

Imagine Your Future • Set Your Goals • Chart Your Course



The Importance of Financial Planning





Financial Planning Provides Direction and Discipline

It's important to know where you're going, and how you're going to get there. It's also about more than numbers... it's about your dreams.

Ask yourself these questions:

- Are you unclear about how your current investments are performing?
- Is the risk taken in your investment portfolio appropriate for your goals? Will your investment portfolio actually help you meet your goals?
- Are you uncertain if you have the right kinds and amounts of insurance coverage?
- Have you created an estate plan?
- Do you feel you are paying too much in taxes?
- Do you worry about not having enough money on which to retire?

If you're concerned about any of these questions, a comprehensive financial plan may help you. A financial plan will give you a clear picture, perhaps for the first time, where you stand financially.

Financial planning will provide direction and discipline. Without direction and discipline, people typically make impulsive, random decisions: they buy this insurance, invest in that hot asset, adopt the latest tax strategy. The pieces not only don't fit together, they may actually conflict with each other and compound the problem. The financial planning process integrates your resources with your goals and objectives. It strives to help you achieve your lifetime goals by providing clarity to your actions.

Together, we'll develop sound financial strategies to help meet your needs now and into the future. From managing the impact of assets and liabilities on your cash flow, protecting what's important with insurance while investing for specific goals like retirement or education, our comprehensive financial planning approach looks beyond the numbers to align with your financial needs, goals and dreams.

Whether you're preparing for the years ahead, or simply for tomorrow... together we can work to develop a plan designed to help achieve your dreams.

Our One-on-One Financial Planning Process

Identify & Prioritize Objectives

Let's discuss your dreams, goals and needs so we can develop a clear vision of your financial future.

Gather Information

We'll review important documents such as brokerage & bank statements, tax returns, insurance & retirement plans.

Analyze Information

We'll work together to understand your financial situation "big picture" & how different elements impact each other.

Propose Recommendations

We'll develop clearly defined financial planning recommendations that align with your goals and needs.

Take Action

Once we propose specific financial solutions to help you reach your goals, you'll act to implement the plan.

Monitor Ongoing Progress

Because your goals and needs evolve over time, it's important to track your progress as part of a thorough, ongoing process.

Imagine Your Life Without Limits

Develop Your Plan

Track Your Progress

Identify Life and Goal Changes

Find Opportunities

Make Adjustments as Necessary

Meet Regularly



Applying the Financial Planning Process

Financial planning is a long-term, collaborative relationship. We'll work together to identify your objectives, define your dreams, develop a plan to help you get there, then track your progress along the way.



Understanding Your Unique Financial Situation

We need to identify and prioritize your objectives, and take a comprehensive approach by looking at both your immediate and long-term needs in the context of your entire financial picture.

To find the right solutions, you have

Examining Your Present Financial Situation

- Do you know your current net worth?
- How do you track your current income and expenses?
- Can you project your *future* net worth, income & expenses?
- Do you have a plan for emergency needs?
- How are your current assets and liabilities impacting your cash flow management?
- What financial benefits do you receive from your employer?
- Have you determined the value of your business?
- Are you working towards your goals and dreams? How?

Protecting What's Important

- How might unexpected events impact your family's goals?
- What can't you afford to lose?
- Do you have a plan to provide for your dependents in case of death?
- How would you replace your earning power if you became disabled?
- Have you prepared for the financial risk of illness or long-term care costs?
- What has your approach been to the following kinds of protection:
 - ✓ Auto Insurance
 - ✓ Home Insurance
 - ✓ Personal Liability
 - ✓ Umbrella Insurance
- Have you planned for business continuity?

to ask the right questions...

Accumulating Wealth

- What are your accumulation goals?
 - ✓ saving for retirement
 - ✓ buying a home or vacation home
 - ✓ higher education
 - ✓ own a business
 - ✓ have a cash reserve
 - ✓ managing debt
 - ✓ special purpose
- How do your current investments support your accumulation goals?
- How much is needed? By when? Will you have what you need?
- What has your approach been to the following?
 - ✓ goal prioritization
 - ✓ risk tolerance
 - ✓ market fluctuations
 - ✓ diversification
- Do you have a plan for managing debt?

