Longevity

CAPITAL MANAGEMENT LLC

THE RETIRE RIGHT COMPANY

www.longevitycapitalmgmt.com

Longevity Capital Management LLC is an independent financial services firm led by a founder with over 35 years of experience helping individuals transition into retirement and manage their financial future. We specialize in retirement planning, with a focus on comprehensive retirement planning, strategies, and portfolio management. Our expertise lies in helping individuals successfully transition into and get through retirement. Our services include fiduciary investment management, cash flow and income planning, tax planning, Social Security and Medicare planning, risk management, legacy planning and other important matters related to finance and retirement.

Our mission is to build lasting client relationships, make a meaningful impact in our clients' lives, and provide independent, innovative solutions.

When do you want to retire? What keeps you up at night when you imagine life without a steady paycheck? What’s on your bucket list - the things you’ve always wanted to do? And most importantly, what does retirement success look like for you?

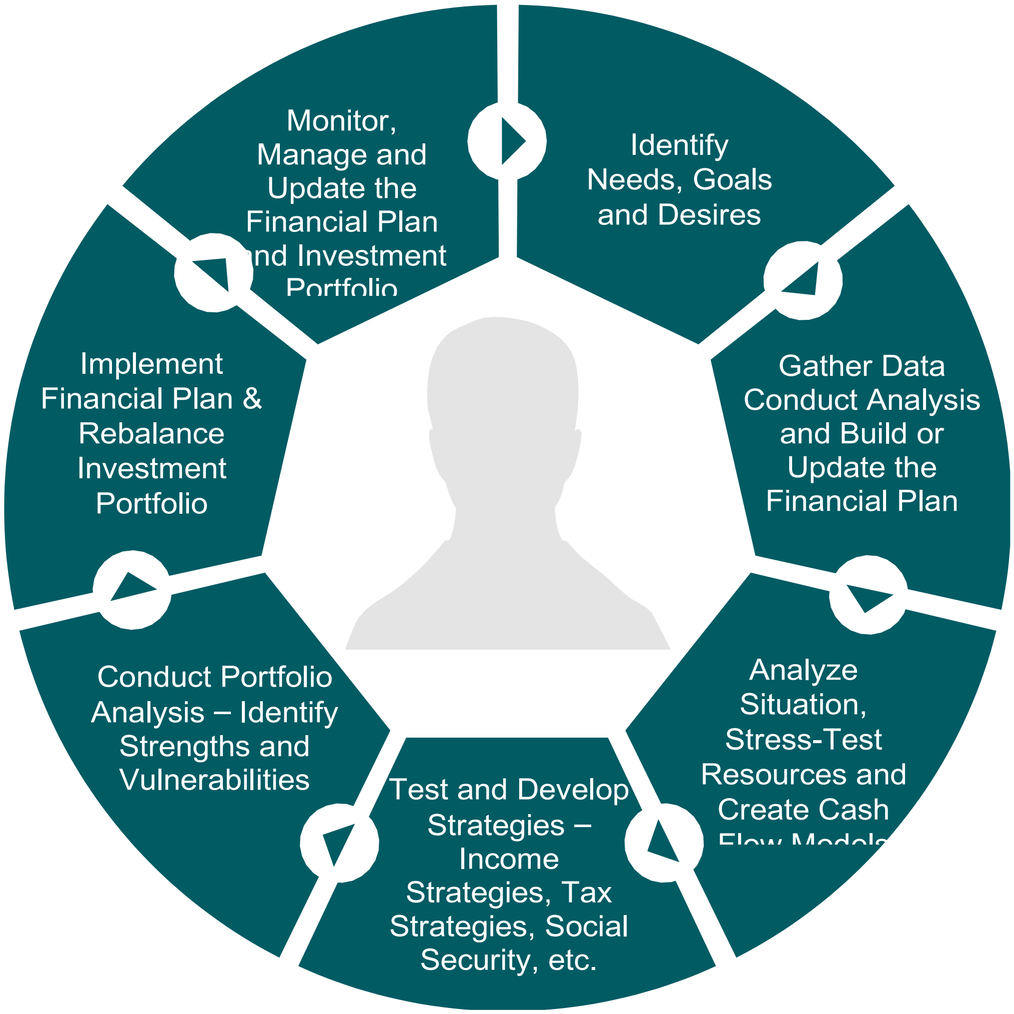
At Longevity Capital Management LLC, we’re not just here to help you retire — we’re here to help you retire successfully. It all starts with a sharp financial strategy. A clear roadmap takes the guesswork out of decisions and keeps you on the right path, because retirement success is more than just choosing investments or managing a portfolio.

