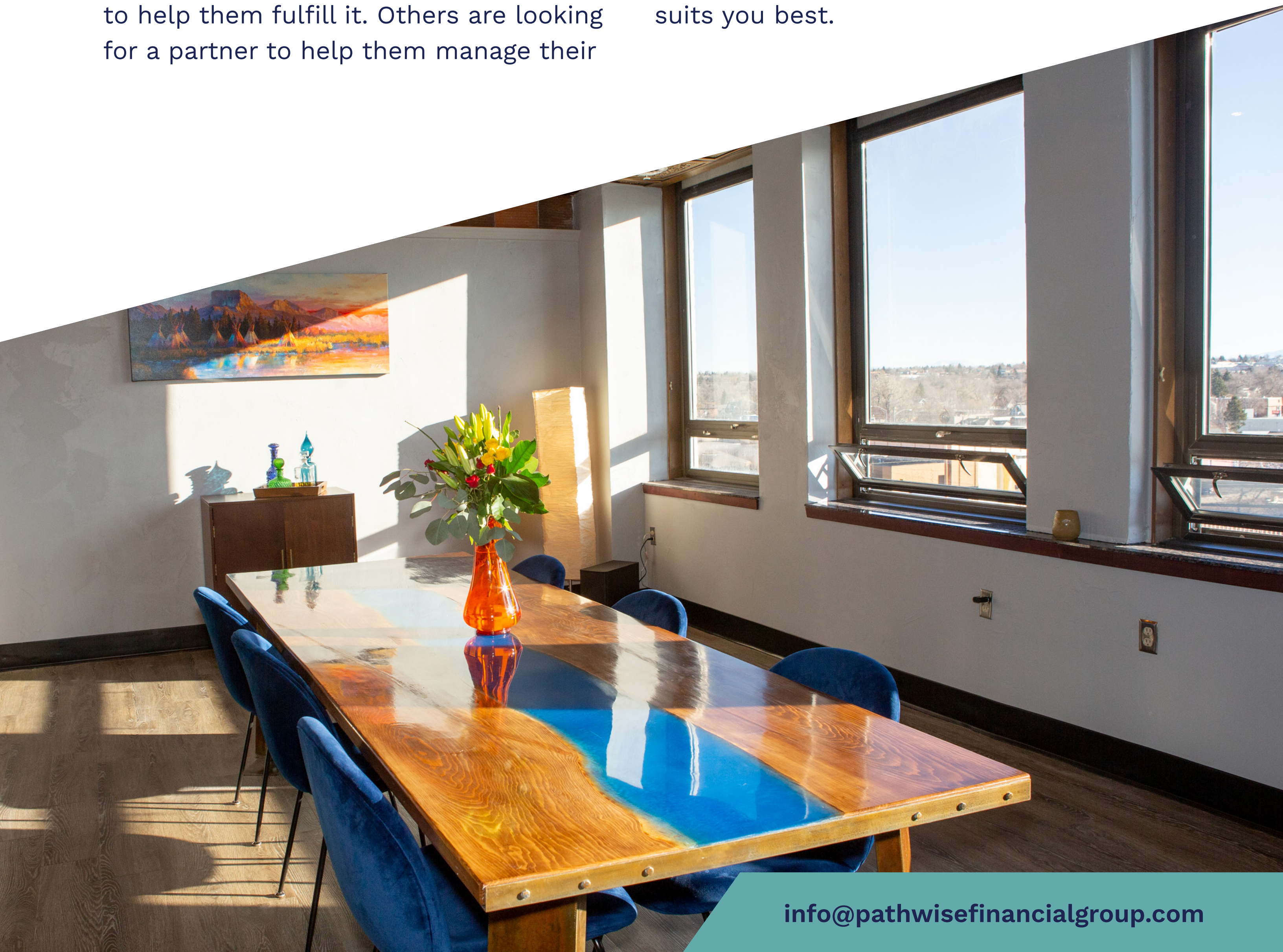
PATHWISE FINANCIAL GROUP

No Two Clients *Are Alike*

A Highly Customized Approach

Based on Your Needs, Desires, and Goals

No two clients are alike, and no two situations are the same, and that's why we don't take a cookie cutter approach to financial planning and wealth management. Some people come to us with one specific need, and we're happy to help them fulfill it. Others are looking for a partner to help them manage their entire financial picture, and we have the expertise and resources to help them as well. Whether your needs are big or small, simple or complex, you can count on us to cater our approach to your objectives and serve you in the way that suits you best.



