COMPASS
RETIREMENT SOLUTIONS, LLC

Protecting Your Future, Securing Your Legacy

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Protecting your ***Future,***
Securing your ***Legacy***

Welcome to Compass Retirement Solutions LLC. We are your ONE PLACE where you can get all your financial questions answered without jargon or judgment. We offer customized financial solutions that fit your needs and your lifestyle.

Whether you're a baby boomer in retirement or thinking about retirement, a business owner overwhelmed with managing your business, or a professional with a family to provide for, we are here for you.

What are your ***hopes*** *and* ***dreams****?*

Let us help you figure out what you want your money to do for you and then assist you with implementing a plan to secure your vision..

Money can seem like a complicated issue when you don't have the right professionals on your team. We break down the complicated money terms into words you can understand. Stocks, bonds, mutual funds – these are just vehicles for your money.

We help you ***navigate*** *your* ***financial path***

Through retirement income planning and investment management, we help you navigate the trail to a secure retirement. There's no longer any need to feel overwhelmed about your financial options. Let our professionals help you demystify your money options.

Contact us today to learn more!

Vision & *Mission Statement*

Vision

To be considered the Trusted Advisor by our clients for our professional knowledge, integrity, and personalized service.

Mission to Deliver

To inspire our clients in making informed financial decisions through education, communication, and service, exceeding their expectations.

Commitment to our Clients

1. *Be committed to our mission.*
2. *Set expectations then strive to surpass them.*
3. *Acknowledge a mistake and solve it immediately.*
4. *Do what is in the client's best interest.*
5. *Be proactive when we see an opportunity to help our clients.*
6. *Take the time to educate our clients.*
7. *Clients are why we are here. We will treat you with "Tender Loving Care."*
8. *The client's perception is our reality. It's our goal to make things right.*
9. *We will be proud but never satisfied.*
10. *To the client, our frontline advisors and staff are the company.*

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Client Service Experience

Financial Planning and Investment Management

Financial Reviews conducted – 1-3 times annually

Phone Contact – 4-6 calls annually

Full access to all team members

Guaranteed contact in 24 hours

Online access to accounts and support

Retirement projections reviewed

Retirement income strategy reviewed

Tailored investment philosophy reviewed

Social Security benefits reviewed annually

Beneficiaries reviewed annually

Investments and Services

We offer access to a variety of products and services to meet your financial planning needs. Our company's strength is to utilize products only when it helps you to meet a goal or solve a problem.

One place to satisfy all your financial needs

Our aim at Compass Retirement Solutions is to be a one stop financial shop for retirement planning and provide you with security and convenience. Let us be your destination of choice to help design a plan with the goal of protection, safety, security and a personal touch. You tell us what you want to accomplish, and we will do the leg work.

Our Specialty:

- *401K rollovers: that includes old plans, post retirement and in service post 59 ½ rollovers*
- *IRA transfers*
- *Pension plan rollovers*
- *Income protection*
- *TSA/403B rollovers with educators, hospital employees*
- *"Financial Quarterback" on estate planning issues*
- *Life Insurance planning: for estate planning, or with the goal of tax free income*

Investments:

- *Advisory Accounts*
- *Brokerage Accounts*
- *Stocks and Bonds*
- *Exchange Traded Funds*
- *Mutual Funds*
- *UITs, REITS*
- *Limited Partnerships*
- *Variable Annuities*
- *Equity Indexed Annuities*
- *College Savings Plans*

Retirement Plans:

- *Defined Benefit Plans*
- *Defined Contribution Plans*
- *Small Business 401Ks*
- *403B Plans*
- *SEP Plans*
- *SIMPLE IRAs*
- *ROTH IRAs*
- *Rollover IRAs*
- *Traditional IRA's*

Insurance:

- *Health Insurance*
- *Disability*
- *Long Term Care*
- *Term Insurance*
- *Permanent Insurance*
- *Key Man, Split Dollar*
- *Buy/Sell Agreements*

Services for Baby Boomers

Congratulations on your retirement!

