

Disclosure:

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Promotional consideration provided by Corebridge Financial.





Creative *Financial* Group
INDEPENDENT INVESTMENT ADVICE

Navigating your Retirement Path



Creative Financial Group

Independent Investment Advice

Your Name: _____ Spouse Name: _____

Employer: _____ Spouse Employer: _____

Cell Phone (_____) _____ - _____ By providing your cell phone number, you are consenting to text communications with Creative Financial Group.

Home Address: _____

Email Address: _____

The 3 Pillars to a Successful Retirement

Please rate how confident and prepared you are in the following key areas for retirement:

****A rank of 1 indicates not prepared at all; 10 indicates high confidence with plan in place****

1. Comprehensive Financial Plan – Your roadmap through retirement so you always know where you stand **1 2 3 4 5 6 7 8 9 10**

2. Strategic Tax Plan – To help you minimize taxation and maximize opportunities **1 2 3 4 5 6 7 8 9 10**

3. Money Management – To help guide your investment strategy at a comfortable risk level **1 2 3 4 5 6 7 8 9 10**



For your free visit, **CIRCLE** at least **2** open time slots that you may be available to meet.

DAY	MORNING			AFTERNOON			
Monday, December 2	9:00	10:00	11:00		2:00		
Tuesday, December 3				1:00		3:00	4:00
Wednesday, December 4				1:00	2:00	3:00	4:00
Thursday, December 5	9:00	10:00	11:00	1:00			4:00
Friday, December 6				1:00	2:00		
Monday, December 9	9:00	10:00			2:00	3:00	4:00
Tuesday, December 10		10:00			2:00	3:00	4:00
Wednesday, December 11		10:00		1:00	2:00	3:00	4:00

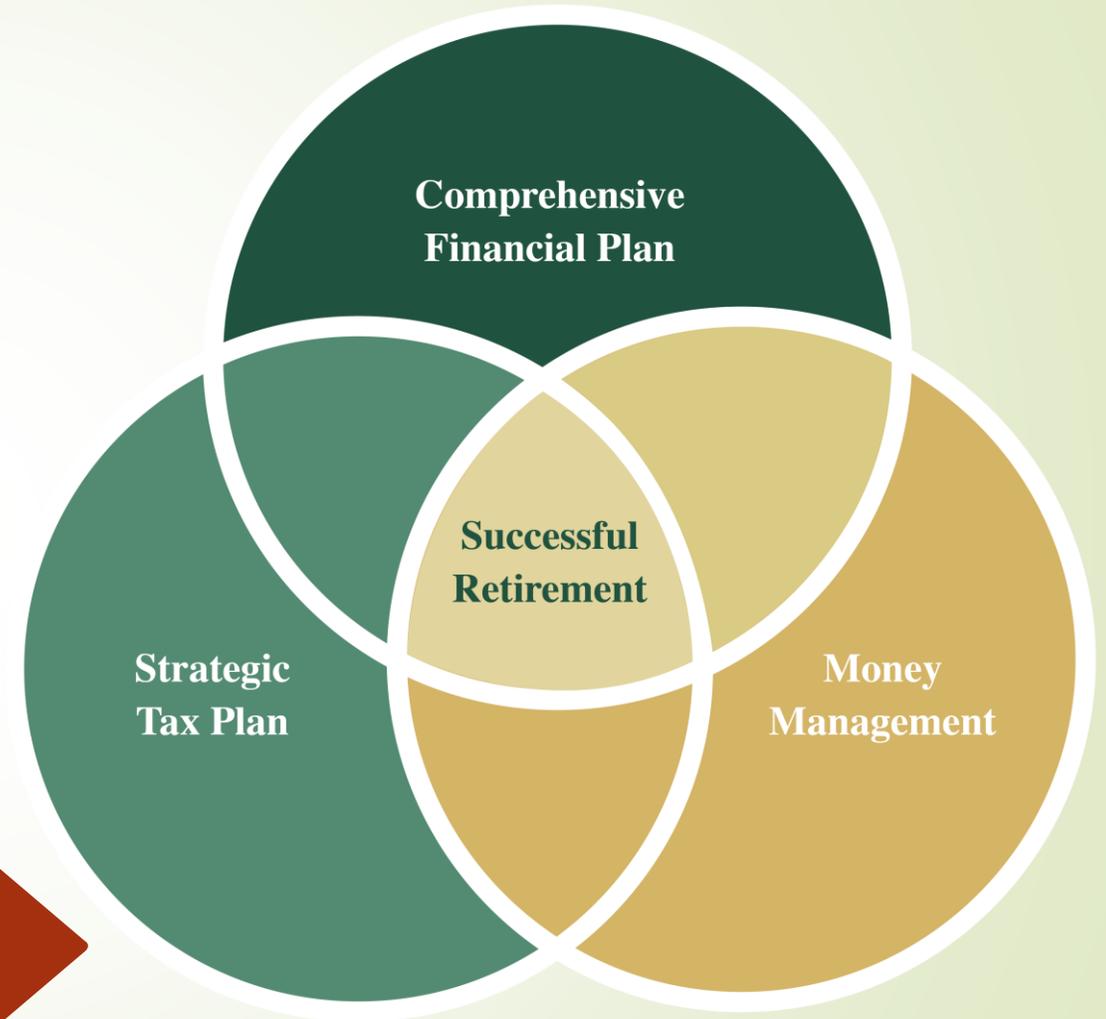
If the dates listed above are not convenient for you, please indicate your preferred dates and times here: _____

CALL ME TO SCHEDULE

The 3 Pillars to a Successful Retirement

1. **Comprehensive Financial Plan** – Your roadmap through retirement so you always know where you stand
2. **Strategic Tax Plan** – To help you minimize taxation and maximize opportunities
3. **Money Management** – To help guide your investment strategy at a comfortable risk level

Do you have ALL three?



Pillar 1:

Comprehensive Plan



Four Stages of Retirement

1

Pre-retirement

- **Age:** 50-60
- **Description:** Work & save years

2

Early Retirement

- **Age:** 60-70
- **Description:** Go-go years

3

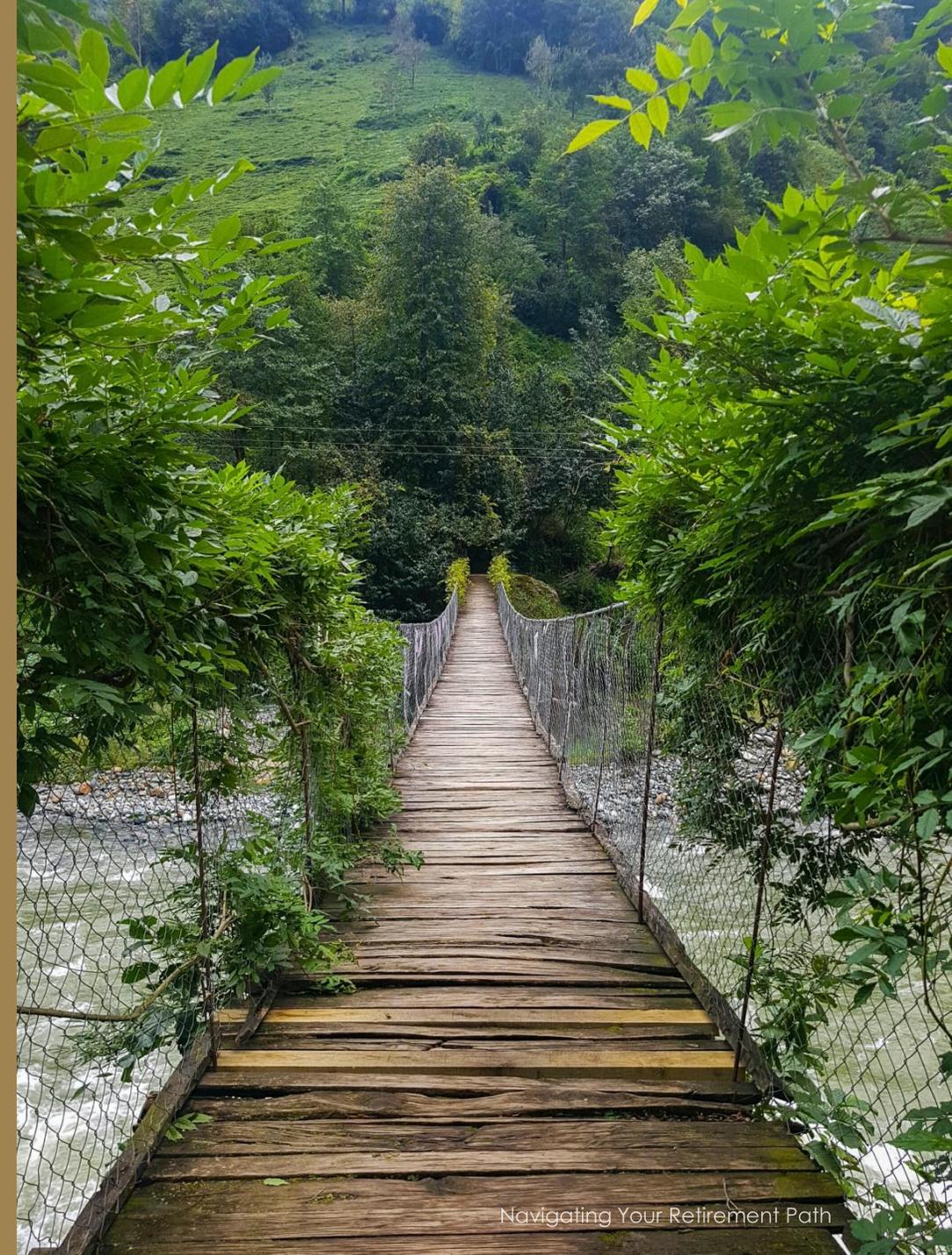
Middle Retirement

- **Age:** 70-80
- **Description:** Go-slow years

4

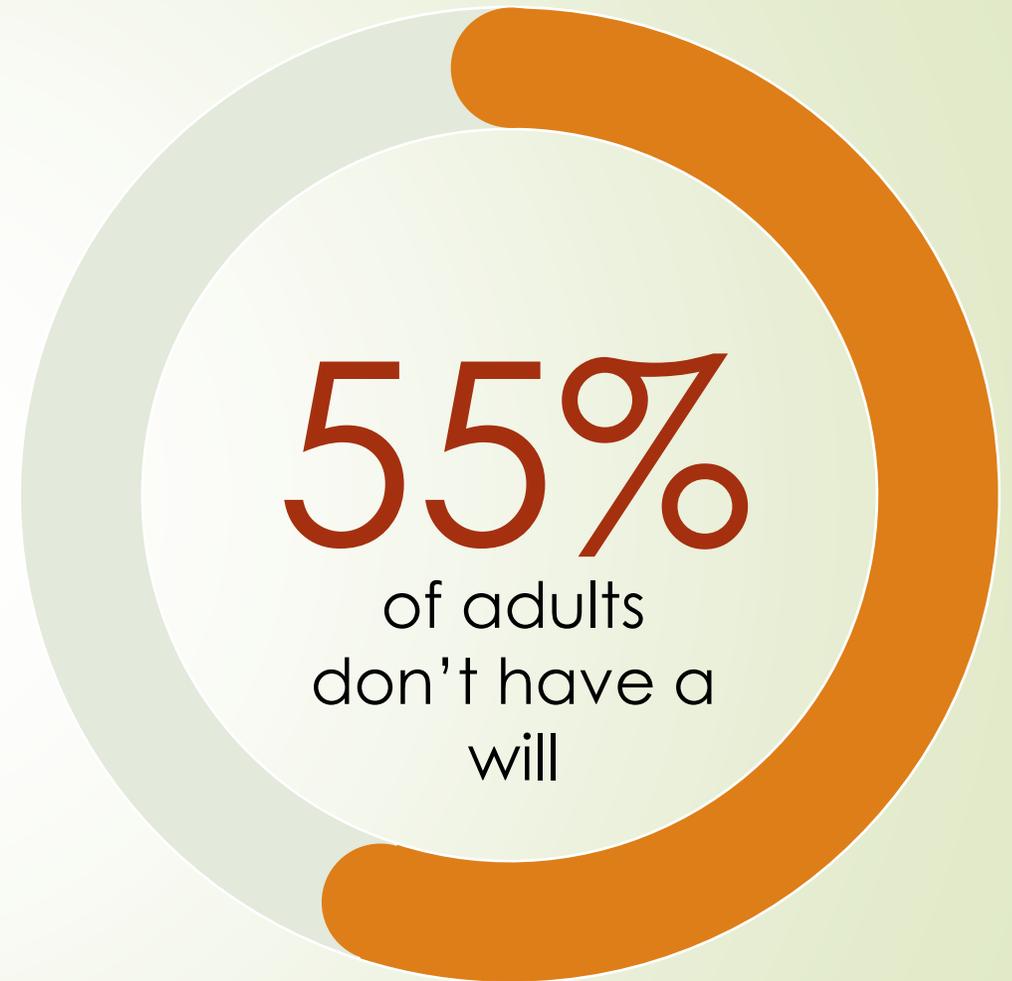
Late Retirement

- **Age:** 80+
- **Description:** No-go years



Gallup Poll Shows 55% Of Adults Don't Have a Will

- ▶ 44% report having a will
- ▶ Down from 51% who reported having a will in 2005
- ▶ Older Americans are more likely to have a will





PROBLEM

Estate Planning Means Thinking
of Dying

Two Objectives

1

First objective: Passing on a family's tangible wealth and assets included in traditional estate planning.

2

Second objective: Conveying your family's values and history—its legacy—to the next generation.

Both are done for the benefit of the next generation.

The Successful Legacy Plan



Spouse

- ▶ Has enough resources to live comfortably
- ▶ Is able to carry on managing finances alone



Children

- ▶ Are prepared for their inheritance
- ▶ Understand how to save taxes and fees, plan to invest rather than spend



Grandchildren and future generations

- ▶ Understand how you lived and what you lived for



The world at large

- ▶ People and organizations you believe in use your contributions to carry on good work



Follow a six-step legacy planning process to start leaving your mark for the next generation

PART 1:

Plan For Incapacity



Two Important Documents



1

Advance directive
for health care



2

Power of attorney
for finances

PART 2:

Get Organized



Why Get Organized?



- ▶ **Prepare for the real business of estate planning**
 - Identify property so you'll know how to divvy it up among beneficiaries
 - Determine if your estate will be subject to estate taxes
- ▶ **Make it easy on your spouse or children**
 - Give them access to important papers and passwords
 - Help them know what to do first (pets, mail, etc.)
 - Provide special instructions and explanations for your decisions

PART 3:

Think About the People You Love and the Causes You Care About



Consider Contingencies and Special Circumstances

- ▶ What if spouse dies first?
- ▶ Divided equally among kids, or according to need?
- ▶ What about grandchildren, or other friends or relatives?
- ▶ Do you have a child you don't feel is ready to handle an inheritance?
- ▶ Do you need to provide for a special-needs child?

Prepare your beneficiaries for their inheritance—this is the time to talk to your spouse and kids



PART 4:

Work With Financial Professionals to Put Your Wishes in Writing



A Will Isn't Always the Way



- ▶ Some assets can be transferred through titling, beneficiaries, or trusts
- ▶ All accounts and wishes need to be coordinated
- ▶ Some estates are simple, some are complicated – it's best to work with an attorney
- ▶ Attorneys can make you aware of possibilities and contingencies you didn't know about

PART 5:

Start Creating Your Family Legacy



Family Legacy: Leaving Behind a Piece of Yourself and Making Your Life Count

Possible ideas:



Writing down
memories



Putting together
scrapbooks/photo
albums



Compile favorite
recipes



Teach someone
your special skill –
gardening,
woodworking,
etc.