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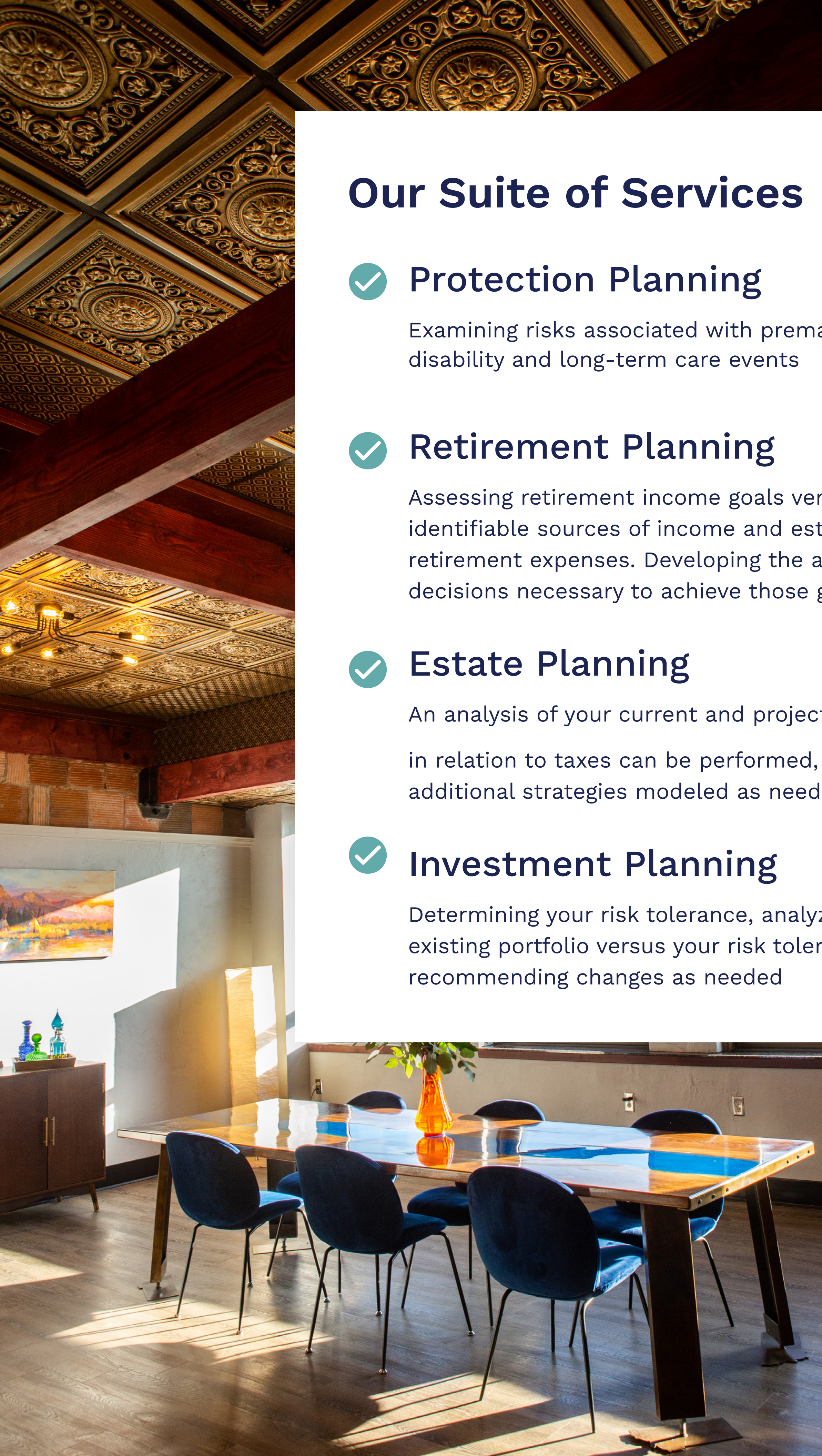

