

WHO'S HELPING YOU WITH YOUR 403(b) ACCOUNT?

Do you feel like you've been left to "do it yourself?"

Or are you doing it yourself because you are unsure who to ask for help?

As an independent financial professional, I have assisted educators and employees of non-profit organizations with their 403(b)s for 13 years.

- **I emphasize education** – I am ready to give you my impartial opinion and my perspective, resulting from years of experience.
- **I stick around** – My clients know that they can turn to me today and tomorrow, as I have maintained relationships with them. Rather than doing just the minimum, I want to provide you with ongoing advice as changes in your life affect your financial situation and objectives.
- **Impartial advice** – Being independent, I have the freedom to search among the 403(b) investment choices available to you and recommend the ones I feel are appropriate. In doing so, I consider your unique needs and circumstances and your tolerance for risk.

Your 403(b) is potentially one of the best retirement savings vehicles you have, and an ongoing relationship with a financial professional may help you to better understand its potential and avoid impulsive decisions that could negatively impact your account.

For a free, independent, and impartial review
of your 403(b) plan choices, email me at JGKoch@ifgrr.com,
or, call me at (262) 894-6096.

HELPFUL GUIDANCE, NO SALES PITCH.

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