Our process starts by focusing on what truly matters to you, then crafting a custom-tailored financial plan that aligns with your goals. We bring the experience, discipline, and cutting-edge tools to make sure your retirement wellness is always front and center.

LIFE. GOALS. DESIRES.

Retirement isn't just about beating the markets or crossing the finish line. At Longevity Capital Management LLC, it’s about helping you live out your financial goals and life ambitions. That means building a holistic plan tailored to your priorities and making every dollar count — through smart investing, thoughtful tax strategies, and budgeting that adapts to your needs. And because life is unpredictable, we focus on safeguarding your retirement against the unexpected.

Our goal is to help you manage your resources with precision so you can pursue your retirement dreams — one goal at a time.



IT STARTS WITH YOU

Building a financial plan and managing an investment portfolio involves several key steps, however, creating a plan is just the beginning. Ongoing monitoring and regular updates are crucial to ensure your strategy remains aligned with your evolving goals and market conditions. Our continuous and proactive approach helps identify potential risks, seize new opportunities, and is designed to keep you on track toward achieving retirement success. With our dedicated support, you'll navigate the complexities of your retirement with confidence.

THE INITIAL CONSULTATION

It’s starts with the initial consultation. This is more than just a meeting — it’s your chance to get to know us and how we work. We’ll walk you through our approach, the services we provide, our investment philosophy, and exactly how we structure our compensation. It’s all about transparency and trust.

Choosing the right advisory firm is crucial to the long-term success of your plan. Just as you’ll want to make sure we’re the right fit for you, we’re equally committed to ensuring we can meet — and exceed — your expectations.

ANALYSIS

If we decide to move forward, that's when the real work begins. Once a formal engagement is finalized, we'll roll up our sleeves and dive deep into your finances. Before offering any recommendations, we'll conduct a thorough analysis to assess whether you're on track to achieve your goals, given your resources and the potential challenges that may arise along the way.

COMPREHENSIVE. DETAILED.

Our professional analysis is thorough, leveraging cutting-edge technology to provide you with a clear, comprehensive view of your financial picture. We stress-test your goals against a range of "what if" scenarios, identifying potential roadblocks that could threaten your financial security. By deconstructing your portfolio, we assess its risk and return potential across various market conditions, pinpoint any inconsistencies that could hinder your progress, analyze all associated fees and expenses, and uncover any tax inefficiencies.

The result? A detailed, actionable snapshot of your financial position, highlighting both the strengths and vulnerabilities in your current strategy.

PREPARE THE PLAN

Once we've pinpointed your needs, we'll complete your financial plan with clear, actionable steps. We're create a net worth statement, conduct current and projected cash flow analysis, and build out an asset allocation strategy, all wrapped in a step-by-step plan you can easily follow. Our focus is helping you pursue your retirement goals on your timeline.

To make this happen, we'll craft an investment portfolio and income strategy, assess your risk management and potential insurance needs, and address your estate planning needs. We'll also explore potential tax-saving strategies and ensure that any additional goals or special considerations are fully integrated into your plan.

LIFE. PLANNING. PREPARE.

Should you pay off your mortgage? Do you need life insurance? Could Roth conversions benefit you? How can you maximize the impact of your charitable donations? These are important questions, and the answers could significantly shape your financial future.

By partnering with us, you gain the advantage of making informed, well-thought-out decisions. We help you anticipate how the choices you make today will influence your financial outcomes tomorrow, empowering you to stay on track toward your retirement success.

Retirement planning is essentially life planning. Think of your financial plan as a roadmap: it clearly outlines your desired retirement destination and provides guidance on how to navigate toward your objectives. Just like any long road trip, you may encounter roadblocks, detours, and necessary adjustments along the way.

At Longevity Capital Management LLC, we are committed to more than just creating your initial plan; we're here to help you stay on course, ensuring you maintain clear direction no matter what challenges arise.

IMPLEMENTATION. TAKING ACTION.

A financial plan is only as good as its implementation. That's why we're dedicated to guiding you through the actionable steps needed to get on track and work toward your goals. We'll explore various options together and provide recommendations that are practical, sensible, and designed to enhance your retirement success.

