



THE SWAN FINANCIAL
PLANNING METHODOLOGY

Sleep Well At Night

Financial Servicer Corporation
www.fscmoney.com



SLEEP WELL AT NIGHT

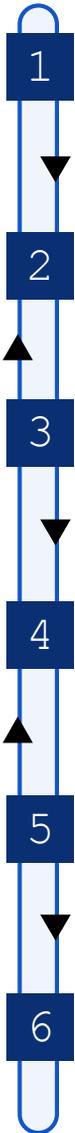
Charting a path to financial success is a challenge by any measure. It sure isn't getting any easier with rapid technological change, chaotic news cycles, and stretched public finances.

As much as we'd like to - we cannot eliminate the fear of the unknown - but that doesn't mean we can't take steps today to plot a smoother tomorrow.

Whether you're looking to design a comprehensive financial plan or focus on one big goal, for over 45 years, Financial Servicer Corporation's **Sleep Well At Night** (SWAN) methodology has been helping ease client financial anxiety.

OUR FINANCIAL PLANNING PROCESS

A six-step turn-key program for building your financial plan



Step 1 - Educate

ESTABLISH AND DEFINE CLIENT-AVISOR RELATIONSHIP

During a complimentary discovery meeting, our consultative style and problem-solving spirit help outline our process. We discuss the services we provide while defining any client and advisor responsibilities - this helps shape compensation expectations so that there are no surprises in the future.

Step 2 - Engage

GETTING TO KNOW YOU: GATHERING DATA AND SETTING GOALS

We understand sharing your personal information such as financial status and credit history can be uncomfortable. By building trust up front, we help put clients at ease so they're open to sharing a full financial picture. The more we know about you, the better job we can do for you.

Step 3 - Explore

ANALYSIS AND FINANCIAL STATUS EVALUATION

By analyzing the information gathered in steps 1 and 2, we next determine your financial strengths and weaknesses. A detailed review of your current assets, liabilities, cash flow, insurance coverage, tax strategy, and legal position allows us to design a personalized financial plan to help meet those important financial goals outlined in step two.

Step 4 - Engineer

DEVELOP AND RECOMMEND PERSONALIZED FINANCIAL PLAN

After assessing your financial goals and standing, we present a clear recommendation so clients can make informed decisions. Where appropriate, to strengthen planning, our advice may include adding or altering tax strategies, insurance recommendations, and other money management tips as alternatives many clients had never considered before.

Step 5 - Execute

PLAN IMPLEMENTATION

Putting an agreed plan in motion efficiently is an important step in pursuing success. Our comprehensive wealth management solutions ensure all elements are working in unison, including specialized help from attorneys, tax professionals, and investment managers.

Step 6 - Evaluate

MONITORING THE PLAN

On a regular basis, we review the performance of your plan to assess if return and volatility levels are on track to meet your goals. Based on economic, tax, or market fluctuations, we adjust your strategy to pursue your financial and lifestyle objectives. As with any good strategy, all components to your plan are evaluated for their usefulness in working towards your short and long-term investment goals.

