

# FINANCIAL REVIEW MATERIALS

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

# BRASS RING

wealth management

www.brassringwealth.com

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**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

## 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 product 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 - Putting Client Interests First
- Vast Products and Services
- Experienced - Tax and Income Specialties
- Qualified - Credentialed and Referred
- Complimentary Trust Funding and Client Reviews

## Topics to Discuss:

*Investment Experiences*  
*Goals / Lifestyle*  
*Short and Long Term Plans*  
*Risk Tolerances*  
*Major Concerns*

## ✓ 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

## Step 1

Initial:  
Question  
Answer  
Data Collection

## Step 2

Clarify  
Analyze  
Forecast

## Step 3

Assess:  
Strengths Weaknesses  
Taxes  
Risks

## Step 4

Recommendations  
Fix  
Change  
Establish

## Step 5

Account:  
Creation  
Funding

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