

Hello, we are

 **adaptation**™
FINANCIAL

Helping our clients adapt to an everchanging world

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Advisory services may also be offered through Adaptation Financial Advisory Inc., a Registered Investment Adviser. Cambridge, Adaptation Financial and Adaptation Financial Advisory Inc. are not affiliated.



Who we are.

As a legacy firm, Adaptation Financial exists to advise generations of families and business owners towards designing and protecting their legacy. Our mission is to build relationships of understanding with our clients, so we may help them adapt to the challenges they will face while guiding them towards their life goals.

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Our Mission

Our mission is to help our clients define and reach their financial goals. Without proper preparation and periodic monitoring, wealth can be eroded by inflation, economic downturns, taxes, life's uncertainties, and natural calamities. We help our clients adapt to an ever-changing world. As their goals change, so do our recommendations. Some call it a "client-focused approach." We pride ourselves on enduring relationships, our high code of ethics, and our commitment to excellence in all that we do.

**We call it our
philosophy.**

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Why Adaptation Financial?

Because adaptation is a process of adjustment, or transformation. Adaptation is what you do to thrive in changing conditions. Adaptation is what we do to help guide you towards success - **YOU DEFINE IT.**

Our Founder & CEO

To provide a better way for clients to grow, manage, and protect their assets. This is the short answer to the origin and purpose of Adaptation Financial. After more than 30 years of helping people with every type of financial situation, I learned a lot about the range of products and services out there. But I learned a lot more about people, and how everyone, without exception, is unique in their desire for financial security. The term “financial security” has a completely different meaning from person to person. I developed a simple philosophy: “The situation is the boss.” This is the starting point for me and for my entire team when we meet with a client. Once we assess your situation, we go to work helping you manage your assets and plan for the future. We don’t have preconceived notions about anyone’s situation, or prepackaged plans to sell. We are problem-solvers first, and financial professionals second, thoroughly assessing your risk tolerance before creating a strategy that considers everything—your goals, concerns, needs—and works in your best interest.

-Alan P. Niemann, CLU, ChFC, AEP

“The
Situation
is the
boss.”
● -Kinder Brothers



Our Values

- **Human First**
- **Integrity**
- **Advocacy**
- **Adaptable**
- **Grit**

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Human First

Recognizing people as people.

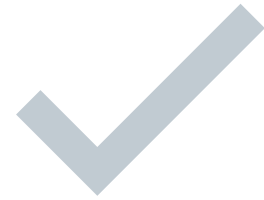
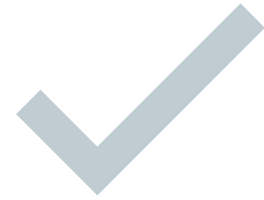
- No two people share the exact same goal, it is our mission to **learn** your specific objectives.
- No product or plan is perfect, we work to **help** our clients understand the trade-offs.
- Family **first**, business second
- Treat people **fairly**, not equally.



Integrity

Being honest and having strong moral principles.

- Telling the **truth** is neither optional nor situational, even when it is difficult, we present the facts.
- Showing a **consistent** and **uncompromising** adherence to our values.
- Providing **honest** and usable advice to our clients



Advocacy

Someone who provides support and defense on a person's behalf.

- Fighting for what we believe is **right** for our clients and employees.
- Representing our clients' and employees' **best interests** to legislation makers and regulatory entities regarding tax law and product changes.
- Supporting better **opportunities** for all.
- Helping clients craft their legacy and **guiding** the next generation.