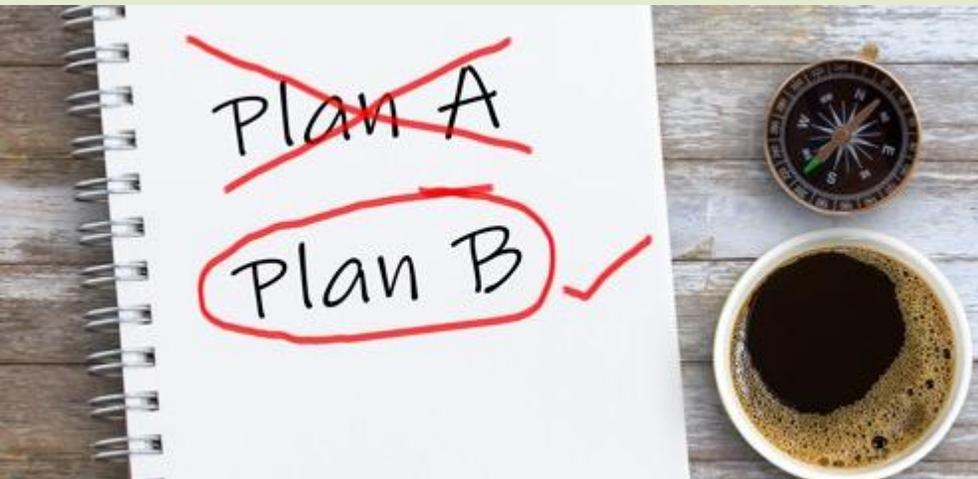
PART 6:

Monitor and Update Your Plan



Things Change and So Will Your Plan

- ▶ People get married and divorced, die and are born
- ▶ You might change your mind about something
- ▶ Having the wrong people inherit your money



Questions a Plan Answers:

Can I retire?

How much “fun” can I afford?

Will my savings last?

Which account should I draw from first?

When is the right time to turn on Social Security?

If something happens to me, are my loved ones going to be ok?



Sam and Mary

Want to spend \$5,000/month

+\$10k yr Vacation Budget

Sam's
401k
\$250,000

Mary's
403b
\$225,000

Joint
Account
\$75,000

When to turn on Social Security?
Where to pull money from?

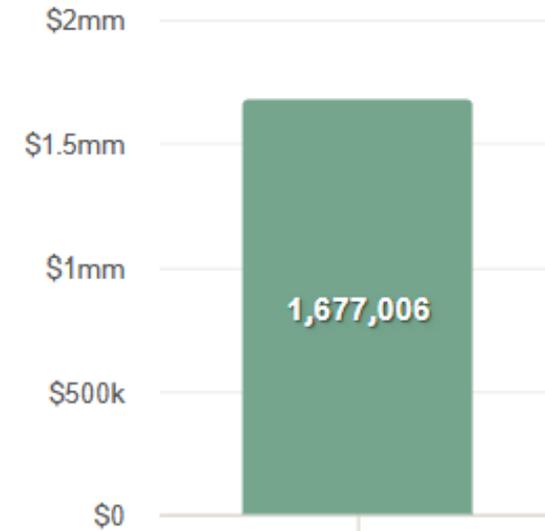
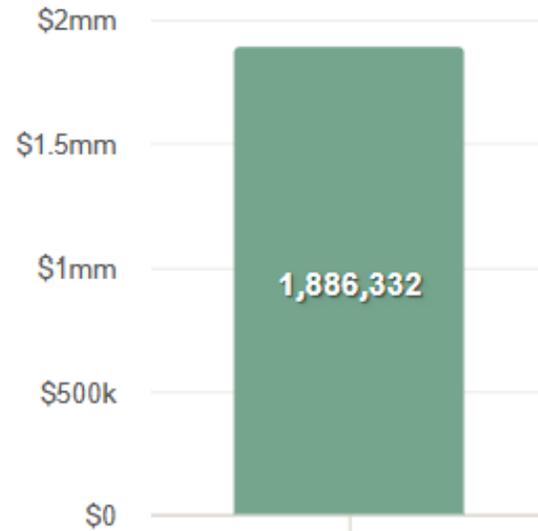


Social Security at the Right Time

- Based on 35yrs of highest earnings
- Fights Inflation
- Be mindful of earnings test (\$23,400 in 2025)
- Navigate spousal benefit
- Turn on early or delay?
- Consider maximizing one benefit for a spouse

Social Sec. 62 and 70

Social Security 62



Future dollars

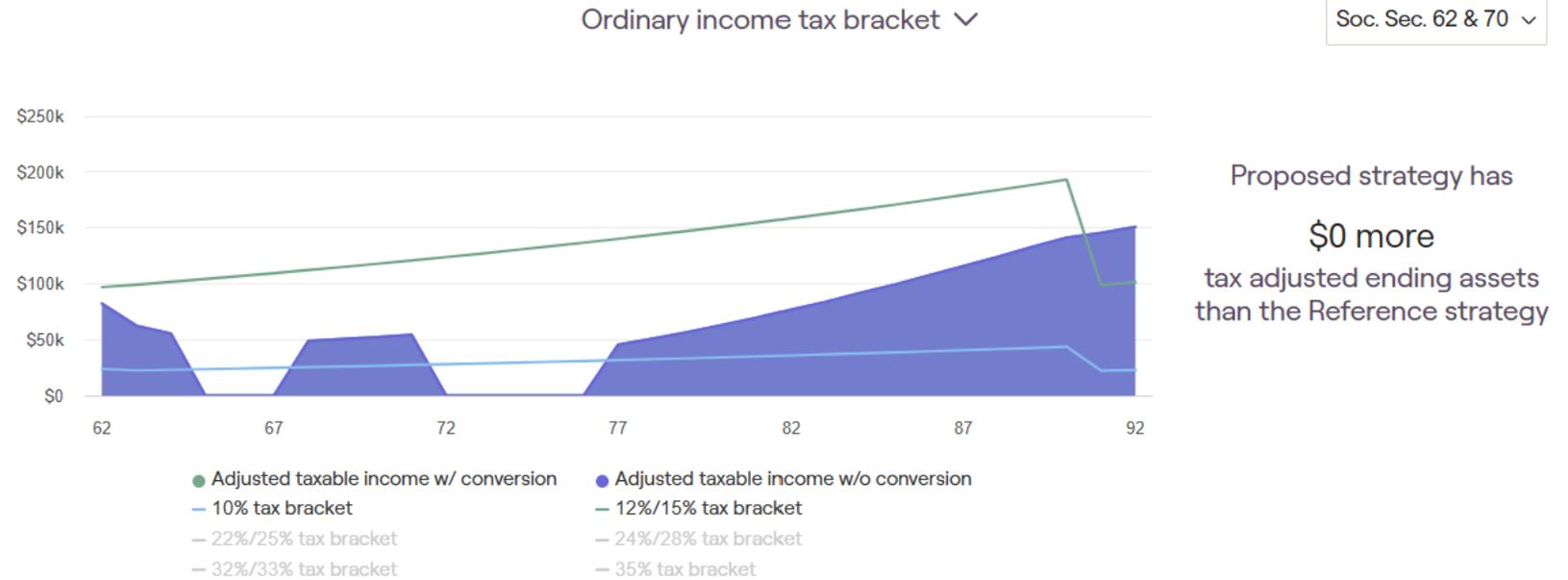
When is the right time?

Conventional Wisdom*

Which accounts do I spend first?

