

# Build Wealth Efficiently...



## ...Enjoy Wealth 4 Life

### WHO WILL BENEFIT MOST FROM DAN'S COUNSEL?

*"It may be what you don't know which will hurt you more than what you know"*

The four hypothetical profiles below will give you a good feel for the type of people and the situations in which Dan can best assist. If you feel you fit into one of these profiles, let's visit to see if there is a good fit.

#### **1** *"Started your climb to the summit"*

- Busy, mid to upper middle class wage earners and professionals
- Love and care for family, eager to learn and apply time to planning and saving in order to build wealth with a long-term perspective
- Already saving/investing at least \$1,000 per month or are willing and able to commit this amount monthly towards potential long term financial security

- What you are missing is a guide who can teach you how to get up and back down the mountain with the efficient use of your assets

**FOCUS COULD BE:** Asset accumulation/risk management/college funding/retirement and future liquidity use and control of your money. Your potential for lifetime financial success might focus on financial efficiency and positioning yourself for a variety of long term options.

#### **2** *"Entrepreneurs"*

- Successful business owners
- Care for employees but primary concern needs to be for yourself and your family's financial well-being
- Your main focus has been on building a successful business — likely at the expense of your own financial security
- Business issues such as but not limited

to: continuity, income continuation, taxation, liquidity, transition, estate and legacy planning

**FOCUS COULD BE:** Business strategies to support personal finances through selective benefits, coordinating business goals with personal desires, estate planning, business succession and retirement.

### **3** *“Focus is shifting from the summit back to base camp”*

- Retired or retirement is in the near future
- You desire a retirement income plan which takes into consideration factors such as lifetime income, emergencies, unplanned expenses and legacy
- The advice you have received up to this point is likely piecemeal. Many times there is more focus on products than overall strategies. Your current advisor(s) may focus on the accumulation of assets with little consideration for income planning
- You have accumulated a nest egg of \$250,000 or more, which may be in a retirement plan or other assets you have accumulated over the years
- Often you want to know if you are able to retire and when. You may also want and need help planning the transition

**FOCUS COULD BE:** lifetime income planning with a variety of techniques utilizing your total net worth, contingencies for emergencies, ways to deal with unexpected ongoing

expenses and leaving a legacy. Topics included but are not limited to: bridge income planning, social security, pension decisions, asset management, investment risks, various forms of wealth and estate planning.

### **4** *“Owners of a second home on the mountain”*

- Financially independent
- You were successful in accumulating a sizable estate and desire to work with someone who is educated on a wide variety of financial subjects with years of experience. You desire a coach who can coordinate your efforts.
- Concerned about preserving and passing on your estate typically valued at several million dollars. You desire to pass on your net worth to the people and causes you care deeply about when and how you want it transferred with the least amount of expense.

**FOCUS COULD BE:** Family legacy planning, asset management, charitable techniques, estate planning and financial coordination of existing assets and advisors.

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