LEVEL FOUR®
Wealth Management

OUR SERVICES

Financial Planning

- Advanced Planning
- Business Financial Planning
- Corporate Benefits Review
- Charitable Giving
- Divorce Care
- Education Funding
- Elder Care Planning
- Healthcare Planning
- Multi-generational Planning
- Personal Financial Website
- Pension Valuation
- Social Security Maximization

Risk Management

- Life Insurance
- Business Planning
- Disability Insurance
- Medicare Planning
- Long-Term Care Insurance
- Asset Protection Strategies
- Wealth Preservation Planning
- Estate Planning

Business Services

- Executive Benefits
- Employee Retention Strategies
- Owner-Driven Retirement Planning
- Tax Planning
- Insurance Planning
- Qualified Retirement Plan Consultation
- Buy-Sell Agreement Review & Consultation
- Exit & Transition Planning

Corporate Retirement Plans

- 401(k)
- 403b/457
- Cash Balance
- ESOP
- Non-qualified Plans
- Profit Sharing
- Retirement Readiness
- Safe Harbor

Asset Management

- Asset Allocation Models:
  - Aggressive Growth
  - Growth
  - Growth & Income
  - Income & Growth
  - Income & Preservation
- Equity Portfolios:
  - US Large Cap Growth
  - US Large Cap Value
  - International American Depository Receipts
  - Master Limited Partnership
  - Real Estate Investment Trust
- Digital Advisor
- Portfolio Analysis
- Portfolio Investment Strategy
- Volatility Assessment

LEVEL FOUR® Wealth Management

Wealth Management Services

Delivered through transparency and proactive service

THE QUESTIONS

- How can I organize, consolidate, and simplify my financial information?
- When can I retire, and with what level of income?
- How much will my children's college cost, and what are the most effective funding options?
- How can I better coordinate my investment, tax, and insurance advisors?
- It's been a while since someone has reviewed my insurance, annuities, investments, and/or 401(k). When, how, and with whom do I meet to verify that my portfolio is still aligned with my goals?
- How can I reward key employees without giving up control of my business?

THE SOLUTION

LEVEL FOUR seeks to address your concerns and create a plan that revolves around your priorities.

OUR PROCESS

Level One	ORGANIZE and simplify your finances for a complete financial picture that is accessible and secure.
Level Two	CREATE scenarios and targeted strategies in a collaborative process to prioritize your dreams and ambitions.
Level Three	PLAN and adapt to unpredictable events and proactively prepare for the unknown.
Level Four	COMMUNICATE proactively for greater accountability, on a regular planned basis and anytime there is an issue.

Your **LEVEL FOUR** team creates the plan needed to meet your goals. Our team translates complex strategies into an organized, yet adaptable, plan that is unique to your goals. Our focus is on delivering objective advice, which distinctly positions us to act as our clients' trusted advisors, directing them in life's most important financial decisions.

LEVEL FOUR delivers a comprehensive suite of services including financial planning, asset management, retirement planning, risk management, individual financial advisory services, and business services.

OUR EXPERTISE

Our ensemble team of specialists include financial planners and advisors, risk managers, pension and 401(k) plan specialists, and portfolio managers.

OUR COMMITMENT

LEVEL FOUR will provide you with the utmost care delivered through proactive planning and consistent communication

Level Four® Wealth Management ("Level Four") has advisors across the United States. Our Wealth Advisors are registered representatives with LPL Financial, the nation's largest independent broker/dealer*, which provides us with access to objective research and a comprehensive array of tools, resources, and technology.

**As reported by Financial Planning magazine, June 1996-2018, based on total revenue.*