- ▶ Spend taxable money first (bank accounts), then...
- ▶ Spend tax-deferred money (IRAs), then...
- ▶ Spend tax-exempt money

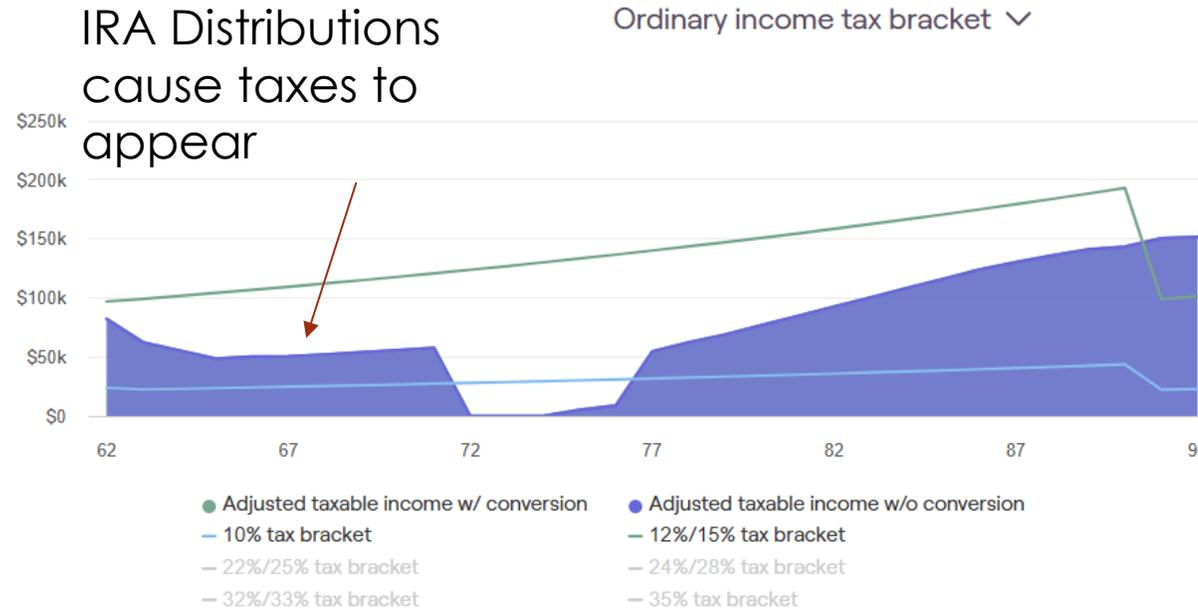
Taxable, Tax Deferred, Tax Free



ACTION ITEMS

	Proposed strategy	Reference strategy
Asset location strategy		
Equity allocation ⓘ	Pro-rata ▾	Pro-rata ▾
Withdrawal strategy		
Withdrawal sequence	Taxable, tax-deferred, tax-free ▾	Taxable, tax-deferred, tax-free ▾

Tax Deferred, Taxable, Tax Free

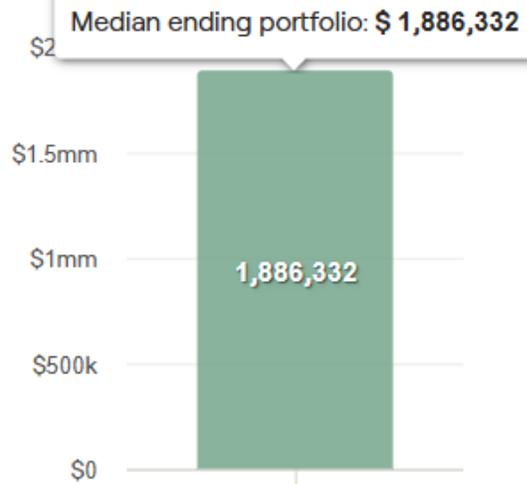


ACTION ITEMS

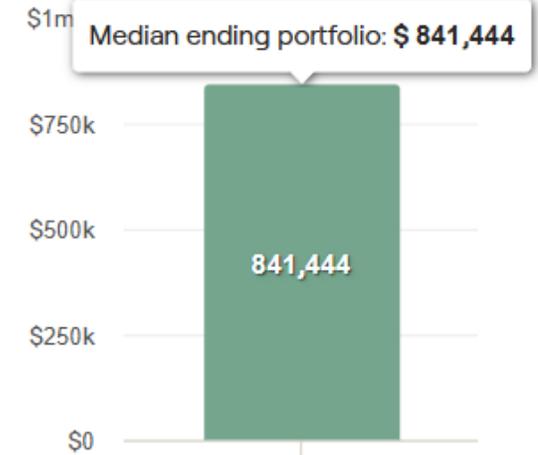
	Proposed strategy	Reference strategy
Asset location strategy		
Equity allocation ⓘ	Pro-rata ▾	Pro-rata ▾
Withdrawal strategy		
Withdrawal sequence	Tax-deferred, taxable, tax-free ▾	Taxable, tax-deferred, tax-free ▾

“Fun” Money & Will it Last?

Social Sec. 62 and 70

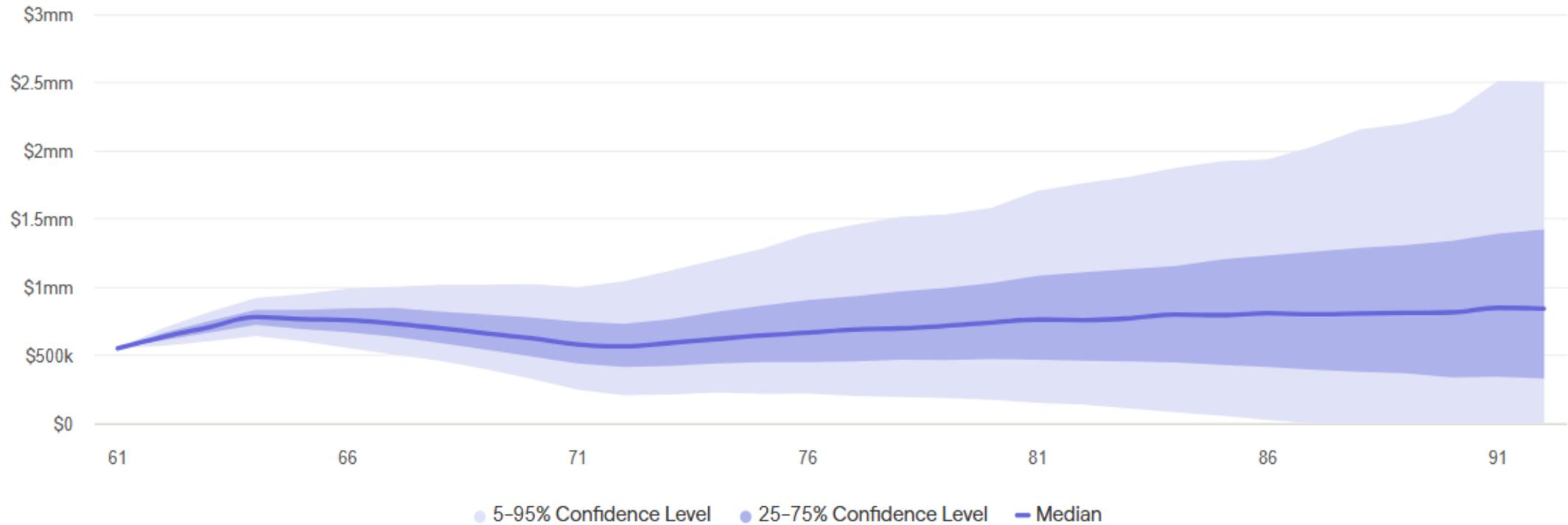


\$10k Year Vacation



Monte Carlo Analysis:

Asset simulation results of \$10k Year Vacation



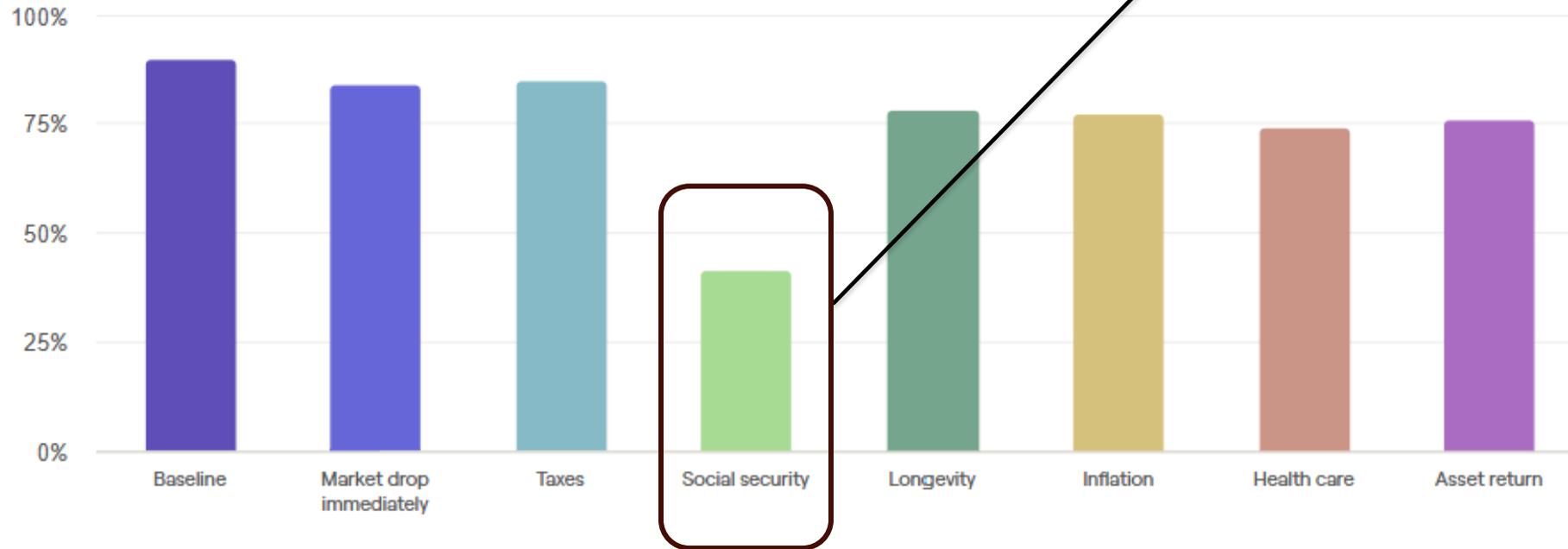
Future dollars

Stress Test

Identify Vulnerabilities

Stress test - probability of success

\$10k Year Vacation



Equity markets drop immediately by 20%

Social Security will be reduced by 20%

Inflation will be higher by 1%

Asset return will be lower by 1%

Tax expense will be higher by 20%

You (and the co-client) will live 5 yrs. longer

Health care cost will be higher by 20%

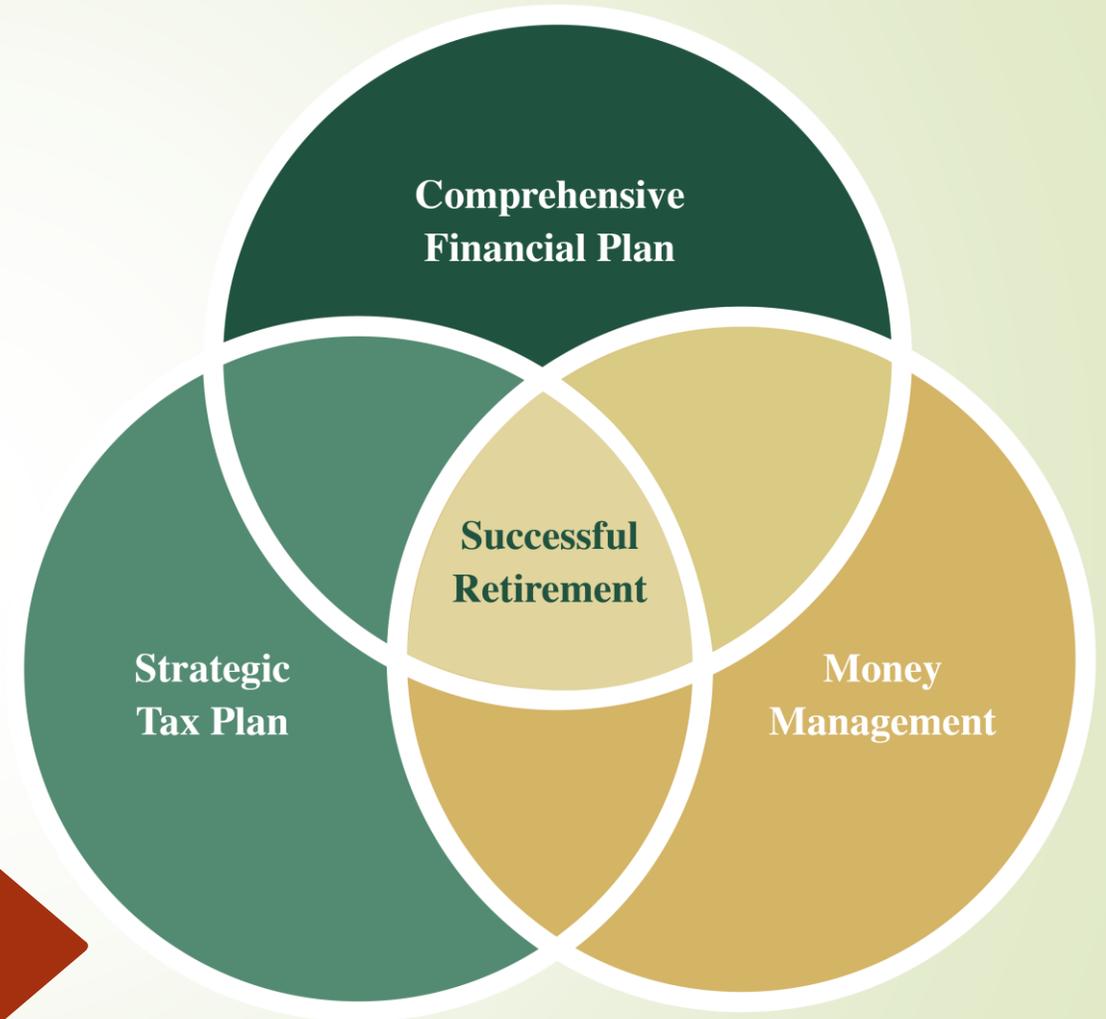
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Pillar 2: Strategic Tax Plan



TAXES: WHAT'S ON THE HORIZON?

New Tax Law (OBBA):

- 2017 Taxes Cuts and Jobs Act Extension
- “Senior Bonus” Deduction
- Tax Reduction on Tips and Overtime
- \$40,000 Salt Deduction Cap

How to help protect your financial strategy:

1. Review and Adjust Your Retirement Income Strategy
2. Consider Roth Conversions
3. Create a Flexible Spending Plan

A Roth conversion is a taxable event. Consult your tax advisor regarding your situation.



Tax Brain Teaser

- Bill is retired and has **taxable income of \$48,563** (22% bracket)
- Includes **\$40,425 in IRA income**
- Plus **\$37,500 in Social Security benefits**
- He **taps his IRA for an extra \$1,000** for a Tennessee road trip

How much will he owe in taxes on that extra \$1,000?

2025 IRS Single Filer Tax Brackets

Rate	Income Over
10%	\$0–\$11,925
12%	\$11,925–\$48,475
22%	\$48,475–\$103,350
24%	\$103,350–\$197,300
32%	\$197,300–\$250,525
35%	\$250,525–\$626,350
37%	\$626,350+

Source: IRS



**How much tax
will he owe on the
extra \$1,000?**

**He pays \$.22 in federal income
taxes for every additional dollar.
Therefore, if he took \$1,000, he
should owe \$220, right?...**





WRONG!

He owes \$407* in tax—a 40.7% tax rate on that income!

*Always consult a tax professional before taking action.



Remember
Bill's 40.7%
tax rate?

Before Tennessee trip:

- IRA income = **\$40,425**
- Social Security benefits = \$37,500
- AGI = \$66,324
- Taxable Income = \$49,324
- Income tax = \$5,765

After Tennessee trip:

- IRA income = **\$41,425**
- Social Security benefits = \$37,500
- AGI = \$68,174
- Taxable Income = \$51,174
- Income tax = \$6,172

Actual increase in income from
scenario #1 to scenario #2

\$1,000



Bill got hit by the Social Security tax torpedo!*

Social Security Taxation Threshold Table

Single	Married, filing jointly	% of benefits are taxable
\$0 - \$25,000	\$0 - \$32,000	0%
between \$25,000 and \$34,000	between \$32,000 and \$44,000	50%
more than \$34,000	more than \$44,000	85%

*Always consult a tax professional before taking action.

