

FINANCIAL REVIEW MATERIALS

It's not what you earn but what you keep .

BRASS RING

wealth management

www.brassringwealth.com

855-BRASSRW

BRWM Inc. is a family-owned Corporation based in Clarkston, Michigan. We specialize in tax and retirement income distribution planning. We utilize traditional and nontraditional investments in our financial planning and wealth management programs.

Why choose BRWM?

This office is neither a captive insurance agent nor a wire-house broker. It is a fully independent insurance and securities branch office. We can offer most any security and insurance products and are not handicapped into thinking annuities and mutual funds are the end all to financial planning or investments. Nor are we restricted by our parent companies or alliances.

- Locally Owned and Operated - Not a Franchise
- Independent Office
- Broad Range of Products and Services
- Experienced - Tax and Income Specialties
- Qualified - CPA and Attorney Referred
- Complimentary Trust Funding and Client Reviews

Discussion Points:

- Investment Experiences*
- Goals*
- Lifestyle*
- Short and Long Term Needs*
- Risk Tolerances*

✓ Please Bring with You...

Work /Employer Information

- Paystubs
- Benefits Coverage
- Pension Confirms / Estimates
- 401(k) / 403(b) / 457 Statements

Personal Information

- Social Security Estimate(s)
- Monthly Budget
- Mortgage / Loan Balances
- Life Insurance: Type / Amounts
- Health Insurance Coverage

Statements

- Bank/ Credit Union
- CD's
- Stock/Bonds/Mutual Funds
- Annuity Statements
- Investment Choices



Securities offered through Kestra Investment Services, LLC (Kestra IS), member FINRA/SIPC. Investment advisory services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. Brass Ring Wealth Management is not affiliated with Kestra IS or Kestra AS. Kestra IS and Kestra AS do not provide legal or tax advice.

Investor Disclosures: <https://www.kestrafinancial.com/disclosures>