

## Our Goal Is To Simplify The Financial Planning Process And To Become Your Advisor For Life.

### We Take The Mystery Out Of Wealth Management.

We not only help you create and protect wealth, we make the financial planning process easy to understand. We do this with one-on-one guidance, innovative educational tools, state-of-the-industry technology and informative seminars. Our personal, professional service cultivates long-term relationships based on trust. We view needs-based planning as a continuing process for life. Thus we start by listening to learn about you and your goals. This helps us identify your objectives and risk levels so we can show you your options. In essence, we become part of your decision making process.



### Easy To Choose.

Total Financial provides models and alternatives for asset allocation and needs-based solutions. These are simple, easy to understand and are a good fit for your portfolio and a good way to satisfy your financial needs. We also employ a coordinated team

approach to help you achieve your goals. We work with other professionals including your accountants, attorneys and third party pension administrators. When you consider the services and technology we provide, you'll agree that we deliver an exceptional value.

### A Comprehensive Range Of Products And Services.

- Our services include:
- Financial planning
  - Retirement planning
  - Investment management
  - Portfolio analysis
  - Asset allocation design
  - Risk tolerance evaluation
  - Fee based management
  - Wealth protection
  - Estate planning
  - Trust funding
  - Employee benefit plans
  - College funding strategies
  - Pension analysis
  - Long-term care solutions
  - Tax management strategies
  - Stock option planning
- We provide a variety of ways to help you achieve life's goals:
- Private client services
  - Mutual funds
  - Variable annuities
  - Fixed and variable annuities
  - Variable life insurance
  - Stocks
  - Bonds
  - Wrap/fee accounts
  - Institutional separate account management

### We'll Help Solve Your Equation For Investing.

Your asset allocation models will be based on your goals. Risk is also a key factor in developing your financial plan and selecting your investments. That's why we start with a risk tolerance questionnaire and an examination of your personal tolerance for risk. We also focus on performance and volatility to help you select investments that are appropriate to your needs. We are sensitive to expenses and fees, which help us select the right investments for you. Whenever we can, we work with your existing portfolio to keep the takeover expenses as reasonable as possible. In addition, we periodically monitor and fine-tune your portfolio based on the investment environment.



### Models To Match Your Risk Levels.

After we define your goals and risk levels, we customize an asset allocation model.

- Value and income
- Growth and income
- Growth and value
- Growth index and sector funding
- Specialty portfolios
- Separately managed accounts

### Continuing Education.

As wealth management is a continuing process, so too is the education we provide you. The education tools we offer include seminars on retirement planning and other relevant financial topics, interactive programs, insurance solutions, portfolio updates, newsletters and market critiques. Our web site is also a valuable source of timely information.



### A Wealth Of Support.

To better support you, Tower Spire Securities, Inc., a member of Citigroup is our Broker/Dealer. This strategic relationship provides us with the services and resources of one of country's leading financial organizations. For example, your risk tolerance diagnostic answers are analyzed incorporated into a custom Risk Allocation Program developed by Square's advanced analytics. Tower Spire's technology also shows you your portfolio and more. In addition, we provide periodic reports. An important reminder is that Total Fi is an independent company so you a complete range of financial products and

### User-Friendly Technology.


We provide a variety of easy-to-use computer-based systems. For instance, our client account management program is a secure system, which provides information tailored to each client. This forecasting program provides on-line

→ advanced portfolio

## Planning For Life.



Together we  
risk profile, a  
Our job is to  
control and

 **Total Financial**  
Focused On Your Success.