Before Tennessee trip:

- IRA income = \$40,425
- Social Security benefits = \$37,500
- AGI = **\$66,324**
- Taxable Income = **\$49,324**
- Income tax = \$5,765

After Tennessee trip:

- IRA income = \$41,425
- Social Security benefits = \$37,500
- AGI = **\$68,174**
- Taxable Income = **\$51,174**
- Income tax = \$6,172

Increase in AGI/taxable income from scenario #1 to scenario #2

\$1,850

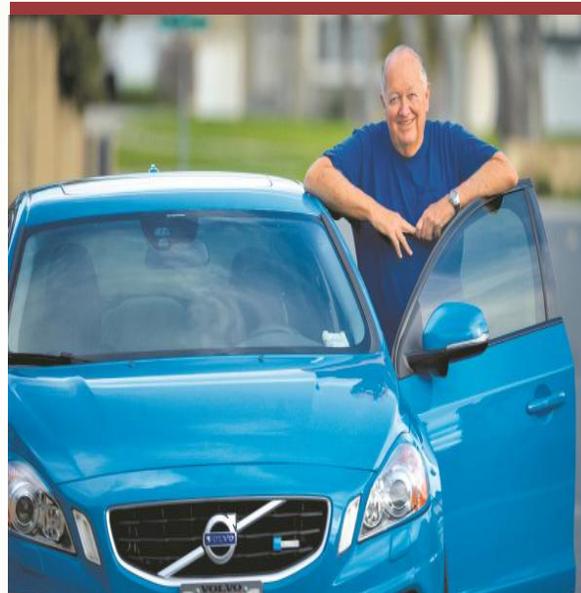
$$\$1,850 \div \$1,000 = \$1.85$$

For every additional dollar of income Bill received, an additional \$1.85 was added to his AGI and his taxable income!

A scenic landscape featuring a path that winds through tall, golden-green grass. The path is flanked by several large, mature trees with dense green foliage. The sun is low in the sky, creating a warm, golden glow and casting long, soft shadows across the grass. In the background, a body of water is visible through the trees. A red arrow graphic points from the left edge of the frame towards the center, where the title text is located.

Medicare and IRMAA

Watch out for the Medicare IRMAA cliff



George

- Has Medicare Parts B and D
- \$95,000 MAGI in 2023
- Takes \$40,000 from 401k to buy new car

**George will only owe tax on the
distribution?**

Part B IRMAA charge

MEDICARE 2025 PART B PREMIUMS BY INCOME If your filing status and yearly income in 2023 was:			
File Individual Tax Return	File Joint Tax Return	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$106,000	Less than or equal to \$212,000	\$0.00	\$185.00
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$74.00	\$259.00
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$185.00	\$370.00
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$295.90	\$480.90
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$406.90	\$591.90
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$443.90	\$628.90

IRMAA: Income Related Monthly Adjustment Amount

**1-Year
IRMAA total
charges:
\$2,623.60**

	Monthly IRMMA surcharge	12-month total
George	Extra Part B \$185 per month	\$2,200
	Extra Part D \$35.30 per month	\$423.60
Total		\$2,623.60

IRMAA

Examples:

- ✓ RMDs at 73 or 75 can have similar impact
- ✓ Home renovations
- ✓ Sale of 2nd Home
- ✓ Inherited assets

A scenic landscape featuring a path that winds through tall, golden-green grass. The path is flanked by several large, mature trees with dense foliage. The sun is low in the sky, creating a warm, golden glow and long shadows. A red arrow points from the left edge of the image towards the center, where the text is located.

Roth IRAs & Tax Efficiency

Consider Roth IRA conversions*

- ▶ IRA (or similar retirement funds) are moved to a Roth IRA
- ▶ Taxable amount converted is added to your income

*Always consult a tax professional before taking action.

“Filling up the bracket” Roth IRA Conversion Strategy”

BEFORE
CONVERSION



AFTER
CONVERSION



Other possible approaches to managing tax brackets*



Selling highly appreciated stock for low or no capital gains



Taking distributions from IRAs or 401 (k)s to take advantage of a lower tax rate



HSA Accounts



QCDs (Qualified Charitable Distribution)

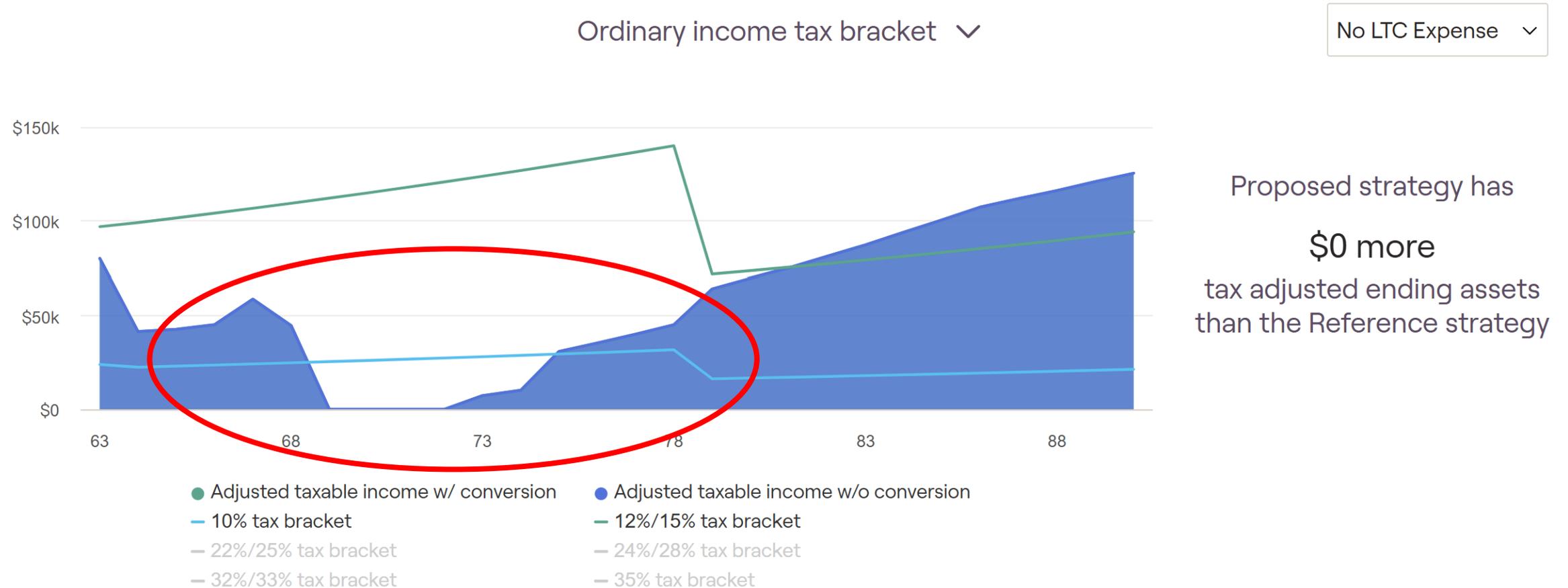
*Always consult a tax professional before taking action.

