

Retirement Planning and Wealth Management

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Do You Have a Financial Plan?

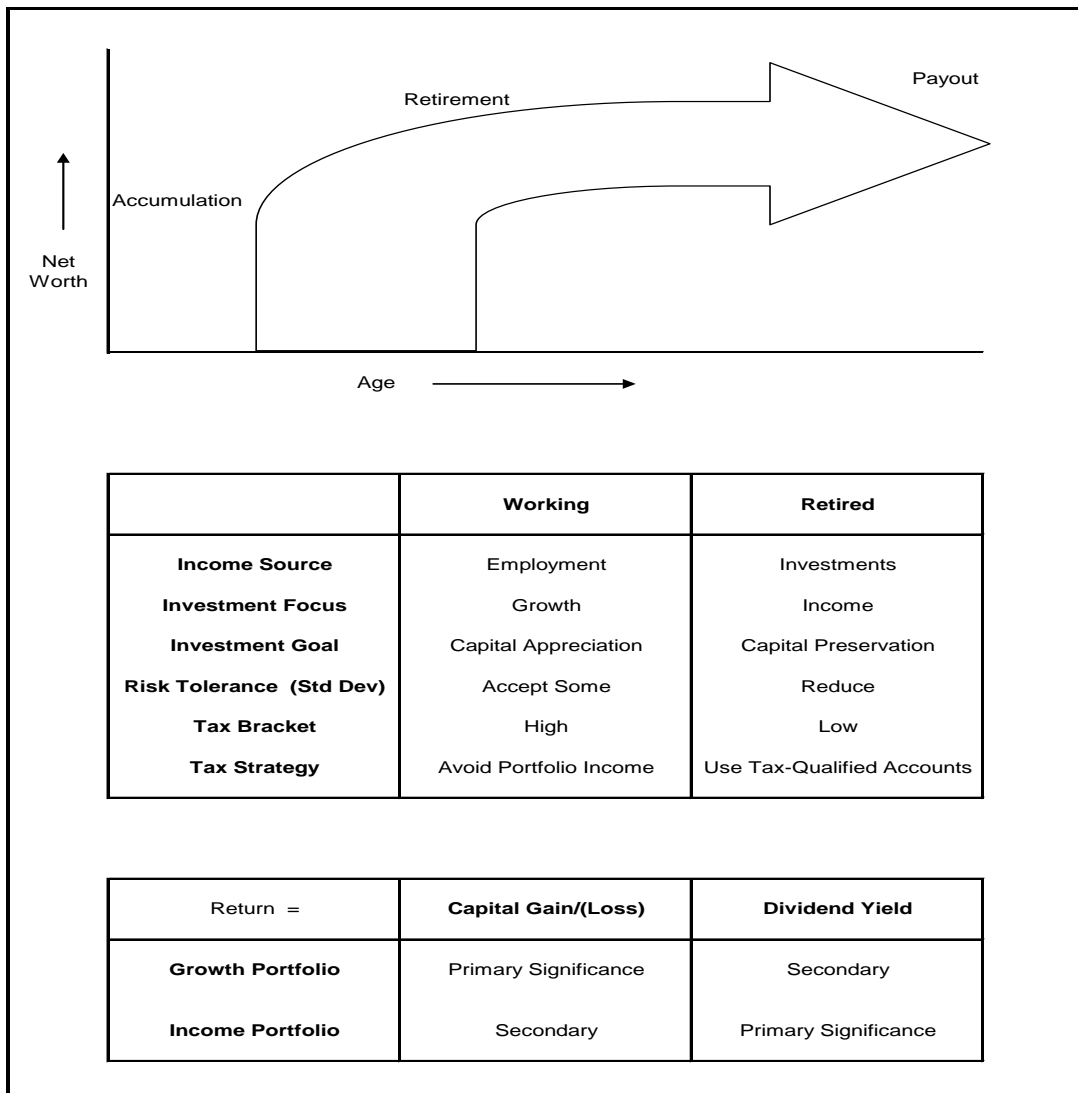
What we will do for you:

- We will provide the tools and expertise to help accomplish your financial goals
- We will continue to advise you through the years to help meet those goals
- We will develop and maintain **a detailed 10-point Financial Plan** for you ...