Plan implementation is where your retirement dreams comes to life. Our team at Longevity Capital Management LLC will ensure that your strategy is not only well-conceived but also executed effectively. From consolidating accounts for easier management to defining your income and withdrawal strategy, rebalancing your investment portfolio, and implementing your estate plan, we're with you every step of the way

MONITORING

Life is not static; and your retirement will evolve and change. That's why our commitment doesn't end once your plan is implemented. We will proactively monitor your progress, keep watch on the markets, measure results, and proactively adjust your allocations, as needed.

Your plan is a living document, requiring regular updates to ensure it remains current and relevant. But don't worry — we understand you want to travel and enjoy your retirement spending time with friends and family. That's why we'll take the lead in helping you manage and adjust your plan and keep your retirement plan current and on track.

We will assess emerging risks and challenges that could jeopardize your retirement, and we'll keep you informed about potential hazards and strategic detours you might consider. If an emergency arises, we'll be right there to help you get back on track.

PROACTIVE. LEADERSHIP.

Our monitoring process includes rigorously measuring your investment results against realistic return assumptions. We assess portfolio risk in relation to current market conditions and our economic outlook, consistently identifying potential conflicts that may hinder your ability to achieve your objectives.

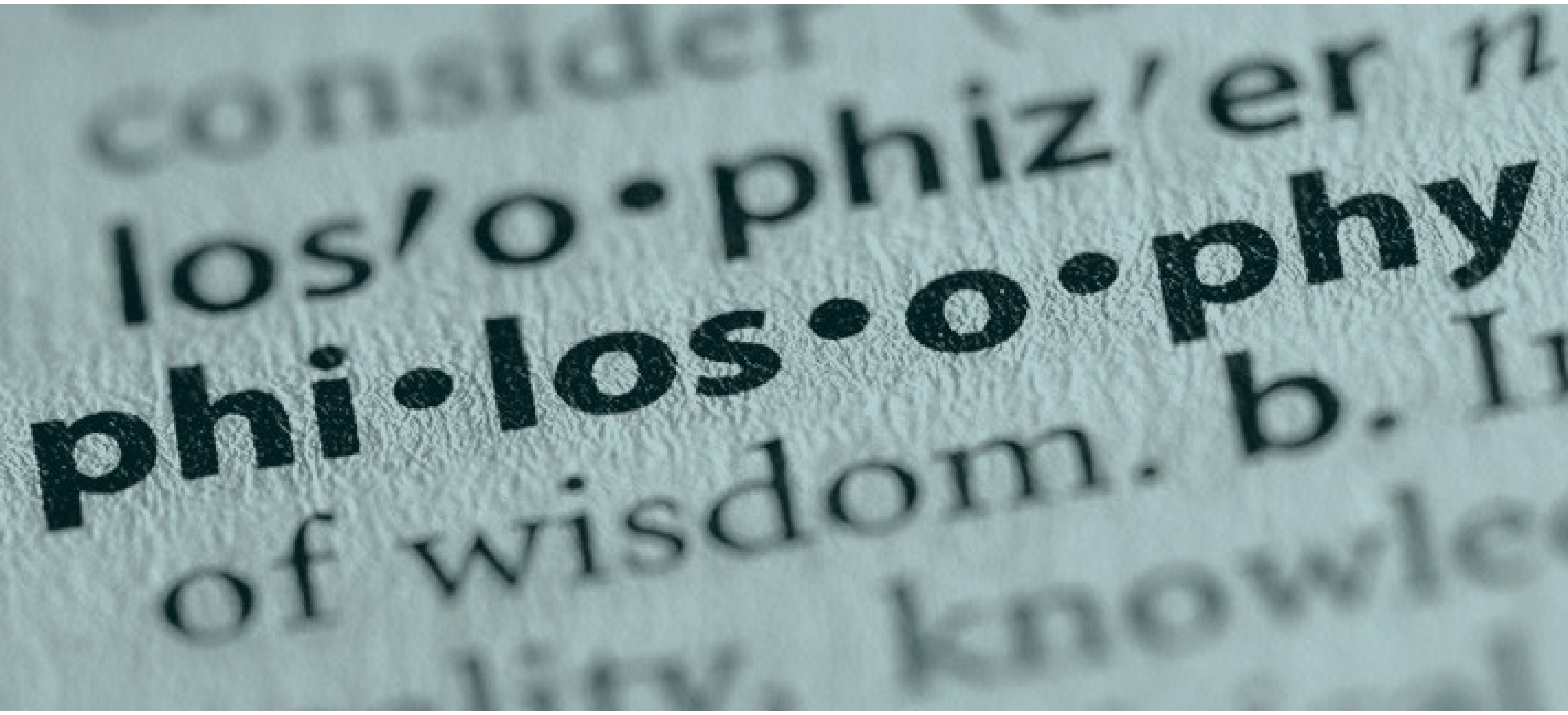
Unlike some firms, we don’t wait for you to reach out when you have questions or need assistance. We take the initiative to help you identify evolving needs, set new goals, pursue opportunities, and minimize risk.