Our Suite of Services

Protection Planning

Examining risks associated with premature death, disability and long-term care events

Retirement Planning

Assessing retirement income goals versus identifiable sources of income and estimated retirement expenses. Developing the action and decisions necessary to achieve those goals

Estate Planning

An analysis of your current and projected estate

in relation to taxes can be performed, with additional strategies modeled as needed

Investment Planning

Determining your risk tolerance, analyzing your existing portfolio versus your risk tolerance, and recommending changes as needed

Comprehensive Financial Planning

Comprehensive financial planning is a holistic process of discovery, collaboration and implementation. This process will bring clarity to your goals and objectives and give you a defined road map to accomplish your desired outcome.

- Fee Based
- Net Worth Analysis
- Cash Flow Analysis
- Risk Management Analysis
- Estate Analysis
- Income Planning
- Investment Planning
- Education Planning
- Charitable Planning

Estate Planning

We work hand and hand with our clients to present state of the art planning strategies and customized analysis designed to meet your sophisticated planning needs:

- Legacy Planning
- Charitable Planning
- Trust Strategies
- Exit Strategies
- Multi-Generational Business
- Business Succession
- Tax Strategies
- Life Insurance planning

Personal Planning

We provide clients customized solutions based on their personalized needs:

- Retirement Planning
- Education Planning Risk Management
- Investments
- Insurance
- Annuities
- Wealth Management
- Distribution Strategies
- Tax Diversification

Business Planning

"Your life's work is often one of your most valuable assets."

- Executive Compensation
- Succession Planning
- Exit Strategies
- Executive Benefits
- Deferred Comp
- Defined Benefits
- 401(k)
- Sep/Simple IRA
- Worksite Benefits
- Life Plan

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Wealth Management

Together, as we begin to formulate an investment solution strategy that is right for you, we will focus on four areas:

- Asset allocation
- Diversification
- Re-balancing
- Changes in your goals and risk tolerance
- Center of Advisory Practices Team

Center of Advisory Practices Team

Portfolio Specialists

Partner with Advisors to support various aspects of their practice including portfolio construction, statement reviews, performance, and client reviews.

Internal Consultants

Assist Advisors with investment research, selecting the appropriate investment manager for their clients, and providing technology support.

Financial Planning Consultants®

Provide a thorough analysis of a client's current financial health and design a customized solution that will help them meet specific financial goals.

Paraplanners®

Provide Financial Planners and their staff guidance post data entry to assess a client's financial plan and provide expertise in solution modeling, report generation and plan presentation.

Operations & Service

Advisors and their clients in all aspects of the new account opening process and subsequent service requests.

Our Process

1 **Discovery - Developing a clear vision of your goals and objectives**
We will help crystallize your goals and objectives which will become the focal point throughout the process.

2 **Your Financial Picture - Analyze and evaluate your current financial situation**
We complete a comprehensive evaluation of your current cash flow, retirement forecast, investment strategies, and estate pan.

3 **Design - Develop financial planning strategies and recommendations**
Our plan of action is customized to your situation.
We deliver specific recommendations and education along with support.

4 **Plan Implementation - Creating a course of action to execute your plan**
Using our guided implementation process, we are the trusted professionals that will help make the changes necessary to stay consistent with your goals and objectives.

5 **Monitor and Adjust - Reevaluate your plan through set meetings to track progress**
Change will happen and adjustments will always be necessary.
Periodically, we will audit our progress and adjust the plan on a continued basis.

Our Financial Planning Pyramid

Estate Planning
What is left over? How would you like it distributed with the least cost to you or your heirs?

Retirement Planning
Can you retire, will you run out of money, and how do you make your dollars last?

Tax Planning
How do you keep more of your hard earned dollars?

Investments
How are you being compensated for the rise you are taking? Do your investments align with your financial objectives?

Adequate Protection
How do you mitigate risk such as living too long, dying too soon or becoming disabled along the way?

Financial Position
Assets, Liabilities, Income and Expenses. How are you building and preserving your net worth?