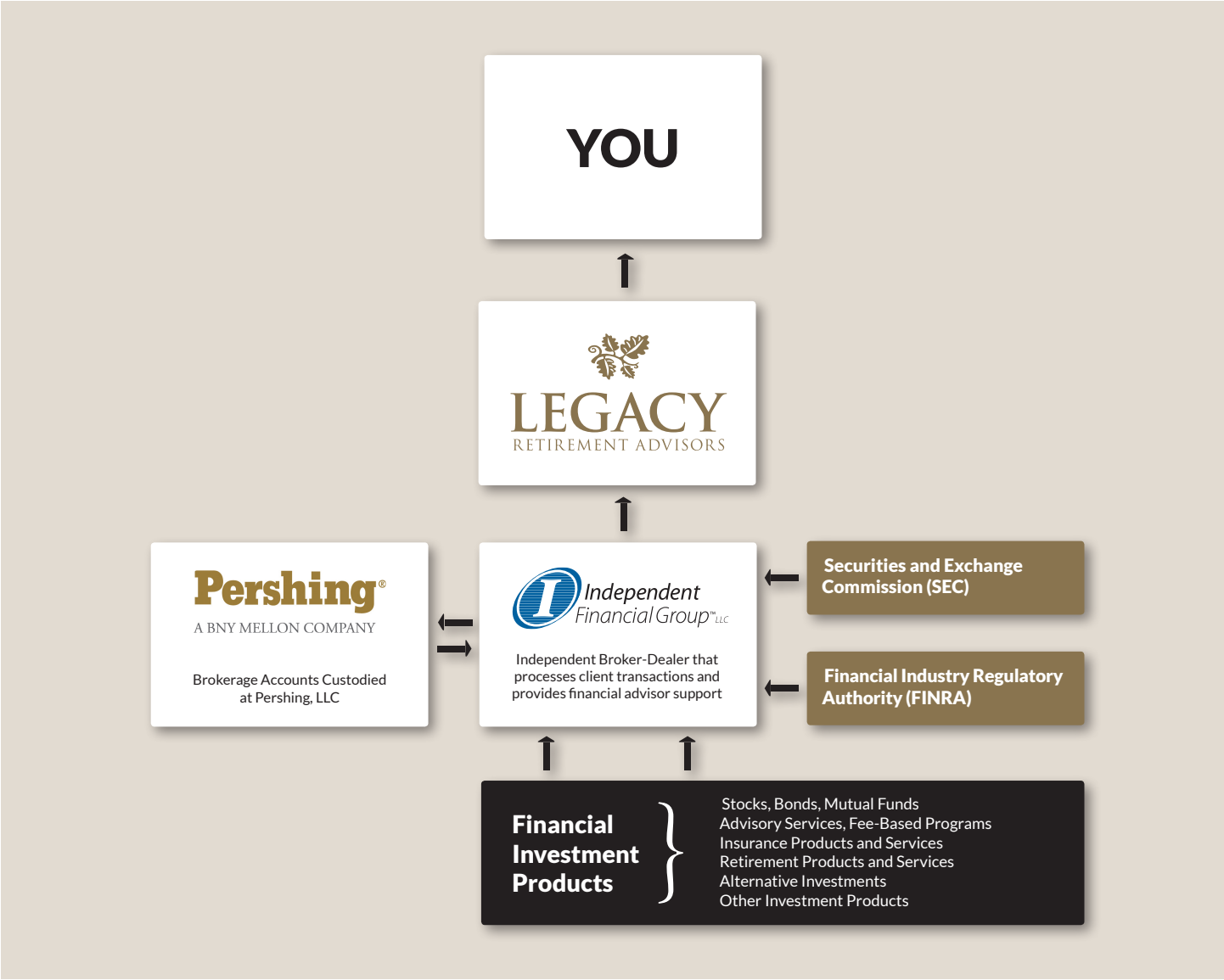
AN EXTENDED TEAM OF EXPERTS

In addition to quality comprehensive financial management, our clients enjoy a team of allied professionals that we work with. These experts cover the following areas and so much more! If you have a financial or professional need, please contact us for a list of professionals that we can confidently refer you to.

- Trust & Estate Planning
- Banking
- Taxes & Tax Planning
- Insurance
- Senior Living & Care
- Health Care & Healthy Living
- Community Resources
- Real Estate & Construction
- Business Development & Growth
- Travel

Our role and how it all works together.

As independent financial advisors, we have the freedom and flexibility to deliver truly customized products and client-focused support. Unlike advisors who work for a single financial firm, we are not limited to offering the firms products to our clients—products that might not be the best solution. We have the ability to choose from a broad array of options to tailor-make solutions that meet our client's unique needs. The diagram below shows where You and Legacy Retirement Advisors fit in, and how it all works together.



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