



Rosenberg Financial Group

Retire...Relax™

ABOUT ROSENBERG FINANCIAL GROUP

1. Who are we?

Rosenberg Financial Group was formed in 1986 to provide financial advice and products to people primarily in Central Georgia. We have since expanded to having clients in 19 states from coast to coast.

Rosenberg Financial Group is primarily a fee based business. And we are fiduciaries, so we must act in the best financial interest of our clients.

2. What will you do for me?

Our primary role is to help our clients have a relaxed and successful retirement. As **Retire...Relax Solution™** Professionals, we integrate retirement advice with the management of our clients' retirement money. They don't want to have the burden of managing their own money, and want to work with someone they can trust.

3. How often will I get to meet with you?

As a practice, we provide quarterly or annual reviews, normally in person, but also over the phone if that's your preference. You may want to meet more often; you might want to meet less often. It's up to you. But we do want to talk to you at least once a year. We will contact you when it's time for your review.

We believe it's very important that you know what's going on with your money. We also want you to know what our current thinking is regarding the effect of the economy and the markets on your money. There are many factors that can influence your returns on your investment, including how much risk you are willing to take. We need to make sure that we're always on the same page, and, of course, it is also very important that you inform us of changes in your financial situation.

Additionally, your risk tolerance can change over time. What you might feel comfortable with, or what might be fine for you at one point in your life, may not be right for you at a different point in your life. Plus, you will be experiencing life-changing events during the course of your life. We want to help guide you through the maze of critical financial decisions.

4. What kind of ongoing services will you provide for me?

In addition to the periodic meetings above, you are free to call us or meet with us to discuss any other financial or lifestyle questions that you may have. Plus, if you have family members that might need advice, they are certainly free to talk with us. It's all part of our service.

5. What makes you different from other firms?

We are an independent firm, meaning that we are not beholden to any company that offers investments, any insurance company, or any brokerage firm. We are fiduciaries, which means that anything we do must be in your best interest. We are not looking to sell you products to make commissions, we are looking to provide ongoing service.

The bigger issue is that we know you, your financial situation, and your preferences. We are watching your account and making changes as needed based on your personal goals, objectives, risk tolerance, etc. We are not putting your money with an outside money manager or any product company where you're only a number. We are managing your money and we know who you are. That's very important.

6. What is your investment management philosophy?

We specialize in providing financial advice and money management for our retiring and retired clients. We understand the primary goals and concerns of our clients: they need to earn a decent return on their investments and don't want to run out of money. They want to protect themselves from inflation, but they don't want to take too much risk. And most of all, they want a financial advisor they feel comfortable with.

We believe that almost everyone has a need for growth in their portfolio so they can sustain their retirement lifestyle. However, in today's financial environment, this is difficult to impossible with low interest rates. That's why we believe a conservatively invested portfolio can help do the job.

Call today to make an appointment so we can show you our investment options.

7. What if I change my mind and want to terminate your services? What will it cost me?

Working with a fee advisor like Rosenberg Financial Group is different than working with a commission advisor in a lot of ways. But one primary way is the way advisors are paid. Let's talk about commissions first.



When you invest with a commission advisor, that advisor is going to be paid a commission based on the amount of your investment. However, you may or may not see that commission because there are many ways to invest where the commission is not visible to you.

For example, there are investments that have no front-end commission, however they can have a back-end penalty if you cash in your investment within a certain number of years. You will not know about this back-end penalty if (1) the advisor doesn't tell you, or (2) you don't carefully read the product company materials/contract before you invest.

On the other hand, when you work with an advisor who is compensated by fully-disclosed fees instead of sometimes hidden commissions, you typically don't have a penalty for liquidating or moving the investment account. However, some brokerage accounts may have a small termination fee.

With our program, the termination fee for IRA accounts is \$95 and nothing for non-IRA accounts. So, to recap, when you pay front-end commissions to invest, if you cancel early, you are out that money. If you had to pay a back-end surrender charge, then you would be out that money. With the fee account, you are only out the fees that you have paid plus the \$95 for IRA accounts.

8. Are my accounts insured in any way?

Our accounts are with a firm that is a member of SIPC (The Securities Investors Protection Corporation). Securities in your account are protected up to \$500,000. For details, please see www.sipc.org. In addition to SIPC protection, Pershing may provide coverage in excess of SIPC limits. For details, please see <http://www.pershing.com/media/Pershing-Protection-of-Client-AssetsFAQs.pdf>

9. How do I know you're not another Bernie Madoff?

Bernie Madoff was able to fool his investors because he had total control over his entire operation. He held the funds and printed the monthly investment account statements himself, so he could easily present fraudulent information to his clients.

We have no access to your accounts other than to place trades and send you money to your personal address. The assets are held by a custodian, and your account statements come from them, not our firm.

10. How will I pay you?

We do not charge for our consultations, and you are under no pressure or obligation to do business with us after you meet with us. If you choose to invest with us, we will charge a fully disclosed annual fee (paid quarterly from the account). The amount of the fee is based on your account size.



11. Who can benefit most from the services you offer?

The people who can benefit most from our service:

- Have at least \$100,000 in investable assets.
- Want to take some of the burden off of themselves and put it on someone else.
- Want a professional advisor who knows them and cares about them.
- Do not want to be just an “account number” with a large money manager or product company.
- Would like to be able to ask financial questions anytime they want at no cost.
- Like the idea of having periodic reviews to discuss their account and any other financial topics.
- Recognize the value of ongoing advice from a Certified Financial Planner™ Professional.
- Want someone to be watching their accounts on a regular basis.
- Want that person to be able to make changes when necessary and appropriate.
- Want to work with a “fiduciary” who has an obligation to do what’s in their best interests . . . not just someone who wants to sell them something.
- Would rather pay fees for their ongoing service rather than pay a commission for someone to sell them a product.
- Want to be able to talk to a real person without having to go through an automated system or voice mail.

12. Are we a good fit for everyone?

No. We are only looking for long-term relationships with clients who appreciate having someone watch their retirement money and make changes when necessary. Whereas many people in the financial industry will tell you that their product is good for everyone, the fact is that we are not right for everyone. And not everyone is right for us. If we feel that we might be a good fit for you, and that you might be a good fit for us, we will say so. If not, we will say so.

13. How do we reach you?

Call: (478) 922-8100 (Warner Robins) or (478) 741-4457 (Macon)

E-mail: sherri@rfmoney.com

becca@rfmoney.com

randy@rfmoney.com

Website: www.retirerelax.com

Facebook: www.facebook.com/retirerelax

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Office Locations

2517 Moody Road, Suite 100 · Warner Robins, GA 31088 ~ (478) 922-8100

4875 Riverside Drive, Suite 201 · Macon, GA 31210 ~ (478) 741-4457

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