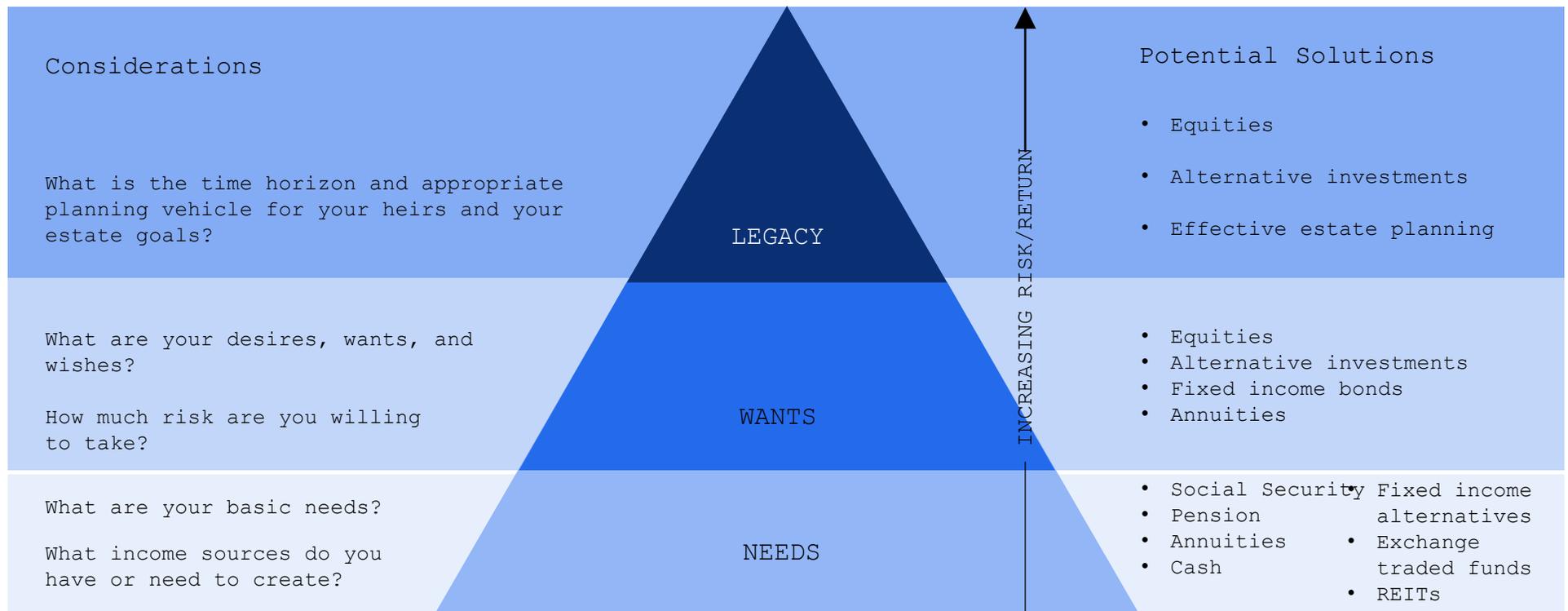
CLIENTS ARE SURPRISED TO LEARN

Regarding questions about goals and risk tolerance:
there are no right or wrong answers, every piece of
information helps your advisor paint a clearer picture
of your personality and financial position.



OUR FINANCIAL PLANNING PROCESS

By matching dependable income sources with fixed expenses, your financial plan can be designed to take more risk only for those important discretionary goals.



