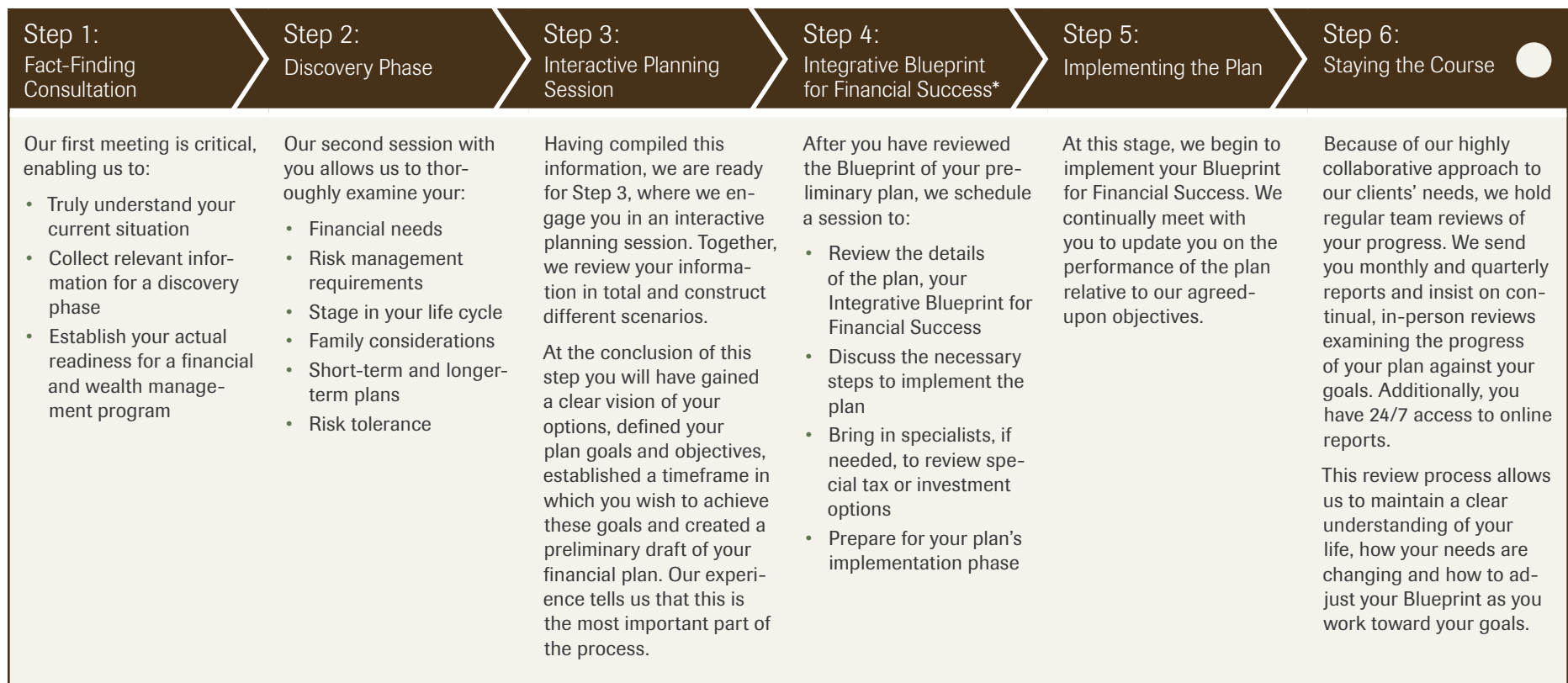


# GM ADVISORY GROUP'S APPROACH: SIX STEPS TO SHAPING YOUR FINANCIAL FUTURE

**Each one of our clients is absolutely unique.**

That's why when faced with the challenge of coordinating several professionals to manage your tax and financial plan, we created a specific six-step program—*Blueprint for Financial Success*—that helps us develop a composite picture of your particular financial vision, as well as manage its success over time. We work directly with you to create this integrated financial plan, our *Blueprint for Financial Success*. *Let us show you how:*



\*Similar to all blueprints, the plan is like a road map and destinations can change along the way. Your Blueprint acts as a guide and a departure point—it is never expected to be the final answer to a life-long financial management relationship.

We realize that you have worked hard to accumulate your assets. Our services can simplify the management of your financial assets while helping you preserve your wealth and plan for your future.

Why not speak with a GM Advisory Group financial professional about how our integrative approach can help you achieve your financial goals? One or more of our services may be right for you. *Let us help you:*

### **1. Establish Your Current Financial Position**

- Create an in-depth personal financial statement.
- Create a detailed cash flow statement adjusting for changes in lifestyle.
- Plan for cash reserves and liquidity.
- Analyze asset and liability ownership.

### **2. Assess and Manage Your Financial Risk**

- Determine the amount of life insurance needed in case of premature death.
- Determine the amount of disability insurance required in case of a prolonged injury.
- Analyze the benefits of long-term care insurance.
- Analyze current auto/home/personal liability protection provided by MLR Services Inc.

### **3. Complete a Thorough Tax Analysis**

- Prepare a current year tax projection.

- Review the applicability of tax-favored investments in your portfolio.
- Effectively manage stock options.
- Develop strategies to avoid the alternative maximum tax (AMT).

### **4. Structure Your Investment Plan**

- Create asset allocation and portfolio composition strategies.
- Analyze education requirements and create a funding plan.
- Create hedging strategies for concentrated positions.
- Analyze current stock option and restricted stock grants.
- Analyze company-sponsored retirement plans.
- Create a plan to fund second-home and special-purpose savings.

### **5. Plan for Your Retirement**

- Prepare pre-retirement calculations that estimate cash flow at retirement age.

- Calculate the growth of your assets, given various assumptions including rates of withdrawal, expected rates of return and inflation.
- Analyze maximization strategies for your corporate retirement plan.
- Prepare an alternative retirement analysis using various assumptions.
- Perform a Monte Carlo simulation (provided by MoneyGuidePro).

### **6. Preserve Your Wealth**

- Review techniques to reduce taxes, probate and transfer costs.
- Review wills and other estate planning documents.
- Analyze estate liquidity and survivor income.
- Review gifting and charitable planning strategies.
- Review your beneficiary designations for your annuities and retirement accounts.