Managing Your Taxes

- How do you manage your taxes?
- Do you have a strategy to minimize federal and state income taxes?
- What strategies do you use to help manage timing of income and deductions?
- What preferred tax rates are you using?
 - ✓ capital gains
 - ✓ dividends
 - ✓ other
- Do you have an understanding of how your business affects your personal income taxes?
- How well do you understand current tax laws and how they apply to you?

Planning and Managing Retirement

- What do you dream of doing after retirement?
- How do you plan to make your retirement vision a reality? Are you on track?
- Will you have adequate income during retirement? Have you factored in:
 - ✓ government benefits
 - ✓ employee plans
 - ✓ personal savings and investments
- Are you worried about the cost of
 - ✓ medical care
 - ✓ nursing home care
- How are your liabilities impacting your retirement goals?
- Do you understand the impact of inflation and taxes on your retirement savings? Or the impact of an earlier or later retirement age?

Leaving a Legacy

- How will your assets be distributed when you are gone?
- How would you like to continue or transfer the ownership of:
 - ✓ personal assets
 - ✓ business assets
- Are you using estate planning vehicles for incapacity or death?
- How will your intentions be realized?
 - ✓ beneficiaries
 - ✓ a will
 - ✓ a trust
 - ✓ power of attorney
 - ✓ health care directives
- What purpose do you want your financial legacy to serve?
 - ✓ financial security for family & loved ones
 - ✓ donations to charity
 - ✓ community support
 - ✓ other
- Will your plan allow you to achieve all your goals? How do you know?



Developing Your Personal Financial Plan

Your personal financial plan is designed to answer these key money questions:

- Where am I now financially?
- How much money will I need to meet my objectives?
- How much time do I have?
- What can I do now to achieve my goals?

Taking steps to secure your future.

Once you've defined your goals and imagined your future, we'll work together to understand your current financial picture by analyzing your income, assets and liabilities; reviewing your protection needs; and understanding your basic estate needs such as beneficiary designations and other estate documents.

Then, we'll construct a plan designed to achieve your goals through a comprehensive approach, and propose specific recommendations so you can take action on your plan. The plan will address your key concerns, and we'll tailor a combination of solutions for your unique situation.

During our ongoing, long-term relationship, we'll work to track your progress along the way. We'll meet regularly, review your situation and goal changes, take advantage of new opportunities and make adjustments as necessary. Financial planning isn't about creating a document to put in your file drawer. It's an ongoing commitment to reviewing and maintaining your finances just like you visit your doctor for regular checkups to maintain your health.

Let's get started.

Here's what we'll accomplish first...

- Explain the benefits of working with a qualified financial advisor
- Explain and discuss the financial planning process and our relationship
- Present a sound money management philosophy
- Identify your financial concerns and objectives
- Initiate a course of action designed to achieve your goals

...and what we'll do next:

- Take action to help you meet your goals
- Review your progress on an ongoing basis

Through our financial planning relationship, we'll provide access to solutions that address your cash management, investment, insurance protection and other financial needs. The recommendations will include information to help you understand your choices and steps you can take to put your financial plan into action.

Retirement Planning

IRAs, annuities, 401(k) and pension distribution planning, 403(b)s, retirement income strategies

Legacy Planning

life insurance, personal trust services, estate plan review, beneficiary designations, charitable giving planning

Investment Planning

money market funds, stocks, bonds, mutual funds, education savings accounts, managed accounts

Protection Planning

disability insurance, life insurance options, long-term care insurance, property and casualty insurance

Small Business Planning

retirement plan options, succession planning

Client Service and Support

24/7 online account access, consolidated reporting, account aggregation, ongoing communication



Planning For Tomorrow Can't Begin Too Soon

We'll help you develop and implement a plan designed to achieve your goals.

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Sharing the Benefits of Financial Planning

Life is never set in stone, so your plans shouldn't be either. Your dreams may change, your situation may change and the financial landscape may change. One thing that won't change: our dedication to helping you plan and track your progress so you can realize your dreams.

Growing through service to people is possible due to the fact that a majority of our new clients come to us through personal introductions from our existing clients.

If you know others who may be interested in...

- minimizing their taxes
- accumulating wealth (or wealth management)
- educating their children
- preparing for a comfortable retirement
- gaining control of their financial situation

... then we hope you will consider introducing them to our services.



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