With our leadership, you won’t have to navigate this complex process alone. We’re here to provide ongoing support and expert guidance. Our focus is on empowering you to maintain confidence and enjoy lasting retirement success.

INVESTMENT PHILOSOPHY

At Longevity Capital Management LLC our investment philosophy is simple, but it is not simplistic. We believe in owning high-quality investments in a diversified portfolio over the long-term. We do not believe in day trading or market timing. We believe in attentive, active research-based management. We adhere to a disciplined asset allocation policy commensurate with your objectives and risk tolerance, but we also understand markets are not always priced efficiently so when we see market anomalies we will shift assets to seek to take advantage of opportunities.

We think this adaptive and dynamic approach to investment management allows us to participate in investment themes while adhering to established, sound investment principles.



No strategy assures a profit or protects against loss.

INVESTMENT POLICY STATEMENT

Whether your objective is to grow wealth, meet income needs, manage market uncertainties and protect downside risk, or any combination thereof, we will draft an investment policy statement to provide sound guidance for informed decision-making.

At Longevity Capital Management LLC we believe a well-devised investment policy statement serves as a roadmap to effective investing and provides transparency. Therefore, your investment policy statement will contain important provisions and outline the general guidelines we will follow for effective portfolio management. We will define your investment goals and objectives and describe the investment strategies we will employ to seek to help you pursue those objectives.

OUR APPROACH. RISK MANAGEMENT.

Risk management is not the same as risk-avoidance. We understand you've worked hard to build what you have today, which is why we seek to preserve your wealth through a disciplined risk management approach. The goal of risk management is not to avoid risk but rather to strive to minimize its effects.

There are a number of different financial risks you may face as you transition into retirement. This includes inflation risk, market risk, interest rate risk, business risk and economic risk. Some risks can be more damaging than others, such as the erosion of the value of your money by the rising cost of living. We aim to provide you with peace of mind in knowing we continually work to identify evolving risks and determine how to manage them sensibly, based on time-tested strategies.

YOUR TOMORROW.

No matter what the future may bring, we strive for the longevity and sustainability of your financial well-being. That is why our strategy at Longevity Capital Management LLC is to manage risk while we pursue investment opportunities.

The world is ever changing and market cycles ebb and flow. However, studies have shown controlling performance during declining markets can be important to the long-term health of your portfolio. Our belief for sound risk management is the process of following a forward-looking view rather than a what many subscribe to as a past performance measure. We know the recent past may not provide a good representation of the near-term future, both in terms of risk and return potential. Neglecting future risks when making investment decisions could wreak havoc on an investment portfolio.

At Longevity Capital Management LLC, we seek to identifying potential risks, thoroughly analyze them and take precautionary steps as deemed appropriate to strive for continued progress toward achieving your goals.

OUR PROCESS.
RESEARCH.
DUE DILIGENCE.

Our portfolio management process begins with in-depth research, careful due diligence and disciplined investment screening. We seek to identify the most appropriate investments based on a strict set of standards and follow a prudent selection and investment monitoring process. We set high standards as we focus on optimizing your return potential.

Through a constant quantitative and qualitative review process, we assess both risk and performance. We analyze historical returns, management styles, financials, valuations and fundamentals. Using an objective rating system, we evaluate every investment to reflect prudent fiduciary management. We then add, remove and replace securities as needed and adjust your asset allocation to maintain a balance between risk and return with a forward-looking viewpoint.

NEXT STEPS

Please contact us at (805) 917-6771 or visit us at **www.longevitycapitalmgmt.com.**

Let's move forward and
make your retirement a success!
Contact us to schedule your initial consultation.

We're excited to partner with you on this journey
toward achieving your aspirations.

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