

How risky is your portfolio?



Life is a balancing act. Don't make it any harder by having a portfolio that doesn't match your goals. We use cutting edge technology that identifies your personal level of risk. From there we identify the most appropriate investment and insurance program to help meet your goals and expectations.

Together we can take the guesswork out of your financial future.

BRASS RING
wealth management 

We pinpoint *your* risk level with Riskalyze.

Step 1:

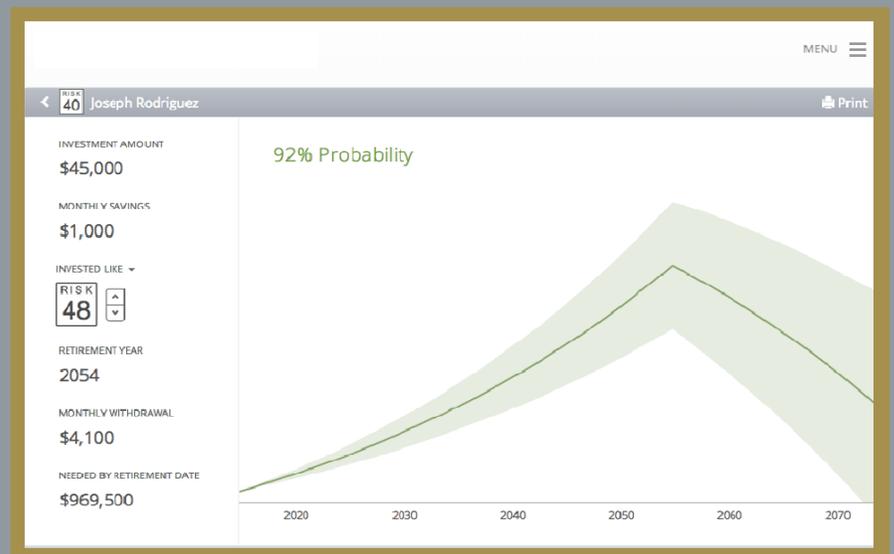
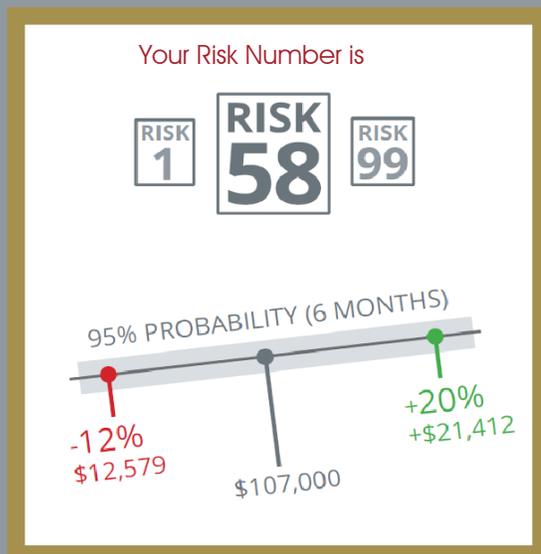
Complete our questionnaire which examines your portfolio size, financial goals, and what you're willing to win or lose. Your persona risk number is used to guide us in the decision-making process.

Step 2:

We analyze your existing portfolio in relation to your risk number and walk through a detailed explanation of all your options giving you the context to compare what you have and what could be.

Step 3:

We build your custom portfolio a retirement roadmap to monitor your progress. At the end you'll fully understand how we can help you become more confident about your retirement.



BRASS RING
wealth management 

We make certain your investments *match* their purpose.

Guaranteed Accounts

Your principal and interest are guaranteed. Lower rates of return and shorter time frames.

- ◆ Savings
- ◆ CD's
- ◆ Fixed Annuities
- ◆ Life Insurance

Hybrids

Either your balance or the stated interest is guaranteed. Inflation based returns and typically 3- 5 year time frames.

- ◆ Government, Municipal, or Corporate Bonds
- ◆ Equity Index Annuities

Equities*

No guarantees of interest or principal. Longer time frames and potential for above inflation returns.

- ◆ Stock
- ◆ ETF's
- ◆ Mutual Funds
- ◆ REIT's
- ◆ Variable Annuities



*Equities are subject to market risk including price fluctuation and loss of principal. Bank products carry FDIC insurance up to applicable limits and offer a fixed rate of return. Guarantees and benefits provided by life insurance products are subject to the claims-paying ability of the issuing insurance company. Government bonds are guaranteed by the U. S. Government and, if held to maturity, offer a fixed rate of return and fixed principal value. Municipal bonds are debt obligations of a state or local government entity. The funds may support general government needs or special projects. Safety is based on the viability of the issuing municipality and the community in general. Fixed income investments are subject to various risks, including changes in interest rates, credit quality, market valuations, liquidity, prepayments, corporate events, tax ramifications and other factors. **Mutual funds and variable annuities are sold by prospectus only. Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of a mutual fund, or a variable annuity and its underlying investment options. For mutual funds, the fund prospectus, and for variable annuities, the current contract prospectus and underlying fund prospectuses, provide this and other important information. Please contact your representative or the Company to obtain a prospectus. Please read the prospectus(es) carefully before investing or sending money.**

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Why Brass Ring?

What is the difference between an investment adviser, insurance agent, broker, or financial planner? Some planners are investment advisers, some brokers are agents, some advisors are brokers, but not all are financial planners.

As investment advisors we are obligated to put our clients interests first. We create complete plans. Our professionals work for your benefit and have access to vast products and services that compliment our specialties.

Your financial professional should help you separate yourself from your emotions and manage your expectations. They should also facilitate the selection of your investments, strategies, and overall plans.

Don't you deserve a better partner for your future? Choose wisely and select the financial partner that you deserve, reach for the Brass Ring.

Simple | Effective | Convenient

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