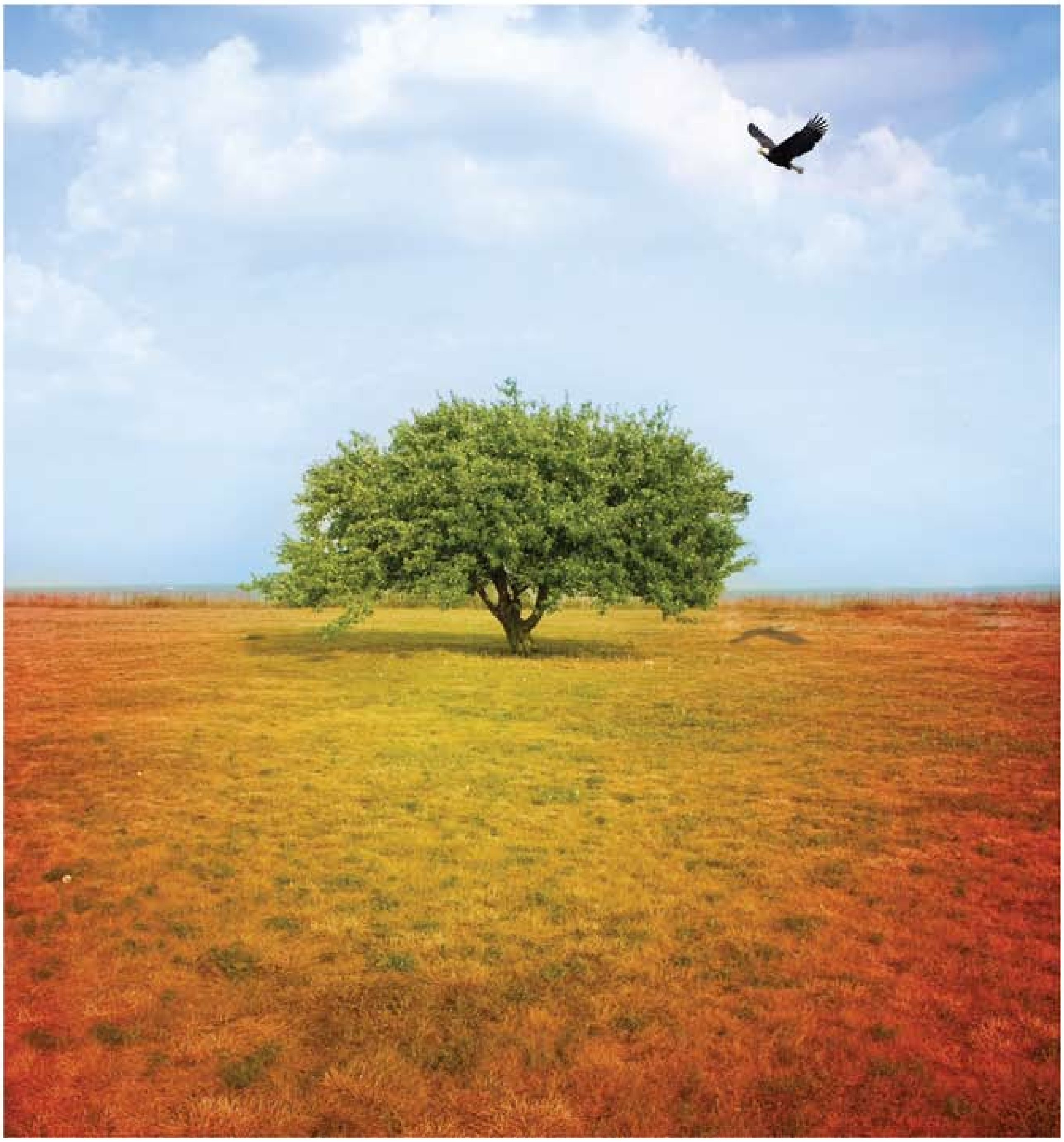
Live Your Dreams ...



