Working together to help you achieve your financial goals

Kress Financial Services

Over the last 30 years, we have found that our clients share similar concerns but need individual solutions. Your needs are unique and our responsibility is to have a thorough understanding of what matters most to you and your family.

Our focus *is building customized solutions to help solve your greatest challenges.*

Our mission *is to provide superior financial advice and service, while always acting in your best interest.*

Our role *is to clearly communicate simple solutions to complex issues and concerns.*

The benefit *is that you will have comfort in knowing that you have a financial partner with your best interest in mind and the skills needed to provide quality solutions.*

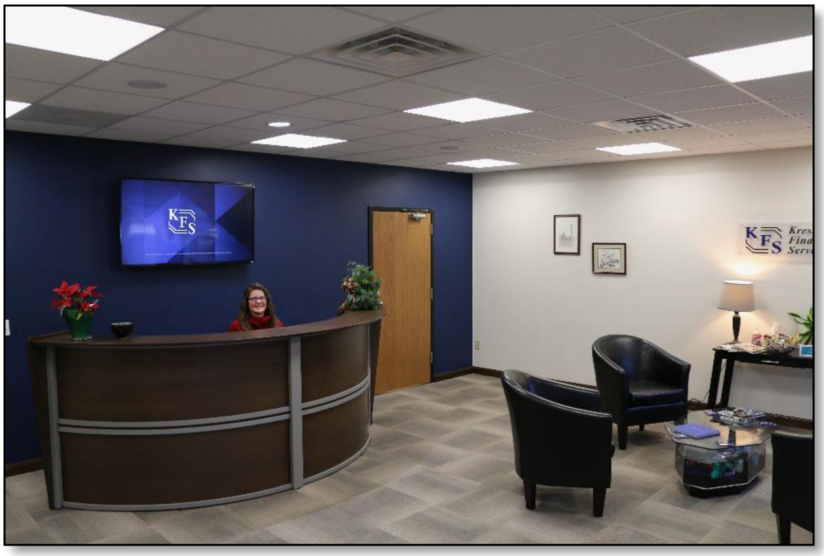
We are passionate about making sure that you have a financial strategy in place that is best suited for your circumstances.

Simple Solutions for Complex Challenges

OUR SOLUTIONS

We work with a wide range of clients. In order for them to achieve their financial goals, we offer simple solutions to complex issues and concerns. With that in mind, below are some of the services and products often utilized:

* Retirement Planning and Income Coordination
* Portfolio Design Utilizing Asset Allocation modeling
* Estate Conservation Techniques
* Business Succession Planning
* Comprehensive Financial Analysis
* Personal Insurance Strategies
* College Funding Alternatives
* Professional Portfolio Management
* Advisory Services offered through SII
* Mutual Funds, Individual Stocks and Bonds
* Fixed and Variable Annuities
* Various Life Insurance Products
* Long Term Care Insurance
* Brokerage Accounts
* Individual Retirement Accounts
* SIMPLE and 401(k) plans
* Other Tax-Qualified Retirement Plans



Our clients have daily access to a consolidated wealth reporting system website that allows them to see their entire portfolio, its current investment allocation, and historical performance.

OUR PROCESS

Some firms may believe in charging for an initial meeting before ever developing the relationship. However, we believe it is important for us to demonstrate our commitment to a solid client relationship before clients commit to us. The purpose of this meeting is to help us, client and advisor, come to a decision whether we feel we would be the right fit to advise you and if you believe our service would deliver value. We encourage you to bring along any retirement plan or investment account statements as well as other items you feel are valuable, such as pension or social security projections.

The steps to developing your financial plan:

Step 1: Consultation

First, we'll simply get to know you, your financial situation, and your needs. With our extensive experience, knowledge, and dedication, you can be assured that we will understand your goals and translate them into customized solutions.

Step 2: Analysis & Recommendations

We will take your input and conduct a thorough analysis of your current financial world. In order to offer you truly comprehensive service, we may leverage professionals who specialize in the areas of law and accounting. This allows us to make specific recommendations meaningful to you.

Step 3: Solutions & Plan Implementation

We understand that each person is unique, and therefore faces distinct challenges. Your customized financial strategy will address the challenges that are most important to the success of your financial future.

Step 4: Monitor & Review

Our relationship does not end with the implementation of your financial plan and strategy. We will meet with you on a regular basis to monitor your evolving needs and goals in light of changes in your objectives, the investment markets, tax laws, etc. We will recommend changes as appropriate. We pride ourselves on this commitment and look forward to strengthening our relationship with you over time.

KRESS FINANCIAL TEAM

Our goal is to have a long-term relationship with our clients while always acting in a Fiduciary capacity. To that end, we carefully select members of our team to make sure we have the right people on staff to serve your needs. They are not only knowledgeable, but you will discover that our staff truly cares about making your dreams a reality.

We maintain a relationship with numerous mutual fund and insurance organizations, seeking the best products from the top companies available.

With having multiple Financial Advisors with Osaic Wealth, Inc., we offer an extensive portfolio of innovative investment products and advisory solutions, including fee based Professional Asset Managed Accounts.

In an owner operated firm, we take pride in helping to anchor the communities and cities we live and work in. We value referrals as the ultimate compliment. Our practice is growing and we will continue to provide exceptional service with the hope that our clients will share our name with others they feel could benefit from our services.

Dan's Team (Standing): *Dan* ***Kress*** *Jr.,* ***Dan Kress,*** *Lorre White, Patrick Kress* ***& Scott Sonntag***
(Sitting): *Elizabeth Brandon, Amanda Pettit,* ***Megan King,*** *Cheryl Capwill* ***and*** *Lianne Boneberg*

KFS ADVISORS

Patrick G. Kress
ChFC®, CFP®

Daniel G. Kress
ChFC®, CFP®

Daniel R. Kress
ChFC®, CFP®

Kress Financial Services is proud to serve the Erie community with three accredited advisors to help our clients understand and accomplish their financial goals. Dan and Pat both joined our firm several years ago after each receiving a Bachelor of Science Degree in Finance from Penn State Behrend. They represent the third generation to join the Kress Financial legacy. Dan Sr., with almost 35 years in the industry, also followed in his father's footsteps who retired after over 40 years in financial services.

Knowing that our clients deserve the same expertise from all advisors, a solid educational background is critical. All three of us are proud to be CERTIFIED FINANCIAL PLANNER™ professionals and Chartered Financial Consultants®. These designations required passing extensive certification examinations involving mastery of nearly 100 integrated financial planning topics. Furthermore, we all hold the necessary licenses to provide an all-inclusive approach to both investing and giving advice.

At KFS, we all serve the same client, embrace the team approach, and deliver uniform advice. Our process is a patient one; we will often spend multiple meetings learning about you before transitioning to providing holistic financial advice.

We look forward to meeting with and learning about potential clients referred to our firm, and hope that making a positive impact within their world leads to a lasting relationship.

OUR LOCATION

Kress Financial Services is located in Erie, Pennsylvania at 2205 West Grandview Blvd, middle suite. We can be found across from Quinn Law Firm and our customer parking area is in front of the building. From I-79 take Exit 180 and head west on Interchange Road for 0.4 miles, turn right on to Zuck Road for 2 miles, turn right on to West Grandview Blvd and KFS will come up on the right after 0.5 mile.

Communicating simple solutions to complex issues and concerns

KRESS FINANCIAL SERVICES

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The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals.