Independence and Objectivity

Financial management is not a one-size-fits-all proposition. As an independent practitioner, we represent our clients rather than any specific company. Our independence is critical to providing objective, unbiased strategies – and not investment products that are manufactured by parent or subsidiary business entities. Our Advisor is blessed to choose from many investment and insurance solution providers, allowing us to recommend options that are custom fit for each individual client's needs, goals, dreams, financial position, time horizon, and risk tolerance.

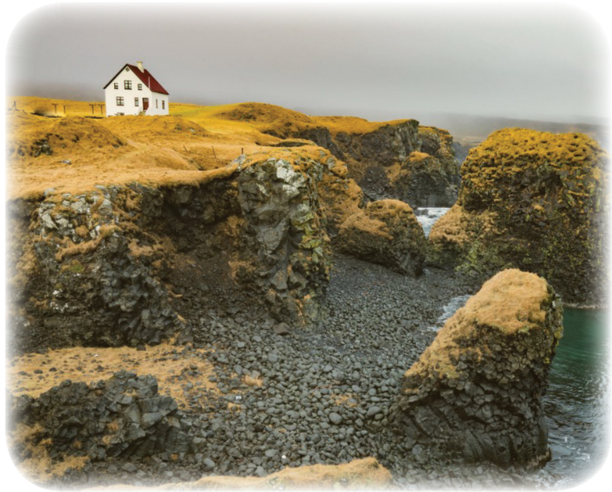
How to Move Forward with Confidence

The best way to get to know us better is to come in for a brief, no-obligation meeting. One of the best services we can offer is that of a "Second Opinion" review of your existing financial strategies. By sitting down together and going over your finances, we can help you identify areas of concern and point out potential red flags, fresh perspective, and ideas to take home and think about.

Life will always be busy. Take the time now to sit down with your loved ones and start planning for the future. When you're ready to speak with us, please give us a call to schedule a no-obligation consultation.

About DBD Retirement and Financial Services, LLC

DBD Retirement and Financial Services, LLC serves a very diverse clientele. Our team has one primary goal: to do all we can to improve the quality of life - now and in the future - for everyone we serve. Friends become clients, and clients become friends and family. The importance of those relationships frames all the decisions and recommendations we make. It comes down to one question: "What would we do for our own parents, grandparents, siblings, or children?"



Building on a Firm Foundation

"Therefore whosoever heareth these sayings of mine, and doeth them, I will liken him unto a wise man, which built his house upon a rock: And the rain descended, and the floods came, and the winds blew, and beat upon that house; and it fell not: for it was founded upon a rock."

-Matthew 7:24-25

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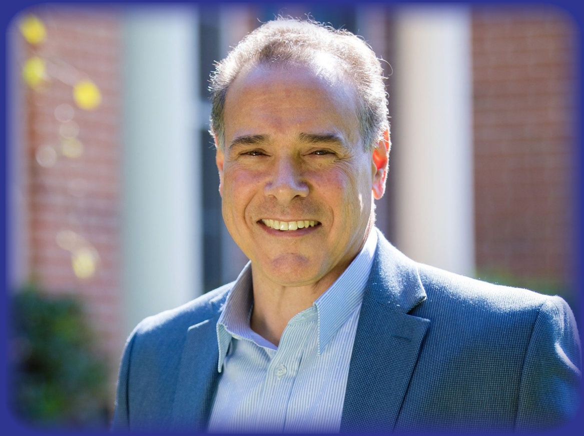
How Bright is
YOUR
Financial Future?

Retirement and Financial Services, LLC

Who We Serve

- Retirees & Soon-to-Be Retirees
- Business Owners
- Corporate Executives
- Multi-Generational Families
- Federal Employees

"In my early twenties I launched my first business. Ten years later I sold my firm and began working for a much larger organization where I worked directly with other small and mid-sized business owners. My hard-working, blue-collar background served me well when dealing with business owners who started their firms from the ground up. Over the past 30 years, I've come to understand the benefits, challenges, and opportunities business owners and corporate executives must contend with."



"Telling you about my professional background really doesn't paint the entire picture of who I am. I am a husband, a father, and a grandfather. I was lucky enough to marry my high school sweetheart and am proud to have the privilege of calling her my wife today. I believe in honoring commitments, and that faith and family come first. I believe that working with my clients is a mutual endeavor, and that **building a relationship on the foundation of trust is paramount to my client's success."**

-Ray DiFilippo, Financial Planner

WHY CHOOSE US?

Do You Feel Confident About Your Future? We Can Help!

DBD Retirement and Financial Services, LLC is a holistic financial planning firm devoted to helping retirees, individuals, families, business owners, and non-profit organizations protect their financial future and build comfortable retirement lifestyles. **Planning for the future** is challenging, and it's easy to become distracted by competing priorities and conflicting advice.

We can help you **sift through the confusion** and create a clear vision for the future. Our goal is to help you cover all your financial bases, so you can focus on **enjoying your life**. We understand that money means different things to different people. For some of our clients, their life savings represent hard work, security, and the promise of a comfortable retirement. For others, wealth represents a **legacy of love for future generations**. We can help you understand the purpose behind your treasure and develop strategies to take you where you want to go in life.

At the heart of our approach to planning is a comprehensive process that thoroughly explores **your goals and financial priorities** and helps us create strategies that are completely personalized to your unique circumstances. We take a collaborative approach to planning that emphasizes our skills and strategic partners. We work closely with an influential network of specialists in accounting, estate planning, insurance, real estate, and other areas who help us ensure that our clients get **The Right Advice at The Right Time.**

What Can We Answer For You?

Our joy comes from helping to answer questions and identify solutions for those we care about...

Questions like:

- Can I maintain my standard of living without running out of money?
- How do I protect myself when the next market correction, recession, or, God-forbid, depression occurs?
- How do I make sure I have the money to pay for those expensive health care costs not covered by Medicare?
- How do I avoid making an irrevocable mistake when choosing my Social Security or pension claiming strategy?
- How can I generate the most tax-efficient income in retirement?
- How do I leave a meaningful legacy to my children and grandchildren?
- Is it possible to maintain a comfortable retirement and still support the charities and non-profits that are important to me?

These are the types of questions we help families answer every day. Typically, you get one shot at retirement… we help people every day make this important and complex transition from one stage of life to the next. If you are concerned as to your own retirement readiness, maybe now is the time to get some answers to your retirement questions.