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Dreams

We all have dreams—retiring in comfort, educating our children and grandchildren, helping our loved ones.

But the key to turning dreams into reality lies in setting goals and carefully planning a course of action to achieve them.

Working with a wealth management firm dedicated to your financial success can help you live your dreams.

Trust

Trust forms the foundation of a successful relationship. Just like you work with your physician to diagnose your health issues, set priorities and determine an appropriate course of treatment, we, as your trusted financial advisors, help you diagnose your wealth management needs and recommend and craft the appropriate solutions.

Wealth management demands that we become intimately familiar with the details of your personal situation. Only through a trusting professional relationship can we uncover your needs, your concerns and your goals, and put you on track to make your dreams a reality.

Your Financial Picture

We believe that your financial picture is best looked at holistically. We strive to understand how the different pieces of your financial puzzle fit together.

Ten key areas of wealth management make up your financial profile. Together these ten key areas form the Method 10™, the basis for our systematic approach to financial planning and trusted advice.

Tax Planning

- How much income tax are you paying on your investments each year?
- How many tax-advantaged retirement plans (IRA, 401(k), etc.) do you participate in?
- Which fixed income investments do you currently favor: taxable or tax-free?
- What tax strategies are you employing as you sell real estate holdings?

Investment Planning

- How does your investment portfolio target your financial goals?
- What rate of return on your portfolio do you require to meet your goals?
- Are your investments diversified across a broad range of asset classes to include small company stocks, international stocks and real estate?

Estate Planning

- How will you minimize estate taxes upon your death?
- How would you like your estate handled and by whom?
- When was the last time you reviewed the beneficiaries on your insurance and retirement plans?

Insurance Planning

- How has your life changed since you last spoke to your insurance professional?
- Do you know of any reasons why your life insurance might lapse?
- When was the last time you reviewed your insurance policies with a CPA, attorney or financial advisor?

Income Protection and Asset Preservation

- How will you pay your bills if you become ill or are injured?
- Which would have a greater economic impact on your family—your death or disability?
- Is your definition of “disability” the same as your insurance carrier’s?

Identifying which issues are vital to your financial success is only the beginning; we are charged with the duty to solve your financial challenges and help you realize your dreams.

Education Planning

- How much will a four-year college education cost when your children or grandchildren are ready?
- What savings and investment programs are you using to provide for college?
- Are your family's plans for higher education part of your estate planning?

Retirement Planning

- When do you plan to retire?
- How much do you currently contribute to your retirement plans?
- What will your retirement income look like if you or your spouse is alone (divorced or widowed) during retirement?

Business Planning

- Do you know how much your business is worth?
- Do you have a business succession plan in place?
- Is your business protected in case you die, fall ill or become seriously injured?

Special Situations

- Which areas of your wealth management plan would be affected following a divorce?
- If Alzheimer's strikes you or a loved one, how will you cope?
- How well could your financial resources provide for a dependent with special needs?

Debt Management

- Do you have a debt relief schedule in place to handle your credit card balances and other outstanding loans?
- Have you secured future obligations like a child's college education?
- Have you reviewed your credit report lately?

It's Time to Act

Addressing your entire financial situation may seem like a daunting task. We're here to help.

First, we'll work with you to expand our knowledge of your financial profile and bring to light issues you may not be aware of. We'll help you set priorities and act promptly on the most urgent issues.

Next, we will craft and implement the financial solutions that best address your needs. Because we are familiar with your entire situation, we are able to offer customized advice that solves each of your Method 10 issues while looking at the big picture.

Finally, we will meet periodically and review your wealth management plan. As your life situation changes, we will continually reassess how your existing wealth management solutions align with your present and future needs and goals.

Don't let your dreams go unrealized. Schedule a wealth management check-up and let us help you attain your goals.

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Together, we can build the financial program
that is right for you.

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1st Global Advisors, Inc.

1st Global Insurance Services, Inc.

1st Global Retirement Services, Inc.

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