

## Making it easy for business owners to find the right solutions.

We understand what small business owners are looking for and provide access to a wide range of services available through INVEST Financial Corporation all of which are designed to meet the needs of this group. Our representatives can help answer questions relative to:

- What sort of tax advantages can I expect?
- What are my options if I have, or don't have, employees?
- How much plan administration will I have to do?
- Can I fund my employees' accounts?
- How can I maximize my contributions?

Our priority is to understand your overall financial affairs and planning so we can identify strategies that help you achieve your goals. We provide access to high net worth planning opportunities through INVEST, which include:

### Estate Planning

- Planning your estate to minimize income tax and probate fees at death
- Effective income splitting strategies
- Intra-family gifting and generation skipping

### Life Insurance Strategies

- Tax effective life insurance purchases
- Identify situations to consider insurance funding
- Effective financing using insurance
- Examine insurance as a planning and investment tool
- Succession Planning
- Orderly transfer of business to next generation
- Dealing with family members involved and not involved in the business

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### Reorganizations

- Effective split up of assets among family members
- Asset protection strategies
- Charitable Gifts
- Timing and structure of gifts to maximize tax credits

### Executive Compensation

- Issues relating to retirement planning
- Executive benefit plans
- BOLI, COLI policies

### Wealth Management

- Asset Allocation and financial modeling
- Investment management in Retirement
- Equity management risk
- Structured bond portfolios

### Asset Management Services

- Personal asset management of individual portfolios by asset managers is now available to most investors. The advantages are that the manager understands the objectives of the investor and focuses on the selection of investments for and the subsequent monitoring of client portfolios. Representatives are available to assist their clients in determining if professional asset management is in the client's best interest and then to introduce them to various management opportunities.

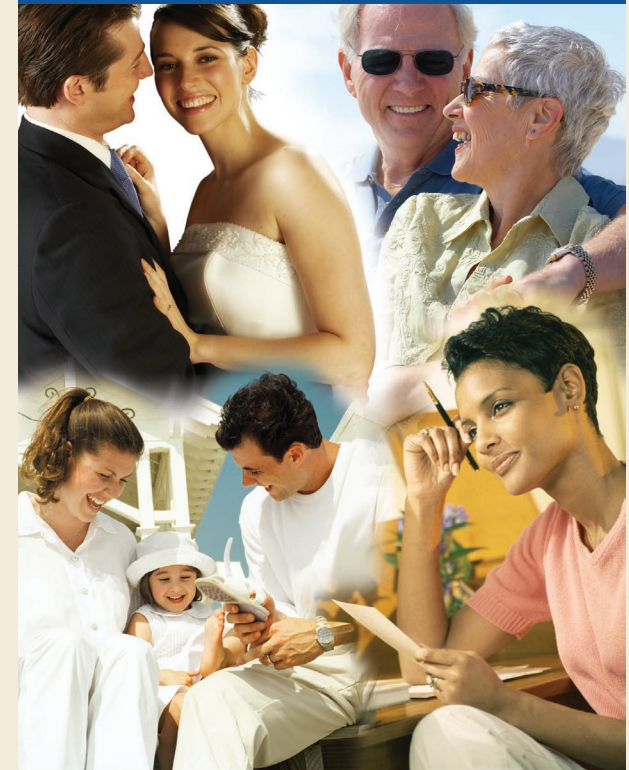
Call today. 704-837-0000  
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Financial Service Solutions  
for Clients of  
Safe Retirement Planners, LLC



*Our mission is to do what is right for our customers by delivering comprehensive Financial Planning and Wealth Management advice, including product solutions without a proprietary slant.*

## Why does Safe Retirement Planners, LLC provide access to investment services through INVEST Financial Corporation?

### Meeting the needs of the client.

We realize that a large segment of the maturing population wants financial advice, so we must provide our clients access to:

- Comprehensive Financial Planning services and products to help them achieve financial goals,
- Plan for the cost of their children's' higher education,
- Manage risk with life, long-term care and disability insurance,
- Plan and manage their investment portfolios and the strategies they need to implement in order to avoid outliving their income.

## What services do we make available to our clients?

### Professional Planning Services

- Retirement Planning
- Estate Planning
- Investment Planning
- Educational Funding
- Asset Allocation
- IRAs
- Insurance Planning

### Wealth Accumulation and Income Distribution Strategies

The strategies for distributing income are different than those used to accumulate assets, so Safe Retirement Planners, LLC, through INVEST Financial Corporation, provides clients with access to both wealth accumulation and income distribution strategies. We make programs available that not only differentiate us from the competition, but also allow us to provide our clients real solutions.

### Retirement Plans for Small Businesses

Financial Executives can assist individuals and small businesses with a variety of financial solutions, including:

- Traditional IRAs
- Roth IRAs
- Simplified Employee Pension (SEP) Plans
- Solo K
- Defined Benefit
- Savings and Incentive
- Match Plans for Employees
- SIMPLE IRAs
- Profit Sharing Plans
- Pension Plans
- 401(k) Plans
- 403(b) Plans
- 457 Plans
- Non-qualified deferred compensation plans

### Educational Seminars & Newsletters

We provide a variety of material that is intended to educate clients on different subject matter, including the importance of retirement planning, how to rollover their retirement accounts, and what to do when they encounter a financial disaster.



real solutions



Our Financial Executives are experienced individuals who can quickly facilitate access to the timely information they need, when it's needed most.

## What product solutions are provided to our clients through INVEST?

- Full Service Brokerage
- Advisory Accounts
- Bond Desk (Ladders & Portfolio Analysis)
- Mutual Funds
- Variable Annuities
- Fixed Annuities
- Unit Investment Trusts
- Life Insurance
- Disability Insurance
- Long-term Care Insurance
- Real Estate Investment Trusts (REITs)
- Hedge Funds