

# Dream With Confidence

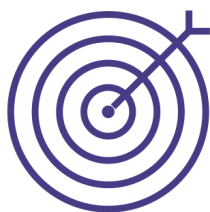
With Comprehensive Financial Planning Services from Avantax®

## A Tax-Intelligent Approach to Effective Financial Planning

If you're like many people, taxes are your single largest expense. But they can be so integrated into your life – with automated payroll deductions, estimated payments, and even occasional refunds – that it's easy to overlook their impact.

Avantax is a pioneer in tax-intelligent planning – we were founded by a CPA in 1983 – so we understand that managing your tax burden is an essential part of managing the overall performance of your assets. Our planning process includes an analysis of every facet of your financial plan through a tax-focused lens to help maximize assets and provide more income during retirement.

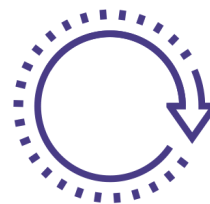
Is your current plan tax-intelligent?



Goal-Based Planning



Investment Smarts



Seamless Tax Integration

## A Distinct Advantage

Imagine the confidence you could have when you understand the effect important financial decisions might make on your financial future — before you make them.

Our powerful Guidance Planning Strategies (GPS) tool visually lays out your long-term financial plan from various angles based on financial choices like asset allocation, investing in your 401(k), selling a business, donating to charities or plans for your estate. Armed with this information, you can easily understand the potential impact and make informed decisions that are better aligned to help meet your short and long-term objectives. Your tailored investment strategy is centered around what matters most to you – your goals and your priorities within your time horizons.





## Business Transition Strategies

Building your business is a significant accomplishment and what happens to it once you're ready to exit is an important decision. A decision that deserves careful consideration and the help of a tenured transition professional. We can model the sale of your business and how it impacts your financial future — whether your goal is to sell your company outright or transition it to employees or loved ones.

Ongoing monitoring of your business plan may also provide protection in the event of an earlier-than-planned transition and that it's running as efficiently as possible to help meet your objectives.

## Safeguarding Your Family and Your Business

At Avantax, our insurance philosophy is simple – match the best companies, products and services to your individual risk management needs. Our insurance planning review connects tax and financial strategies while considering risk protection and preservation of assets to help safeguard you and your family.

We only offer handpicked and carefully monitored insurance carriers that offer quality products at competitive prices. Services include:

- Independent objective analysis of your risk management situation
- Regular, ongoing service reviews
- Coordination of your risk management needs with wealth management objectives
- Life, long-term care and disability insurance and group life and health plans
- A full array of solutions including business continuation, advanced estate planning, executive benefits and personal planning

## Avantax Retirement Plan Services<sup>SM</sup>

Our employee retirement services allow you to focus on running your business, while we manage the daily administration of your plan. Our turnkey solution is designed around your unique goals and includes investment management, administration and participant support, and education services designed to provide the maximum level of fiduciary protection and help produce better retirement outcomes.

When you plan with Avantax, you'll get the benefit of customized solutions based on your unique company's demographics, growth and other needs including:

- Profit-sharing design options offering flexibility for owners and key employees
- Comprehensive fiduciary coverage and administrative services
- Collaboration with your tax advisor to provide comprehensive tax-optimized plan design
- Automatic features to increase employee participation, education and savings
- Pro-active service and support through a dedicated relationship manager