Adaptable



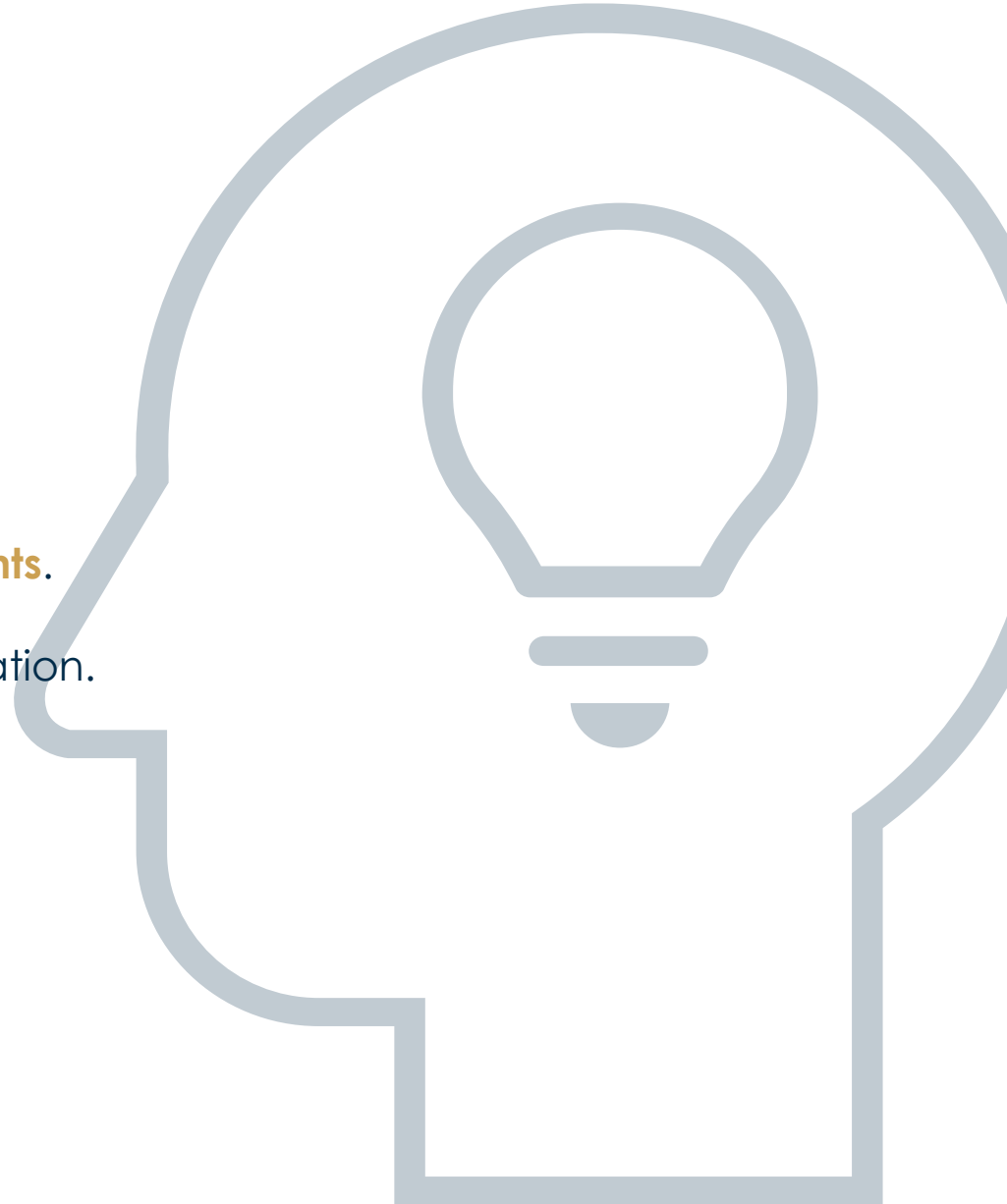
Able to adjust or modify to new conditions.

- Changing our **rules** when we find they run counter to our **values**.
- Using **creative** and **proactive** problem-solving to find solutions for our clients and employees.
- Designing plans that will **adapt** to our client's changing lives.

Grit

Perseverance, resilience, passion, hard work.

- Doing whatever it takes to keep our **commitments**.
- **Continual** self-improvement, growth, and education.
- Enthusiastic and positive **outlook**.
- Persevering even when times get **tough**.





**With great people comes
great responsibility.**

The goal is for a group of
people to achieve their
collective potential.

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We invest in individual mastery. We want to be as proud of the people we build as we are of the company we build.

From the start, we will train you in invaluable skills such as marketing, customer relationship management (CRM), and communication; providing you home office support team and sales support to guide your success.

We'll equip and train you with a multi-faceted approach that includes Weylman Training Program for assistance in identifying your target market based on your personal interest and background. Personalized coaching and training calls from experienced professionals. A 36-month training program with the top advisors in our firm. Intense initial 180-day program covering the basics of sales and products. An extended training program, moving toward your CFP designation.

**Sharing knowledge,
not hoarding it, is how
success is gained.**

Be open, honest, and constructive.

We expect communication, and clarity and provide feedback constructively. The more we share what's working and what's not working, the more likely we're able to generate solutions to problems, leverage best-demonstrated practices, and ensure that every member of the team participates in the company's growth.

Demand excellence from yourself.

We want to build a diverse team. Lead by example, seek to solve big challenges, set measurable and actionable goals, and continuously learn, iterate, and improve. We set a high bar and expect to clear it. We see this as critical to creating a culture that attracts the best people in our industry.



We treat **everyone** as a peer, with kindness and respect.

It's our culture.

And we believe that it will enable Adaptation Financial to achieve its vision and mission. We are growing and we want **you** to grow with us.

Reach out to:

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