Meet Sue and Dan

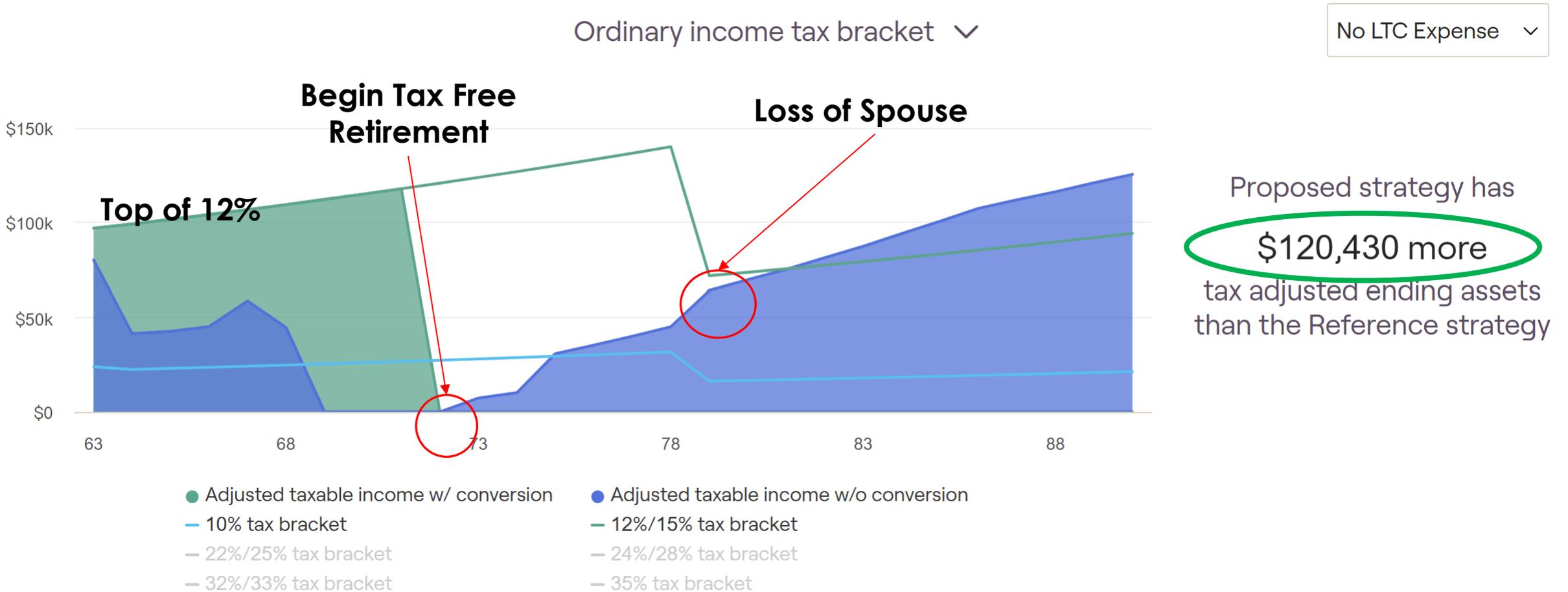
- Great Savers
- Debt Free
- Don't need Retirement Accounts
- Accumulated \$600,000 through qualified IRAs and 401k



Power of Roth Conversions



Power of Roth Conversions



“The Widow’s Penalty”

► Tax Penalty

- Typical Tax Increase of 10%

► Income Penalty

- Loss of Income Source (ex. Social Security)

► Medicare Penalty

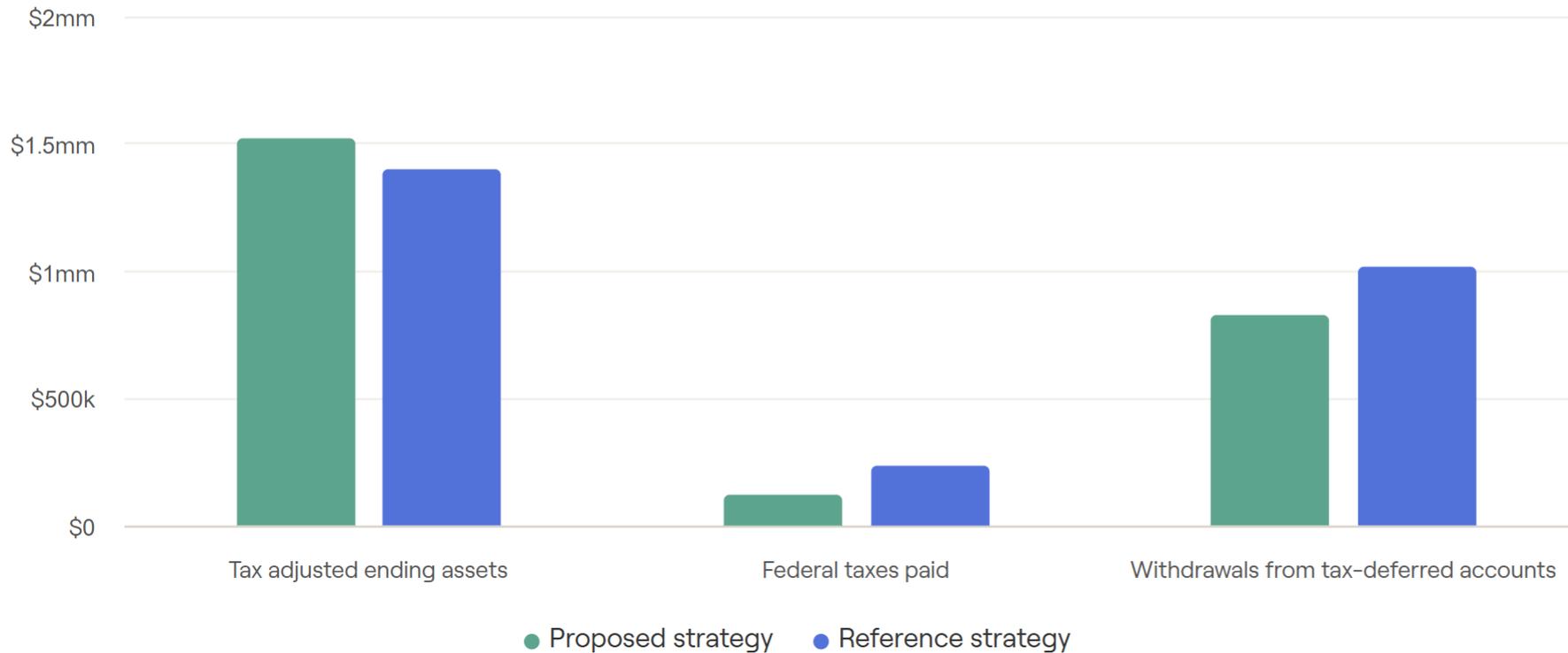
- Potential IRMAA tier Premium Increase



Power of Roth Conversions

Summary of tax strategy ▾

No LTC Expense ▾



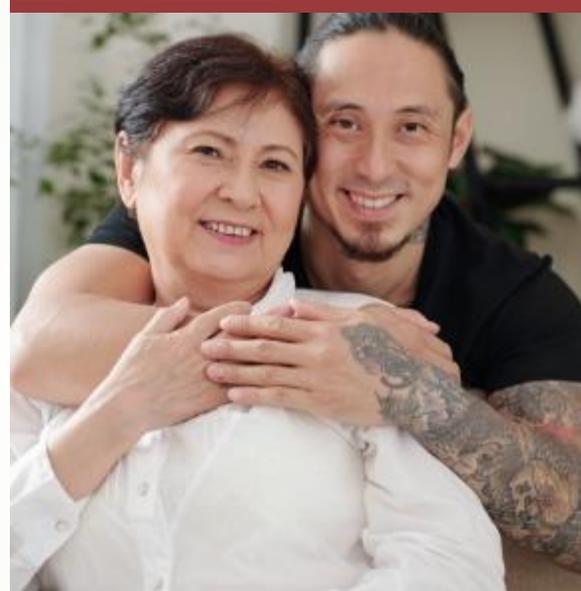
Proposed strategy results in

\$120,430 more
tax adjusted
ending assets

\$111,851 less
taxes paid

\$191,819 less
withdrawals from
tax-deferred accounts

Inheriting IRAs: Choices and How a Roth Can Help



Pamela (65 years old)

- Son: Kyle (40 years old)
- Pamela dies and leaves 100% of IRA to son Kyle
- IRA Balance: \$400,000
- 6% average rate of return

SCENARIO #1:

Kyle takes distributions over 10 years to minimize tax*

- ▶ Kyle was listed as the sole beneficiary
- ▶ He has 10 years to take all the required minimum distributions (RMDs) and empty the account
- ▶ 6% average rate of return
- ▶ \$400,000 IRA balance
- ▶ Annual distribution to Kyle = **\$54,347**

*Always consult a tax professional before taking action.

SCENARIO #2:

**Kyle does
nothing years
1-9, takes full
distribution in
year 10***

- ▶ Kyle was listed as the sole beneficiary
- ▶ He has 10 years to take all the required minimum distributions (RMDs) and empty the account, but decided to wait until year 10 to take a full distribution
- ▶ 6% average rate of return
- ▶ \$400,000 IRA balance
- ▶ Year 10 distribution to Kyle: **\$716,339**

*Always consult a tax professional before taking action.

