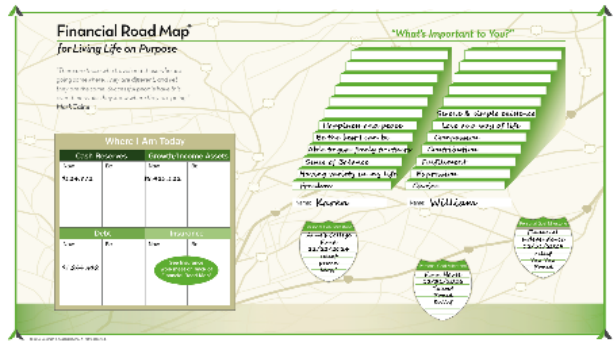
T.M. WEALTH MANAGEMENT
INDEPENDENT. BOUTIQUE. FIDUCIARY.

The first step in our process is to complete the Financial Road Map®. I wanted to share a little bit about this meeting.

What is the Financial Road Map®? It is a 45-minute meeting that provides you and your spouse with a high-level view about your financial future, your most important goals, and a benchmarking of your current financial position. It is a more strategic plan that will enhance your work with your current advisor or if you work with T.M. Wealth Management.



What is involved in this meeting? The outcome of this meeting is that you and your spouse end up with a shared vision of your future, agreement on your goals and timelines, and perspective on the impact of having your entire financial house in order. You can use this worksheet to make better financial decisions, especially if you find you and your spouse are not on the same page about something important.

How much do you charge for the Financial Road Map®? There is no charge for this meeting, which we are confident you will find valuable whether we do business or not.

If there is no charge, what's in it for you? It is my way of adding value to the community around me. Some people do business with me… and some people don't. It really doesn't matter to me as long as I provide value to you.

I commend you for taking the time to go through this process. The most common response we receive after our meetings is, "I wish we had done this sooner".

Sincerely,

Thomas R. Seneca

Thomas R. Seneca, MBA

What They're Saying About the Financial Road Map®…

"The Financial Road Map® is ideal for the serious investor. Being able to compare our holdings with our needs has led my wife, Ruth, and me to a financial plan that gives us peace of mind and maximum control of our funds. Our Financial Road Map® is a terrific tool for managing our future" – Jerry M., Retired Professor

"Even though I have known what to do, I never did it. The Values Conversation helped me realize that, in order to be successful, I had to learn to manage my emotions about money, finances, and investing. The process helped me clarify my values, articulate my goals, and commit to a specific strategy to meet my goals by a specific date. I found the final plan to be exciting and have enjoyed taking control of my future – there is no turning back!" – Daniel B., Attorney

"We found the process to be very helpful in preparing our financial plan. It helped us carefully plan for the future and then develop a strategy that reflects our goals and values. With confidence in the process it is much easier to remain committed to our plan and make good choices for the future." - Bernie & Randy S., Pharmacists

"The conversation about our values and completing the whole Financial Road Map® process allowed us to more clearly understand our priorities so that we are motivated to stay on track to accomplish what we want for our future." - Darwin & Jeanette B., Field Data Inspector & Teacher

"The main reason I decided to invest with Thomas, my Trusted Advisor, is that the Financial Road Map® really inspired me. When he took me down 'the road,' he recognized what was truly important in my life and he was able to tailor my financial plan to help me reach my personal goals and aspirations. The experience of my Financial Road Map® was incredible!" - Kathy R., Flight Attendant