



STAGE 3 - PROTECT

WHO FITS IN THIS CATEGORY?

This category is for individuals or families who are within 5 years of retirement, have significant savings, and require help with retirement income and legacy planning.

HOW DO WE HELP?

- Helping investors choose properly diversified investments
- Income distribution plans for regular retirement income and RMDs
- Social Security or pension coordination and planning
- Review of life insurance and long-term care
- Estate planning coordination, charitable and legacy planning
- Collaboration with estate planning attorneys and CPAs
- Detailed retirement planning with continuous adjustments as life events occur

CONTACT FREQUENCY

- Check-in with us during any major life changes
 - Buying or selling a home, changing jobs, inheritance, pre-retirement check-ups
- At least annual in-person check-ins to review investment performance and goals
 - 2 annual reviews or more during a transitional period



STAGE 2 - GROW

WHO FITS IN THIS CATEGORY?

An investor who has experience with investments and has been saving for some time. Their primary concerns are continuing to grow their assets, managing risk, and making more concrete plans for retirement.

HOW DO WE HELP?

- Detailed goal-setting and education
- Determining the right types of accounts to fund in order to meet goals
 - Roth IRA, Trad IRA, SEP/SIMPLE IRA, 401(k), non-retirement, etc.
- Determining if the amount an individual or a family is currently saving is in line with their end goal
- Analyze current investments and make sure the investors are properly diversified
- Review of life insurance
- Collaboration with estate planning attorneys and CPAs

CONTACT FREQUENCY

- Check-in with us during any major life changes
 - Marriage, having children, buying or selling a home, changing jobs, inheritance
- At least annual check-ins to review investment performance and goals



STAGE 1 - BUILD

WHO FITS IN THIS CATEGORY?

A newer investor who is starting to open and save into retirement accounts. Their primary concern is getting started early and with the right tools.

HOW DO WE HELP?

- Basic goal-setting and education
 - First home, retirement, children's college, etc.
 - How you navigate through market volatility with confidence.
- Determining the right types of accounts to fund in order to meet goals
 - Roth IRA, Trad IRA, SEP/SIMPLE IRA, 401(k), non-retirement, etc.
- Determining how much an individual or family should be saving
- Helping investors choose properly diversified investments
- Review of life insurance

CONTACT FREQUENCY

- Check-ins with us during any major life changes
 - Marriage, having children, buying a home, changing jobs, etc.



HOW WE ARE DIFFERENT

Retirement Income Certified Professional (RICP®)

The RICP® delves deeply into the specific area of retirement income planning. It addresses everything from how retirees can use their savings in smart, strategic ways to realize their dreams during retirement, to making a financial action plan for how they'll be cared for if they can no longer care for themselves. It also trains advisors to plan for potential issues that can have a serious negative impact on a person's retirement plans.

CERTIFIED FINANCIAL PLANNER™ (CFP®)

Certified Financial Planner (CFP®) professionals are held to strict standards to ensure financial planning recommendations are in your best interest. What's more, a CFP® professional must acquire several years of experience related to delivering financial planning services to clients and pass the comprehensive CFP® Certification Exam before they can call themselves a CFP® Professional. CFP® professionals providing financial planning services also must abide by the fiduciary standard. The fiduciary standard of care requires that a financial advisor act solely in the client's best interest when offering personalized financial advice.

INDEPENDENT

Independent advisors are not bound to any family of funds, investment products, or services. Independent advisors also typically operate on a fee-based compensation model - which is simple, transparent, and incentivizes growing a client's assets. Therefore, when the client does well, so does the advisor's business.

PERSONALIZED WEALTH MANAGEMENT

We believe that taking the time to know your story, your family and your goals is central to the retirement planning process. Not only will we tailor an investment approach that fits now, but we will make sure that your plan grows with you throughout every stage in life.



OUR PARTNERS

Orion Portfolio Solutions

Fidelity

Charles Schwab

American Funds

Franklin Templeton Investments

Guggenheim

BlackRock

Vanguard

FUND COMPANIES

Invesco

Ivy Funds

Putnam

MFS

BlackRock

American Funds

Federated

Guggenheim

Wilshire Advisor Solutions

TOEWS

Ocean Park Asset Mgmt

AAMA

Russell Investments

iShares

Vanguard

T. Rowe Price

Fidelity Advisor

Security Benefit

Franklin Templeton

Main Management

Oppenheimer Funds

INSURANCE COMPANIES

AIG

AXA

Banner

BrightHouse

John Hancock

Lincoln Financial Group

LSW

Protective

Prudential

Nationwide

One America

North American

Transamerica

United of Omaha

Voya

Symetra

Midland National

Mutual of Omaha

Investors should carefully consider the investment objectives, charges, or expenses of any mutual fund before investing. For a prospectus containing this and other information, call your financial representative. Please read prospectus carefully before investing. Securities and Advisory services offered through **GWN Securities, Inc.**, Member [FINRA/SIPC](#), a Registered Investment Advisor, 11440 N. Jog Road, Palm Beach Gardens, FL 33418. (561) 472-2700. Stine Wealth Management and GWN Securities, Inc. are separate companies.

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