

KIPLINGER FINANCIAL SERVICES, LLC

Helping you build the bridge between your money and your life!

Our mission: To help you achieve your needs, goals and interests with peace of mind. We strive to accomplish this by teaching, advising, and coaching you in the processes associated with developing and managing your financial strategies and estate design.

What this means to you: You will have a lifelong financial plan designed and managed to help you work toward your short-term, mid-term, and long-term needs and desires for yourself and your family.

***The real benefit to you is:** Your preferred future becomes more realistically achievable. You will have a working roadmap to achieving your needs, wants, and desires (i.e. children's education, retirement, survivorship, provisions, tax minimization, travel, gifting, and other important goals). You will also have a partnership with our team as we assist you in the development of your preferred future through your financial strategies and estate design.*

About Us: Kiplinger Financial Services, LLC is a Registered Investment Advisory firm providing strategic financial planning services for a fully disclosed project fee or on an hourly basis. We are a business unit of Kiplinger & Co., CPA's. Kiplinger & Co. has a long history (over 25 years) of helping business owners and successful people reach their goals.

It takes a team of disciplined professionals to meet the needs of today's affluent...a comprehensive wealth advisory team. We have assembled such a team. Our **Kiplinger Wealth Advisory Group** partners include:

- **Kiplinger & Co., CPAs, LLC** – A full-service accounting firm with a niche in income tax planning and preparation strategies, and Estate Planning.
- **Kiplinger Investment Advisors, LLC** – A Registered Investment Advisory firm focusing on asset management.

Wealth Optimization

We define wealth management as an unequivocal commitment to fully integrated, comprehensive planning delivered in a way that is truly independent. We operate in a fiduciary, fee-only environment. Our team provides sophisticated investment management, together with advanced planning and personal advice – a holistic approach to your financial life.

During the wealth optimization process, we explore the following steps:

- Analyze your current situation
- Listen closely to your hopes and dreams
- Capture your values, goals and objectives
- Identify opportunities and obstacles
- Explore which solutions are most viable and meaningful for you
- Implement the chosen course of action
- Monitor and evaluate the results

Preserving your assets requires detailed strategic planning. In order to maximize your net worth and minimize your tax burden, you need to be able to rely on consistent and effective guidance that will offer the best solutions to connect you with your financial goals. Additionally, you need the ability to quickly

organize your assets, view your balance sheet/net worth and review your cash flow to ensure your current plan can achieve those goals.

Wealth Protection - *We strive to ensure that your wealth is secure.*

We will help you to develop an effective contingency plan to provide financial security in the event of your untimely death or disability. We will also help you to enable the smooth transfer of your assets to your dependents and/or beneficiaries.

Wealth Preservation - *We also strive to minimize your taxes.*

Having successfully accumulated your wealth, the last thing you will want to do later in life is to take unnecessary risks with your capital or to pay excessive amounts of taxation, because your investments are not as tax-efficient as they could be.

We will help you to ensure that your financial affairs are managed prudently. We will ensure that your wealth management strategy plan complies with the relevant legislation and we will also help you to minimize or mitigate your taxation liabilities.

"We can't control the wind...but we can adjust the sails."

Comprehensive Wealth Advice - *Things change. They always do. Our advice will evolve with your changing needs and circumstances.*

Navigating competently through the life transitions of employment, marriage, home ownership, parenting, eldercare, divorce, retirement, and ultimately death require the knowledge acquired through the financial planning process. The financial planning process has several parts. Each part is designed to lead you toward the development of realistic financial goals, and to provide you with the tools to measure your progress toward reaching those goals. The process involves assembling financial information, setting goals, assessing your current financial situation, and building a realistic plan to meet your goals. The planning process is not a one-time event; it is a life-long process of acquiring knowledge, making decisions, revising goals and monitoring progress.

Financial planning provides direction and meaning to your financial decisions. It provides a disciplined approach to saving and spending. It allows you to understand how each financial decision you make affects other areas of your finances. For example, deciding how much money you want to provide for your children's college education will impact how much money you will have for retirement.

Make the most of your wealth - *More money creates more options.*

Planning for and reacting to life events is often more art than science. Life doesn't just happen...achieving your preferred quality of life is not a matter of chance, but a matter of choice. Our goal is to help you build the bridge between your money and your life.

Choosing discipline, prudence and expert execution makes the difference. Selecting the right partner to help you navigate the uncharted waters of life can improve the security and safety of your journey. With the terms "financial planning" and "wealth management" being used too casually by too many firms that claim competency and character, it is increasingly difficult to understand their true meaning. **We define wealth management as an unequivocal commitment to fully integrated, comprehensive planning delivered in a way that is truly independent and operates in a fiduciary, fee-only manner.**

Donald W. James, CPA/PFS, CFP® is a Registered Representative of Securities America Inc., Member FINRA/SIPC. The entities comprising Kiplinger Wealth Advisory Group and Securities America are unaffiliated. (1/08)