HERITAGE
RETIREMENT ADVISORS
Retirement Transition Specialists

Personalized Gold Medal Services *"The New Standard in Wealth Management"*

At Heritage Retirement Advisors, clients come first!

Our approach to delivering comprehensive financial services always starts and ends with you, our clients. We begin this process by listening to you and discussing your lifestyles, goals, wishes, dreams and family situations. Through a consultative process we then learn the details of your financial picture so we can construct and deliver a customized plan along with your personal ***Financial Action Checklist***. Our experienced team of professionals fully evaluates your situation to prepare personal solutions that integrate investment planning, tax reduction planning, retirement income and distribution planning, real estate analysis and family wealth planning.

We then schedule to meet with you on a regular basis to discuss and update your financial situation. We pride ourselves in our constant calendars of client services and regular client communications to keep you informed of economic news and appropriate tax law and estate planning rule updates. ***As we said earlier, at Heritage Financial, clients come first!***

Some of the ways we *differ* from other firms include:

- ✓ Our ***Gold Medal Services*** which include a comprehensive review of: your tax reduction strategies; estate plans; investment plans; retirement plans; and, protection plans.
- ✓ Our frequent and regularly scheduled meetings with clients to update your specific plans and discuss your personal situations.
- ✓ Our strong and consistent calendar of high quality newsletters, tax reports, and other reports and articles.
- ✓ Our frequent schedule of client educational and appreciation events.
- ✓ Our personal service that features our best and most current ideas, suggestions and solutions.

Compare our list of *Gold Medal Services* to the services you receive today.

Financial "Watch Dog" Service

Your Firm	HRA	
☐	☑	Review your current assets with our team of specialists and design a personalized wealth program
☐	☑	Frequent meetings to review and evaluate your asset allocation and diversification, and update your financial objectives if necessary
☐	☑	Quarterly progress summaries
☐	☑	Independent advice
☐	☑	Review recommendations regarding allocations within your employer provided retirement plans such as 401(k)s
☐	☑	Aggregation of your accounts to simplify and reduce paperwork

Tax Reduction Planning

Your Firm	HRA	
☐	☑	Comprehensive review of your tax return to highlight opportunities and maximize tax reduction strategies
☐	☑	Quarterly review of your tax situation and planning to incorporate new tax law changes
☐	☑	Free consultation with your tax preparer
☐	☑	Recommendations of tax solutions including tax-free and tax-advantaged assets
☐	☑	Staying up-to-date on and presenting new tax laws that can affect your situation

Retirement Income & Distribution Planning

Your Firm	HRA	
☐	☑	Analysis of your income needs now and in the future, deciding when to retire, how, etc.
☐	☑	Explore ways to increase income and implement appropriate strategies
☐	☑	Continual development and implementation of recommendations to fund your income needs and help maintain your desired standard of living-increasing with inflation
☐	☑	Recommendations regarding the best distribution strategy for your employer retirement plans & IRAs
☐	☑	Review the possibilities of converting to a Roth IRA

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Family Wealth Planning

Your Firm	HRA	
☐	☑	Analysis of your current estate plan documents and future interests
☐	☑	Charitable gifting and legacy planning
☐	☑	Free consultation with your attorney
☐	☑	Assistance in transferring assets to your Living Trust or other trusts
☐	☑	Providing guidance with the necessary steps in the event of the death of a loved one
☐	☑	Analysis of potential estate tax liabilities
☐	☑	Analysis of real estate and financing issues
☐	☑	Review of your long-term care needs.
☐	☑	Review current life insurance plan and make any necessary improvements

Client Services & Communications

Your Firm	HRA	
☐	☑	Quarterly Newsletter to keep you apprised of the most current planning options
☐	☑	Quarterly, semi-annual or annual reviews
☐	☑	Special reports on how to help reduce your taxes and other important topics
☐	☑	Special Gold Medal Service Events (including client education and appreciation events throughout the year)
☐	☑	Access to our carefully-selected network of professionals (CPAs, Attorneys, Mortgage, Real Estate, and College Planners, etc.)

Call (858) 487-1111 to schedule your *Complimentary Financial Checkup*!

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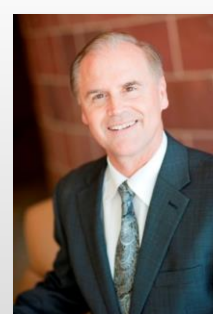

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