Retirement affords the opportunity to enjoy the fruits of your labor - materially, physically, and mentally. With life expectancy well into the 80's, enjoying a longer, more active retirement brings unprecedented financial challenges.

With the rising cost of health care, gas and groceries, many retirees are concerned with how to make their assets last through the next three decades. Our retired clients come to us for help in planning their retirement because they know we won't use complex industry jargon. Our clients want real assistance they can understand.

What does retirement look like to you?

Regardless of whether you are currently retired or planning to retire, here are questions you may be asking yourself:

- *How can I secure my retirement income so that it lasts throughout retirement?*
- *How can I avoid probate?*
- *What can I do to ensure my legacy is maximized?*
- *How can I pass my retirement assets on to my children while legally minimizing taxes?*

- *What strategies can I use to reduce future taxes?*
- *How can I keep Uncle Sam out of my pocket book?*
- *How can I maximize my social security income?*
- *What information do I need to in order to understand my Medicare options?*
- *How can I prevent health care costs from decreasing my retirement assets?*

We'll be right there beside you!

We can help you find these answers and more, help you understand your options, and plan out a path to a more secure retirement.

Services for Business Owners

Congratulations! Owning a business is the American dream.

Now you need expert advice to help you free up your time so you can continue to grow your business.

It's difficult to find time to think about securing and protecting your financial future. There are many issues business owners face.

Grow your business and delegate your finances to us!

Here are common questions that business owners ask about how to grow their company while reducing costs:

- *How can I reduce the cost of health insurance?*
- *How can I protect against a key employee leaving?*
- *What can I do to attract and retain good employees?*
- *How can I develop a workable succession plan or exit strategy?*

- *What strategies can I use to reduce future taxes?*
- *How can I keep Uncle Sam out of my pocket book?*
- *Have I addressed the fiduciary liability of having a retirement plan?*
- *Is my retirement plan cost efficient?*

Plan, grow, achieve!

If you're like most business owners, you are immersed your business. Let us help you learn how to diversify risk, plan for business success, and increase your net worth.

Services for Professionals and Families

It's not easy juggling a career and a family.

With the pressures of saving for retirement, while maintaining your lifestyle, saving for college, and possibly taking care of an aging parent, it's no wonder many families have a difficult time living a balanced life.

We can help.

Many families have a difficult time choosing between paying for college and saving for retirement. The good news is you don't have to choose one or the other. There is a better way.

Here are 4 important questions to help you plan for retirement:

1. *What rate of return do you have to earn on your savings and investments to be able to retire at your current standard of living and have your money last through your life expectancy?*
2. *How much do you need to save on a monthly or annual basis to be able to retire at your current standard of living?*

3. *How long will you have to work before retiring and will you live your current lifestyle to life expectancy?*
4. *How much will you have to reduce your standard of living to make your money last?*

Get clear about your finances

There has to be a better way! If we could help you find additional money without increasing your risk, decreasing your lifestyle, having you work longer, or sacrificing college for your children, would you want to learn more?

We can help you answer these important financial questions in 10 minutes or less.

Other issues to consider:

- *How to reduce debt while at the same time maximizing retirement savings*
- *How to properly allocate investments*
- *How to make sure your family is protected, especially if you have small children*
- *How to understand insurance choices*
- *How to pay for your child's education at the same time you save for retirement*
- *How to take care of aging parents*
- *How to determine your magic number of retirement assets you need to retire*

We're here when YOU need us

When you work with us, you have one contact person that's not an 800 number.

Retirement and Income Planning

Many people have a narrow view of retirement planning. We often hear, "I'm already retired, so there's not much more I can do." This is often a misunderstood issue in the financial planning world.

Retirement planning is not only helpful prior to retirement; it is important post retirement to ensure that you can enjoy a steady stream of income during your retirement years to sustain you and your loved ones without affecting your lifestyle.

You do the dreaming, we do the planning

In fact, this is the time when your life should change to meet your dreams -- to set out on the trip you always planned in your mind, to take action and deliver on your promises to spend more time with the family. All without having to ask yourself, "Do I have enough, and will it last?"

