



Services Fact Sheet

Prosperion Financial Advisors - The Booren Group

Retirement Planning

Our financial advisors are professionals in navigating the complexity of retirement planning to help clients establish a written, time specific, retirement income strategy that compliments and helps to work toward their goals. Specifically we help:

- Create a roadmap for their retirement and consistently measure progress toward specific milestones
- Create a strategy for clients' resources to last
- Review employer retirement savings strategy for savings rates and investment allocation, to be certain it coordinates and compliments the investment plan we have in place.
- Help coordinate and consolidate retirement assets across all accounts
- Develop a cash flow plan that meets their lifestyle needs now and into the future
- Have an investment strategy that seeks to protect the purchasing power of retirement income, IE income that outpaces the inflation rate

Investment Management

Our investment strategy begins with a strong understanding of our clients' unique goals and objectives. We educate clients to understand the difference between "security" and "safety" of their investments. We work to build an investment plan that drives growing income, while seeking to minimize the risk of loss of purchasing power. We offer:

- Transparent fees and detailed reports
- Employee stock option planning and advice
- Balance Sheet Allocation Advice - allocation for those investments held with us and elsewhere
- Portfolio design and management tailored to clients' specific needs
- 401(K) review to ensure savings rate and investment selections is in alignment with their overall retirement plan
- Risk management
- Investor education and frequent updates from the advisors
- Securities analysis to help clients make smart choices about individual securities
- Dividend strategies built to preserve income while minimizing portfolio drawdown

Tax Planning

Tax planning is an essential piece of a successful retirement plan. Minimizing a client's tax burden keeps more of their investment dollars working for them, while also ensuring they keep more of what they've worked hard to earn. While our financial advisors are not CPAs, we coordinate with client's CPAs to build strategies aimed at reducing taxable amounts. We:

- Work directly with clients' CPAs in an effort to tailor a strategy that best fits their needs
- Seek to minimize clients' tax liabilities through the use of smart investment vehicles and tax-advantaged securities like traditional and Roth IRAs, 401(k)s, and qualified dividends
- Strive to eliminate tax surprises that could derail the plan
- Project how taxes could affect clients' income needs in retirement using state-of-the-art technology

Estate Planning

Estate planning encompasses two key areas: understanding family values, and the tools needed to help preserve those values. Once we understand how a client desires to leave a legacy, we begin the process of coordinating the resources necessary to make it happen. We work to:

- Help clients avoid probate court
- Involve and educate those important to the client
- Help clients understand their will
- Avoid extraneous taxes
- Ensure a client's estate goes where they want and how they want

No strategy or asset allocation assures a profit or protects against loss. Investing involves risk, including the risk of loss. This information is not intended to be a substitute for specific individualized tax advice. We suggest clients discuss their specific tax issues with a qualified tax advisor. This information is not intended to be a substitute for specific individualized legal advice. We suggest that clients discuss their situation with a qualified legal advisor.

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