- 1 Specific Goals and Objectives
- 2 Personal Cash Flow Statements, Current and Projected
- 3 Personal Balance Sheets, Current and Projected
- 4 A Debt Schedule and Strategy
- 5 An Investment Plan
- 6 A Retirement Income Plan
- 7 A Risk Management and Asset Protection Plan
- 8 A Health Insurance and Long Term Care Insurance Plan
- 9 A Tax Plan with experienced professionals
- 10 An Estate Plan with experienced professionals

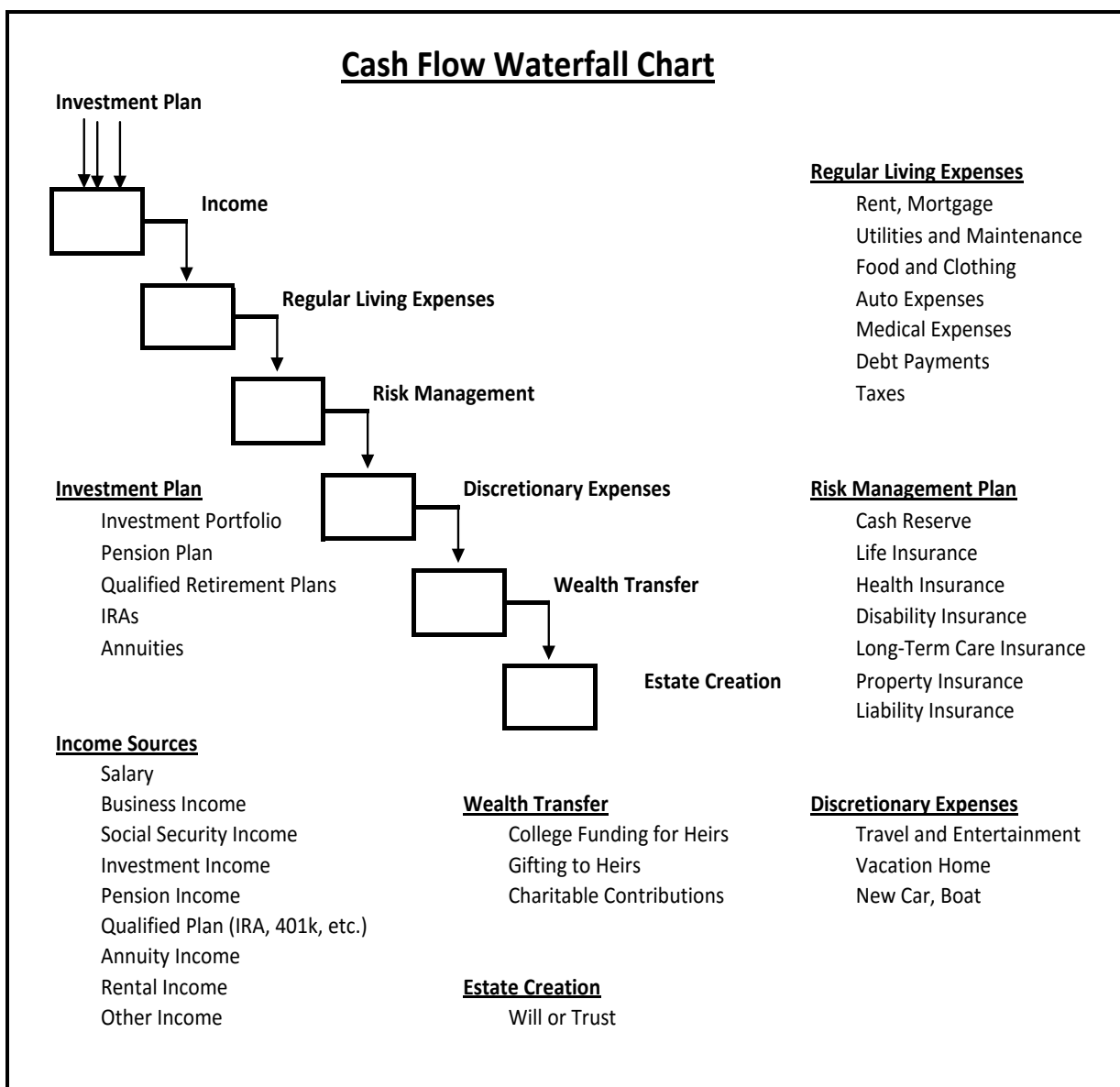
Our Approach

The transition to Financial Independence, usually at Retirement, involves a significant change in philosophy where the focus changes from the accumulation of wealth to the generation of investment income. This involves several other changes in strategy that need to be addressed to result in a smoothly functioning Financial Plan.



