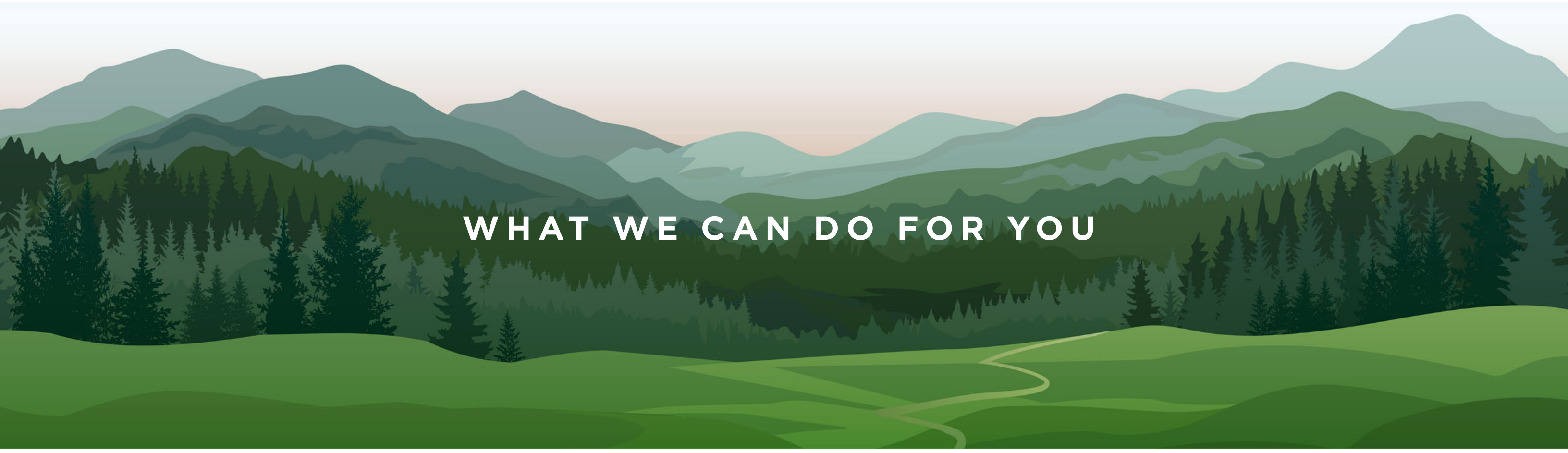

Clear Path Financial's top priority is helping individuals, families, and businesses reach and exceed their financial goals. We want to learn more about your personal situation, identify your dreams and goals, and understand your tolerance for risk.

Most of our clients look to us to help coordinate all aspects of their financial lives, including retirement planning, asset management, risk management, estate planning, insurance, children's college education, etc. For our business clients, we advise them on all different types of benefit programs and qualified plans for their employees, including customized carve-out programs for senior executives and "key man" opportunities.

Insurance

- Life Insurance
- Disability Income Insurance
- Long Term Care Insurance
- Ownership Structure, Trusts
- Key Person Coverage
- Fixed and Variable Annuities

Wealth and Asset Management

- Account Aggregation
- Managed Portfolios
- Municipal and Taxable Bond Portfolios
- Estate Planning Strategies
- Retirement Income Strategies (retirement income, distribution, and tax minimization strategies)

Corporate Client Services

- Group Health (Inc. Dental, Vision)
- Long Term Disability
- Life Insurance
- Supplemental Benefits
  - Short Term Disability
  - Cancer/Accident
- Qualified Plan's (401k, 403b, SEP IRA, SIMPLE IRA)
- Non-Qualified Plans (Deferred Compensation etc.)

SERVICES AND PLANNING

Financial Position Analysis

- Net Worth Organization

Protection Planning

- Life Insurance Planning
- Income Protection Options
- Long-Term Care Insurance

Investment Planning

- Asset Allocation Modeling
- Risk Tolerance
- Education Funding Strategies
- Diversification Strategies

Financial Education Services

- Work Site Events
- Custom Programs
- Employee Benefits
- Seminars

Tax Planning

- Business Ownership
- Non-Qualified Investment Planning
- Effects of Liquidation
- Tax Minimization Strategies
- Tax Deferral Methods
- Cost Basis Tracking and Analyzation

Estate Planning

- Asset Ownership
- Trust Funding

Retirement Planning

- Retirement Distributions
- Pre-59½ Strategies
- 401(K) and IRA's
- Social Security Benefits Planning
- Risk Tolerance Transitions

HOW WE CAN HELP YOU

We offer a holistic approach to each client of our firm. Each member of our team collaborates with specialists to help provide different points of view to your overall financial plan. We thrive on collaboration to help you build a truly diversified portfolio through wealth management, asset protection, and estate planning strategies.

We offer a financial needs analysis through our team of experienced professionals in the areas of:

- Financial Planning
- Advisory Services
- Wealth Management
- Retirement Analysis and Programs
- Estate Planning and Conservation
- Risk Protection
- Trust Services

WE WORK WITH YOU TO HELP BUILD YOUR FINANCIAL FUTURE.
WE START BY HELPING TO IDENTIFY WHAT'S IMPORTANT TO YOU, FORMULATE GOALS, AND PUT TOGETHER A PLAN TO HELP YOU ACHIEVE THEM.

CONNECT	EXPLORE	SOLVE	COLLABORATE	IMPLEMENT	SERVE
Initial contact and discovery conversation	Identify and understand goals and objectives	Analyze the results and design a holistic plan	Review the plan and decide upon the strategy	Execute the strategy and discuss next steps	Establish review meetings and monitor progress

CONTACT US

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