



Email us at: info@mpg.bz

www.moneyprofessionals.com

Service Overview

Money Professionals Group is a fee-only Registered Investment Advisory firm that has been specializing in helping clients plan for their retirement for the last **30 years**. Our mission is to facilitate the ability of our clients to plan and create the retirement life they want to live, free from anxiety about money.

Give us a call - Let's chat about your plan. 407-792-3888

Collaborative Personal Retirement Road Map

If you feel overwhelmed and want to eliminate your financial anxiety, or you want to ensure you are on track to reach your retirement dreams, this is the plan is for you!

You Will Receive:

- Comprehensive personalized Retirement Road Map plan (averages 60 pages)
- 60 day unlimited access to your advisor to ask any questions
- Weekly Investment Summary (for one year) – *all of your investments summarized in one report*
- For an additional fee – You have the option to add quarterly (or as needed) meetings to address changes in your life/road map

*** Meetings may be in person, virtual or on the phone*

Services We Do Not Provide:

Since the field of Financial Planning has a variety of types of professionals, we have found it helpful to outline specifically what we do NOT do as part of our process.

- We do not judge where you have been in your financial life. We focus on the future and what you want out of your life.
- We do not tell you what you can and cannot purchase. You are in charge of your spending decisions. We provide a framework for you to make those decisions in line with your personal goals.
- We do not prepare tax returns or provide tax code interpretations. We give overall tax strategy and related advice which should be discussed in detail with your CPA or tax advisor.
- We do not write wills, prepare trust documents or draw up Power of Attorney documents. Please consult an estate planning attorney to have these documents prepared.

The Retirement Roadmap Components

Your Retirement Road Map will address all areas of your financial life. We have listed many, but not all, of the questions that our clients need to consider.

Cash Flow Planning

- Do you make enough money to support your goals?
- How should you direct excess cash?
- Do you have enough money in an emergency fund?
- How do you prioritize your debt payments?
- How do you pay for large planned or unplanned expenses?
- How much will your health insurance cost as you age?

Risk Management Planning

- What are your life insurance needs?
- Should you buy long-term care insurance?
- How often do you replace your car?

Income Tax Planning

- What are you doing to reduce taxes?
- When is the right time to start withdrawals from savings plans and which savings plan should you withdrawal from first?

Investment Planning

- What is the asset allocation plan for your investments?
- How much do your investments cost you?
- What is your investment strategy given your goals?
- How much money do you need when you retire?

Retirement Planning

- What are your retirement goals?
- When should you start receiving your Social Security benefits?
- Do you have any pensions or annuities?
- Will your IRA and 401K plans have enough to support your retirement?

Assistance to Loved Ones

- Will you need to care for your elderly relatives?
- Do you have or need an education or gifting plan?

Estate Planning

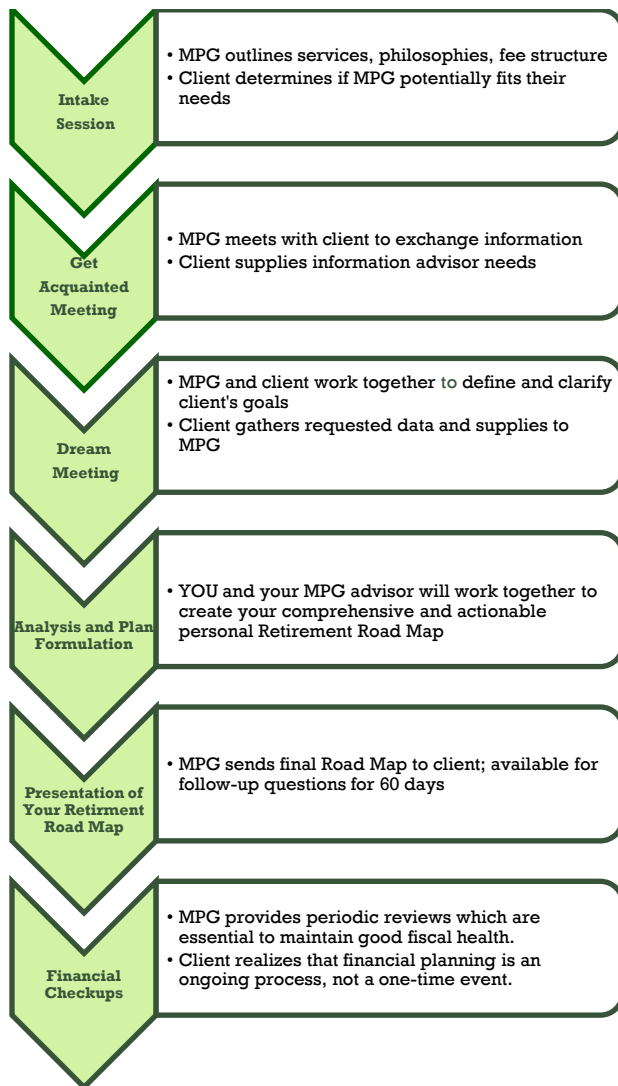
- What will happen to your estate when you die?

CLIENT EXPERIENCE

Planning, Coaching & Communicating for your Financial Success

As a Money Professionals Group client, you will experience what it feels like to have your own trusted financial advisor ready to help when you have questions. With our focus on building long-term client relationships, we're here to guide you to your financial goals.

Here is an outline of our process:



Your Retirement Road Map

This report averages 60 pages. Below is a sample of the type of information that will be generated specifically for your situation.



Money Professionals Group is a proud member of the Garrett Planning Network which has been favorably featured in numerous media outlets.

WHO ARE GARRETT MEMBERS?

Garrett members share a common goal to make competent, objective financial advice accessible. Garrett members are held to strict membership criteria.

Fee-Only

Garrett members must be Fee-Only, meaning they are prohibited from receiving commissions or any other compensation from anyone else for the sale of a financial product or service. 100% of their compensation is paid directly by their clients.

Fiduciaries

All of our members are fiduciaries to their clients, obligated both ethically and legally to place the best interests of their clients ahead of the advisors' interests.

Accessible

Every Garrett member must be *accessible*. That means they all charge based on the time to provide advice, without requiring long-term commitments or minimum income, investment, or net worth requirements. While some advisors may offer and provide other Fee-Only services, the majority of their client work must meet this definition of *accessible*.

CERTIFIED FINANCIAL PLANNER™ professionals

Most members joining the Network must be either a CERTIFIED FINANCIAL PLANNER™ professional (CFP®) or agree to become certified within five years of their initial Investment Adviser registration. The only alternative credential we allow is for CPAs who have obtained Personal Financial Specialist (PFS) designation or will within the same five-year period.

Note: Money Professionals Group utilizes only Certified Financial Planners

Let's Chat about YOUR Plan 407-792-3888