We're passionate about wealth management

Experience, Commitment, Integrity

WEALTH & PENSION SERVICES GROUP

WHO WE ARE AS A FIRM

OUR FIRM

Over $350M in assets under management
Specialized advisors with designations including: CFP®, CFA, CPA, CMT, AIF
Independent and unbiased

OUR SERVICES

Comprehensive Wealth Management
Financial Planning
Retirement Income Planning
Asset Management
Estate Planning
Retirement Plan Services

OUR TEAM

An extensive team of professionals with diverse backgrounds and specialties. We leverage our experience and knowledge to help clients pursue financial independence.

OUR BELIEFS & VALUES

We believe experience, diligence, and objectivity are qualities our clients expect.

We value the unique dreams and goals of each of our clients.

We believe that trust is the core of any long-term relationship.

We value our client's financial security and peace of mind.

OUR COMMITMENT TO YOU

With the goal of forming trusted, long-lasting relationships with each and every client, we constantly seek to improve and provide the highest level of service. By offering a wide array of services and utilizing a holistic process, we are committed to what matters most to you; such as your family, building a career, managing a business, retirement, and financial peace of mind.

> "By offering a wide array of services and utilizing a holistic process, we are committed to what matters most to you."

WHY CHOOSE US?

Experience: Our twenty years of experience brings a deep perspective to wealth management. Whether in bull or bear markets, we understand what it takes to succeed, collaborating as a team to identify and minimize risks.

User-Friendly Financial Dashboard: With our easy-to-use and award-winning Financial View 360℠ service, clients have access to their own online financial dashboard that provides a consolidated, immediate, complete view of their net worth, financial results, important documents, and more.

Independence: As an independent financial services firm, we aren't tied to any one proprietary product or have quotas to meet. Our independence allows us to be completely objective and make our clients our number one priority, not some large bank or insurance company.

LOW COST ACTIVE MANAGEMENT

COST-EFFECTIVE INVESTMENT PORTFOLIOS

Our portfolios are focused on providing a low cost and tax efficient way to invest. We utilize inexpensive index ETFs from providers such as Vanguard that provide diversified market exposure.

LOWER COST EQUATES TO BETTER RETURNS

Research has shown that reducing your investment expenses can have a direct impact on long-term performance. We subscribe to this view and implement it in all our portfolios.

FOCUS ON MANAGING DOWNSIDE RISK

Our investment process is centered upon managing risk through active investing. We employ both technical and fundamental analysis to all our investment decisions in hopes of seeing the entire picture.

ADDITIONAL SERVICES

Our goal is to keep you in the know at all times. As a client you will receive the following updates and access:

- **Performance Updates**
  Quarterly performance reports to monitor your long-term progress
- **Quarterly Commentary**
  Insight into the market, economy, and your portfolio
- **Access to Investment Team**
  Unlike most large firms, we provide you the ability to speak directly to the team investing your money

STRATEGIC PORTFOLIO ALLOCATIONS

Long-term Asset Allocation Choices

ASSET ALLOCATION (% EQUITY / % FIXED INCOME)

Global Equity	Growth	Balanced	Conservative
100/0	70/30	50/50	30/70

Providing long-term investment solutions tailored to your needs

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