Cash Flow

One of the key aspects of Financial Planning is to have a keen understanding of Cash Flow Dynamics. We will build a model for you so that we can more clearly see the needs to be satisfied in order to have a successful Financial Plan.



Planning Checklist

There are many aspects to address in a comprehensive Financial Plan. We use a checklist to ensure that critical areas are covered during the course of plan development.

Goals and Assumptions

- Financial Independence (Retirement)
- Major Purchases
- Education (children, grandchildren)
- Asset Transfer to Heirs
- Planning Assumptions
- Cash Flow Statement (current)
- Personal Balance Sheet (current)

Risk Management Strategy

- Life Insurance
- Health Insurance
- Disability Insurance
- Long Term Care Insurance
- Property and Casualty Insurance
- Umbrella Liability Insurance

Asset Management Strategy

- Risk Tolerance Assessment
- Asset Allocation Plan
- Diversification Plan
- Investment Income Plan
- Taxable Investments
- Tax-Deferred Investments
- Stock Options (ESOP, ESPP)

Tax Management Strategy

- CPA
- Income Tax
- Capital Gains Tax
- Alternative Minimum Tax
- Estate Tax
- Gift Tax
- Generation-Skipping Tax

Retirement Strategy

- Cash Flow Statements (future)
- Personal Balance Sheets (future)
- Cash Reserve
- Debt Management Plan
- Savings Plan
- Social Security Statement

Estate Management Strategy

- Estate Attorney
- Wills and Trusts
- Heirs and Beneficiaries
- Property Titles and Deeds
- Estate Tax Management Plan
- Gifting Plans, Charitable Bequests
- Educational Funding Plans

Initial Consultation (free of charge)

In order to get started on your personal Financial Plan there is some basic information that you should bring to your initial consultation:

Client Name (1) _____ Age _____

Client Name (2) _____ Age _____

Address _____

Phone _____

Email _____

List of Assets
(Type, Amount, Where Held)

Estimated Total _____

List of Liabilities (Debts)
(Type, Amount, Lender)

Estimated Total _____

Estimated Monthly Income

Salaries _____
Social Security _____
Pension Income _____
Investment Income _____
Other _____

Estimated Total _____

Estimated Major Monthly Expenses

Mortgage _____
Health Care _____
Personal Expenses _____
Other _____
Other _____

Estimated Total _____

About Southwestern Retirement Planning Advisors, Inc.

Principal Advisor

Kurt Rohrs is the Principal Financial Advisor with Southwestern Retirement Planning Advisors, Inc. specializing in Financial Planning for individuals and small businesses since 2001. Previously Kurt spent 18 years in the technology industry, retiring as a Vice President of a product group for a large multi-national corporation. He holds a Master's Degree in Chemistry and an MBA in Finance, both from San Jose State University. Kurt is a Certified Financial Planner Professional™ (CFP®) and a Chartered Financial Consultant (ChFC®). He holds a Series 7 General Securities license and is a Registered Investment Advisor Representative of Independent Financial Group LLC. He also holds Life, Disability and Long-Term Care Insurance licenses and is also a licensed Realtor and a licensed Mortgage Loan Originator. Kurt resides in Chandler with his wife and their three children.

Our Approach

We take a comprehensive Wealth Management approach to integrate Financial Planning and Investment Portfolio Management in order to bring about a well-managed strategy for Financial Independence. We plan for the long term to provide adequate income, portfolio growth, tax-favored strategies and asset protection for our clients.

Our Associates

Southwestern Retirement Planning Advisors maintains several professional relationships with specialists in the critical aspects of financial planning including Investment Portfolio Managers, CPAs and Tax Professionals, Estate and Business Attorneys, Business Pension and Benefits Planning, Real Estate Residential and Commercial Property Brokers, Property and Casualty Insurance Agencies, and Life Insurance Brokers. We are able to bring a substantial amount of professional expertise to the table in order to more fully address specific issues regarding your plan.

Our Compensation

Our compensation is based primarily on a percentage fee of assets under management. The fee covers the cost of both the investment management and the development of a comprehensive Financial Plan. In certain cases, where it is more appropriate, we may be compensated by commissions on financial products we obtain for you.

Initial Consultations are Free of Charge

Disclosures

*Registered Representative offering securities and advisory services through
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a registered broker-dealer and investment adviser. Member FINRA/SIPC*

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