Retirement planning does not stop once you stop working. There is much more to it, starting with income planning. At Compass Retirement Solutions, our services come full circle. Our team of professionals will help prepare you for your retirement years, help you maintain your lifestyle, and create new avenues of income.

Your future ahead

All of this is achieved following a conservative approach that uses a variety of financial products, including annuities and insurance, to help you create, preserve, and pass on as much income as possible.

Investment Planning

Compass Retirement Solutions provides its clients with investment options to meet the demands of their lifestyle, family needs and future concerns. In doing so, our financial advisors will take you through investment options that are right for you and will create a customized financial plan.

You may find yourself asking questions, such as:

- *Will I have enough income in retirement?*
- *Can I set up an account for my grandchildren to access when they are adults?*
- *How do I create tax benefits for my estate?*

These are only a few of the numerous questions you may have when considering your options, and we are here to help. We can work with you to answer questions by determining the appropriate design and products for your portfolio, whether it is a highly disciplined managed account program or a financial strategy such as a Stretch IRA.

Your money, explained in detail, for YOU

At our office, we will not only make recommendations based on your needs and portfolio, but we will show you the reasoning behind our recommendations so that you understand your investments completely.

Additionally, to ensure that your investments continue to work for you, we will review your portfolio on a quarterly basis and give you direct access to view your investment performance.

We are **with you**, all the way

Our client service experience benefits you because we walk you, step-by-step, through your consultation and recommendations, and we stay with you throughout your investment lifetime.

Insurance Services

Life insurance can be one of the most important issues affecting your personal safety net, especially if you have loved ones depending upon you for financial security. Life insurance is simply a transfer of risk. Instead of you taking on the financial burden, you are transferring the risk to an insurance company. At Compass Retirement Solutions, we work with you to find solutions that will allow you to rest easier knowing know your loved ones will be taken care of should something happen to you.

Peace of mind, when you **need** it most

This is how we work with you:

- *We listen to your needs and help you find an appropriate insurance solution.*
- *We educate you on the various types of insurance.*
- *We develop strategies to utilize and maximize your life insurance benefits.*
- *We find the most affordable insurance carriers by making companies compete for your business.*
- *We periodically review your insurance to assure it continues to align with your goals*

Life insurance is an important choice, and we thank you for considering us to help you protect your future, and secure your legacy.

Tax Planning

One of the most confusing and complicated aspects of planning your finances is the issue of tax planning. Yet there are several tax efficient paths that can help you minimize the effects of taxes you pay on your income.

We understand how important tax planning is when creating your financial plan. Investments can deliver both tax benefits and can have serious consequences. Oftentimes, navigating through the requirements and options can be overwhelming.

Planning **today** for a better **tomorrow**

We are here to help guide you to a financial plan that is right for you so that you can keep more of your hard-earned money, see growth in your portfolio, and pass along your legacy in a tax efficient manner.

Education Planning

A major challenge in today's society is how to properly plan for your children or grandchildren's education. It's difficult enough to assure that your retirement goals are met. Adding college education and planning to the mix can seem overwhelming.

Knowledge opens many **doors**

We can help clear up the confusion around education planning by providing you key information that will allow you to make informed choices that fit your family best.

Options include:

- *Save for college in a tax efficient manner.*
- *Learn about various vehicles utilized to save for college.*
- *Save for college without interrupting your retirement planning process.*
- *Maintain flexibility and utilize your savings with many institutional options.*
- *Transfer college savings between family members with no penalty.*
- *Keep your Expected Family Contribution (EFC) to a minimum to maximize scholarship opportunities.*

We look forward to helping your legacy achieve greatness!

Your **One-Stop Shop** for **Financial Dreams**

Your Next Steps

1. Visit www.CompassRetirementSolutions.com

2. Review our Ideal Client Profile

3. Learn more About Our Team

4. Request a Consultation!

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Office Directions:
Our office is located between Spoede Road and Graeser Road, on the north side of Olive Blvd.

BBB ACCREDITED BUSINESS

ethics.net REGISTERED MEMBER

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