



WEALTH MANAGEMENT<sup>®</sup>, INC.

---

About Us

---

[www.RetireRelax.com](http://www.RetireRelax.com)



## **About Lifespan Wealth Management, Inc., formerly Rosenberg Financial Group**

### **Who are we?**

Rosenberg Financial Group was formed in 1986 to provide financial advice and products to people primarily in Central Georgia. We have since expanded and have clients in 19 states from coast to coast.

Since Randy and Sherri Goss purchased the business, they have re-named the company to Lifespan Wealth Management, Inc. which is primarily a fee-based business. We continue to act as fiduciaries, meaning we must act in the best financial interest of our clients.

### **What will you do for me?**

Our primary role is to help our clients have a relaxed and successful retirement. As Retire...Relax Solution™ Professionals, we integrate retirement advice with the management of our client's retirement money. They don't want to have the burden of managing their own money and want to work with someone they can trust.

We also work with younger clients who are in the "saving for retirement" phase of life, and have portfolios specifically designed for these savers.

### **How often will I get to meet with you?**

As a practice, we provide annual reviews, normally in person, but also over the phone or video if that's your preference. You may want to meet more often, or because you've had a major life change. It's up to you. But we do want to talk to you at least once a year. We will contact you when it's time for your review.

We believe it's very important that you know what's going on with your money. We also want you to know what our current thinking is regarding the effect of the economy and the markets on your money. There are many factors that can influence your returns on your investments, including how much risk you are willing to take. We need to make sure that we're always on the same page, and, of course, it is also very important that you inform us of changes in your financial situation.

Additionally, your risk tolerance can change over time. What you might feel comfortable with, or what might be fine for you at one point in your life, may not be right for you at a different point in your life. Plus, you will be experiencing life-changing events during the course of your life. We want to help guide you through the maze of critical financial decisions.

### **What kind of ongoing services will you provide for me?**

In addition to meeting with you, you are free to call us or meet with us to discuss any other financial or lifestyle questions that you may have, such as when to start getting Social Security benefits. Plus, if you have family members that need advice, they are certainly free to talk with us. It's all part of our service.

### **What makes you different from other firms?**

We are fiduciaries, which means that anything we do must be in your best interest. We are looking to provide ongoing service and advice.

The bigger issue is that we know you, your financial situation, and your preferences. We are watching your account and making changes as needed based on your personal goals, objectives, risk tolerance, etc. We are not putting your money with an outside money manager or any product company where you're only a number. We know who you are. That's very important.

### **What is your investment management philosophy?**

We specialize in providing financial advice and money management for our retiring and retired clients. We also work with younger clients to help them create a path to retirement success. We understand the primary goals and concerns of our clients: they need to earn a decent return on their investments and don't want to run out of money. They want to protect themselves from inflation, but

they don't want to take too much risk. And most of all, they want a financial advisor they feel comfortable with.

### **Are my accounts insured in any way?**

Our fee accounts are with Osaic, that is a member of SIPC (The Securities Investors Protection Corporation). Securities in your account are protected up to \$500,000. For details, please see [www.sipc.org](http://www.sipc.org). In addition to SIPC protection, Pershing may provide coverage in excess of SIPC limits. For details, please see:

<http://www.pershing.com/media/Pershing-Protection-of-ClientAssetsFAQs.pdf>

### **How will I pay you?**

We do not charge for our consultations, and you are under no pressure or obligation to do business with us after you meet with us. If you choose to invest with us, we will charge a fully disclosed annual fee (paid quarterly from the account) or a commission for some products. The amount of the fee is based on your account size.

### **The people who can benefit most from our service:**

- Have at least \$100,000 in investable assets.
- Want to take some of the burdens/financial decisions off of themselves and put it on someone else.
- Want a professional advisor who knows them and cares about them.
- Want to be able to talk to a real person without having to go through an automated system or voice mail.
- Do not want to be just an “account number” with a large money manager or product company.
- Would like to be able to ask financial questions anytime they want at no cost.
- Like the idea of having periodic reviews to discuss their account and any other financial topics.
- Recognize the value of ongoing advice from a Certified Financial Planner™ Professional.
- Want someone to be watching their accounts on a regular basis.

- Want that person to be able to make changes when necessary and appropriate.
- Want to work with a “fiduciary” who has an obligation to do what’s in their best interests . . . not just someone who wants to sell them something.
- Would rather pay fees for their ongoing service rather than pay a commission for someone to sell them a product.

**Are we a good fit for everyone?**

No. We are only looking for long-term relationships with clients who appreciate having someone watch their retirement money and make changes when necessary. Whereas many people in the financial industry will tell you that their product is good for everyone, the fact is that we are not right for everyone. And not everyone is right for us. If we feel that we might be a good fit for you, and that you might be a good fit for us, we will say so. If not, we will say so.

**We offer complementary consultations to help you through any financial decisions, including retirement planning.**

**Additional Special reports on Our Website:**

**[About Us](#)**

**[What to Expect During Your Complementary Consultation](#)**

**[My Life Book](#)**

**[Can I Afford to Retire?](#)**

**[What do I Need to do to Plan for My Secure Retirement?](#)**

**[How to Maximize Social Security Benefits?](#)**

**[Your Guide to Saving for Retirement with an IRA](#)**

**[Your Stock Market Survival Guide](#)**

**[Who Really Gets My Money When I Die?](#)**

**[What to do When Your Spouse Dies](#)**

**[For the Instantly Wealthy](#)**

**[Financial Planning Worksheet](#)**

**[Your Money and Your Memory](#)**

**[A Guide to Caregiver Self-Care](#)**

**[Internet Scams and Identity Theft](#)**

**[Federal Trade Commission Identity Theft Report](#)**

**Joins us Saturdays each Saturday morning from 9-10a, on AM 940 WMAC where we produce “YOUR MONEY” where we discuss various topics that could affect “Your Money.”**

**We are available to speak to your group at no charge on a number of financial topics. If You need a guest speaker, call our office and let us know how we can be a resource for you.**

**In our culture, the only thing we avoid talking about more than death, is money. That is why Sherri Goss, CFP® created My Life Book, and it is free on our website. Print the pages, place them in a binder, and work through the process of documenting where things are, and how you want thing to go in the event even of your death or incapacity. Your family will greatly appreciate that you’ve planned ahead. So, please, check out My Life Book today**

Securities and investment advisory services offered through **Osaic Wealth, Inc.** member FINRA/SIPC. **Osaic Wealth** is separately owned and other entities and/or marketing names, products or services referenced here are independent of **Osaic Wealth**.



# Lifespan

WEALTH MANAGEMENT<sup>®</sup>, INC.

**478-922-8100**

***WARNER ROBINS OFFICE***

***2517 Moody Road, Suite 100***

***Warner Robins, GA 31088***

***MACON OFFICE***

***4875 Riverside Drive, Suite 100***

***Macon, GA 31210***

Securities and investment advisory services offered through **Osaic Wealth, Inc.** member FINRA/SIPC. **Osaic Wealth** is separately owned and other entities and/or marketing names, products or services referenced here are independent of **Osaic Wealth**.