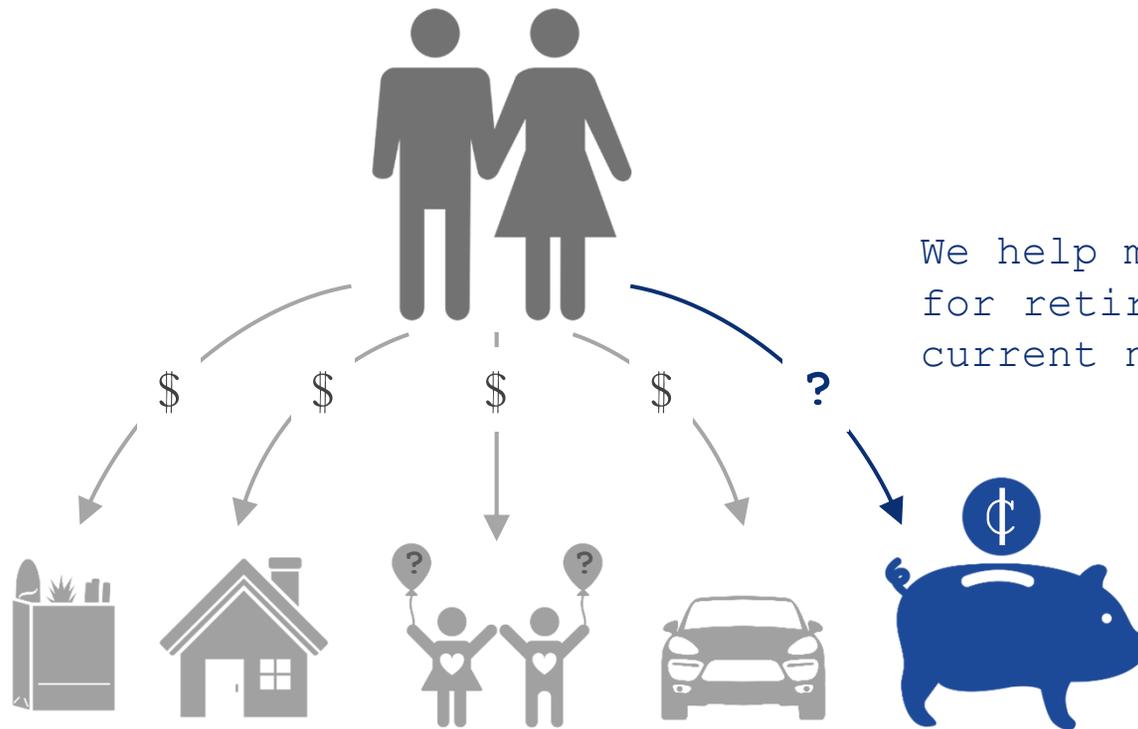
STRATEGY 1

CASH FLOW MANAGEMENT

Managing your cash flow is a cornerstone to any successful financial plan. We help make saving for retirement or a rainy day part of your plan immediately.

WHY ARE SAVINGS A CURRENT NEED?

Most of us allocate income towards housing, travel, medical bills, and groceries, as these are essential to maintaining our current lifestyle. It is important that we view retirement savings the same way because future lifestyle needs are easily overlooked.



We help make saving for retirement a current need

RETIREMENT SAVINGS

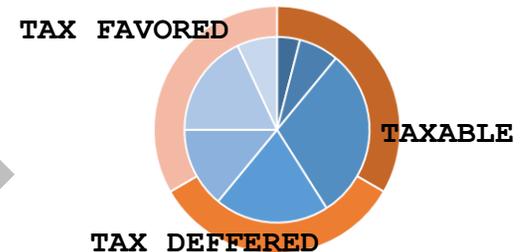
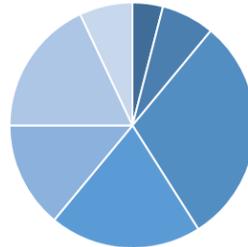
Today's retirement lifestyle is more active, more expensive, and will likely last longer.

STRATEGY 2

WEALTH ACCUMULATION

Retirement planning comes with a unique set of objectives for each client.

With specific client goals and objectives in mind, we design personalized financial plans that help protect cash flow while allowing for possible opportunities to grow your assets. Our Sleep Well At Night approach allows prioritized goals to only take as much risk as needed to achieve your financial objectives. By including investment decisions with tax planning options, we may further accelerate the accumulation of wealth through compound growth.



RETIREMENT SAVINGS

We don't treat retirement savings as an idle pool of money. When appropriate, we help unlock the growth potential of savings by including as part of a diversified portfolio.

TRADITIONAL DIVERSIFICATION

Unsystematic risk, also known as "specific risk," may be reduced by a diversified portfolio. A key piece of our financial planning focuses on working together to find diversification that fits you.

TAX EFFICIENT DIVERSIFICATION

Our Sleep Well At Night methodology takes things one step deeper. By diversifying across tax class, as well as asset class, we may be able to take advantage of tax savings to further build wealth with the effects of compound growth.

STRATEGY 3

RETIREMENT INCOME PROTECTION

Financial Servicer has a specialty building retirement income strategies for clients at or approaching their retirement. Our goal is to help retirees, and soon to be retirees, ensure that their retirement plans are designed to help provide them with financial peace of mind and hopefully the security they need to enjoy their golden years.

At Financial Servicer we believe it isn't how much money you have saved, rather it's the amount of income you can safely withdraw each year that truly makes the difference in retirement.

You will work with our team of experienced professionals, including our on-site tax and legal advisors to create a sound financial plan that is designed to help you protect, grow, and enjoy your life savings through your retirement and beyond.

