SECOND OPINION SERVICE

When the markets turn as volatile and confusing as they have over the past year, even the most patient investors may question the wisdom of the investment plan that they've been following. Over the past 20 years, we've reviewed thousands of investment portfolios and seen a myriad of difficult markets come and go. And we can certainly empathize with people who find the current environment troublesome and disturbing. We'd like to help, if we can, and to that end, here's what we offer:

A cup of coffee, and a second opinion

Just as it's wise to get a second opinion on your medical health, it's only prudent to get a second opinion on your financial health. Things change. Life moves on. And the financial plan that was right for you five or ten years ago may not suit your needs today. Are your current investments still right for you? Find out with our complimentary, confidential Second Opinion Service.

Our Second Opinion Service will help you:

- Quantify your portfolio's risk
- Identify hidden fees
- Help you understand how your money is really invested
- Address your estate planning concerns (in concert with your attorney)
- Consider a sustainable retirement income plan
- Review your insurance and risk management strategy
- Explore tax reduction opportunities (in concert with your tax professional)

How It Works: By appointment, you're welcome to come in and sit with us for a while. We'll ask you to outline your financial goals – what your investment portfolio is intended to do for you. Then we'll review the portfolio for and with you.

If we think your investments continue to be well-suited to your goals – in spite of the current market turmoil – we'll gladly tell you so, and send you on your way. If, on the other hand, we think some of your investments no longer fit, we'll explain why, in plain English. And, if you like, we'll recommend some alternatives. Either way, the coffee is on us.

Next Step: Simply call our office at (800) 401-6477 and ask for Dennis Packard, CFP®