PLANNING FOR RETIREMENT IS DIFFERENT TODAY

Building your retirement roadmap involves many critical decisions: When should you start saving? How much should you save? How long will you work? How long will you live in retirement? What will you spend in retirement?

Today's retirement lifestyle is more active, more expensive, and will likely last longer. Your life has probably been nothing like your parents' lives, and your retirement will presumably be different, too. People are living longer, which is why it's critical to consider the key risks you may face when you create your retirement plan.

5 KEY RISKS TO RETIREMENT INCOME

To protect what you've saved and help ensure your income needs are met today, we help:



1.
Manage
rising
healthcare
costs



2.
Expectin
g to
live
longer



3.
Offset
inflatio
n



4.
Position
investment
s for
growth



5.
Avoid
withdrawing
too much
savings

SPECIALIZING IN RETIREMENT PLANNING

When it comes to designing income streams for those in retirement, we think differently than some investment advisors. Too often, the investment portfolio is designed to focus on a long-term return target without considering the shorter term needs for income that we know will occur regularly along the way. This can result in having to sell assets at inopportune times, i.e. during a market correction, to meet your periodic withdrawal goals. We aim to minimize the risk that market fluctuations could negatively impact your income or long-term savings goals by investing in bonds with amounts and maturities that correspond with future cash flow needs, a technique known as income stream duration matching. We believe this process will lead to greater stability in your portfolio, helping immunize income needs from market fluctuations.

Historically, the United States had three strong legs of the retirement stool: a well-funded Social Security system, substantial corporate pensions with retiree health benefits and, ideally, a strong personal savings rate. That's changed. Now, providing retirement income is largely the responsibility of individuals. As defined contribution plans have become commonplace, individuals have a greater responsibility for saving for their own retirement. The booming population now coming of retirement age faces additional challenges when it comes to creating a retirement income to support their desired lifestyle.

RETIREMENT PLANNING CHECKLIST

- | | |
|---|---|
|  <p>Plan for a long life.
You may need as much as 40 years of income once you qualify for Social Security.</p> |  <p>Offset the impact of rising inflation.
Manage decreasing buying power by attempting to keep pace with inflation.</p> |
|  <p>Plan for rising health care costs.
A 2016 Fidelity study estimated that a couple retiring today at 65 would need \$250,000 to cover medical care costs throughout retirement.</p> |  <p>Carefully select When To Start Drawing Social Security Benefits.
Know your options: there are pros and cons to starting early or delaying. A number of factors go into selecting the optimal date.</p> |
|  <p>Plan for long-term care assistance.
Start the discussion today on the range of services and supports you may need to meet your potential long-term care needs.</p> |  <p>Know the role of taxes and insurance in retirement.
Taxation is a complex topic, specialized tax law and code knowledge can help improve plan results. Insurance can limit your downside exposure to life's uncertainties.</p> |

COMMON QUESTIONS WE RECEIVE

Good financial advice isn't simply recommending off-the-shelf products for you. We want to empower all families to live more well off - this can start with developing an appropriate plan.

For many investors, money is more than just about account values. Real value is manifested in living a meaningful and significant life, and the ability to enjoy what's most important.

Our approach shares similar values. We begin by getting to know you and your core value better. These principles guide us in defining your goals and financial decisions.

Your finances are an integral part of your life and can be a major source of worry. When those finances are planned and executed properly, you are able to stop worrying about your financial future and instead focus on what matters most to you.

- Do I have enough money to allow me to retire comfortably?
- If I get sick, or worse, die, how will my family cope financially?
- Do I pay more income tax than I need to?
- Interest rates are so low, are there alternatives to traditional bank savings accounts?
- What is the best way to go about ensuring we leave an inheritance?
- Is my retirement plan at work properly diversified?
- Do you think my current will/trust is sufficient, does it need updating?



*Financial Servicer
Corporation*

There are no guarantees, but you can rest easier at night knowing your financial plan is in place.

Contact us today for a no cost, no obligation retirement plan review. We'll cover options to cut taxes and ways to secure your estate.

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