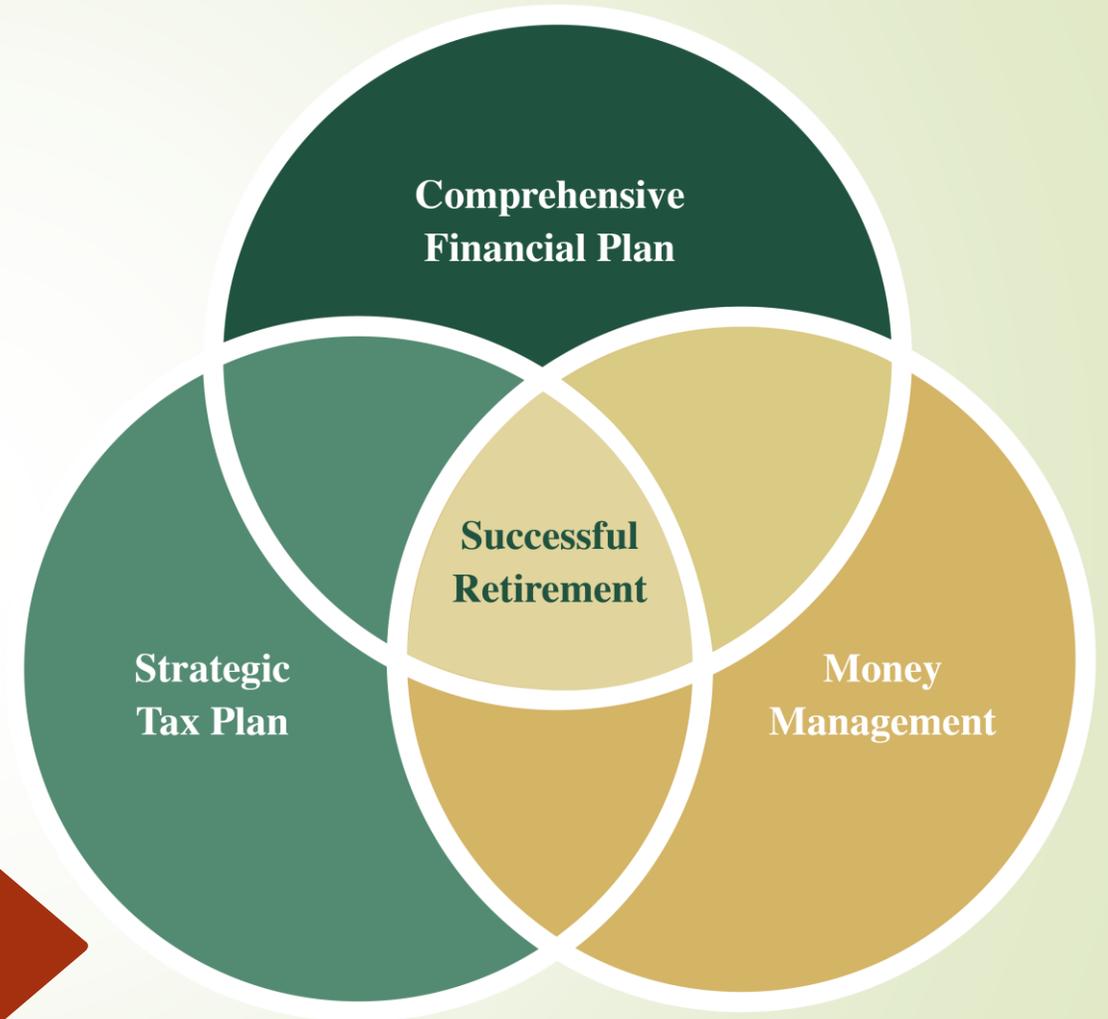
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Pillar 3:

Money Management



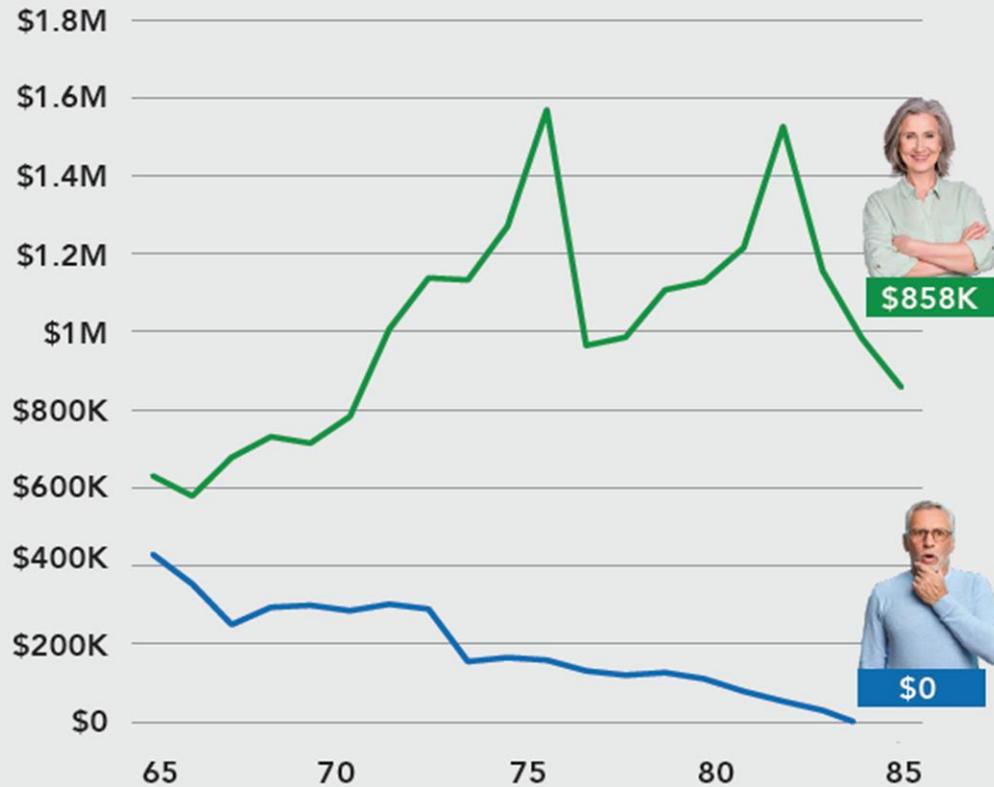
S&P 500 Index at inflection points

S&P 500 Price Index



Source: Compustat, FactSet, Federal Reserve, Refinitiv Datastream, Standard & Poor's, J.P. Morgan Asset Management. Dividend yield is calculated as consensus estimates of dividends for the next 12 months, divided by most recent price, as provided by Compustat. Forward price-to-earnings ratio is a bottom-up calculation based on IBES estimates and FactSet estimates since January 2022. Returns are cumulative and based on S&P 500 Index price movement only, and do not include the reinvestment of dividends. Past performance is not indicative of future returns.
 Guide to the Markets - U.S. Data are as of June 30, 2024.

Two investors: **John** and **Jane**, each with \$500K of investments. Each investor decides to take out 5% initially with an annual 2% inflation increase each year (ie. \$25k year 1, \$25,500 year 2, \$26,010 year 3, and so on)*.



Year	John Returns	Year	Jane Returns
1	-9.03%	1	31.21%
2	-11.85%	2	-4.23%
3	-21.97%	3	21.61%
4	28.36%	4	11.77%
5	10.74%	5	1.38%
6	4.83%	6	13.52%
7	15.61%	7	32.15%
8	5.48%	8	15.89%
9	-36.55%	9	2.10%
10	25.94%	10	14.82%
11	14.82%	11	25.94%
12	2.10%	12	-36.55%
13	15.89%	13	5.48%
14	32.15%	14	15.61%
15	13.52%	15	4.83%
16	1.38%	16	10.74%
17	11.77%	17	28.36%
18	21.61%	18	-21.97%
19	-4.23%	19	-11.85%
20	31.21%	20	-9.03%
Average: 7.59%		Average: 7.59%	

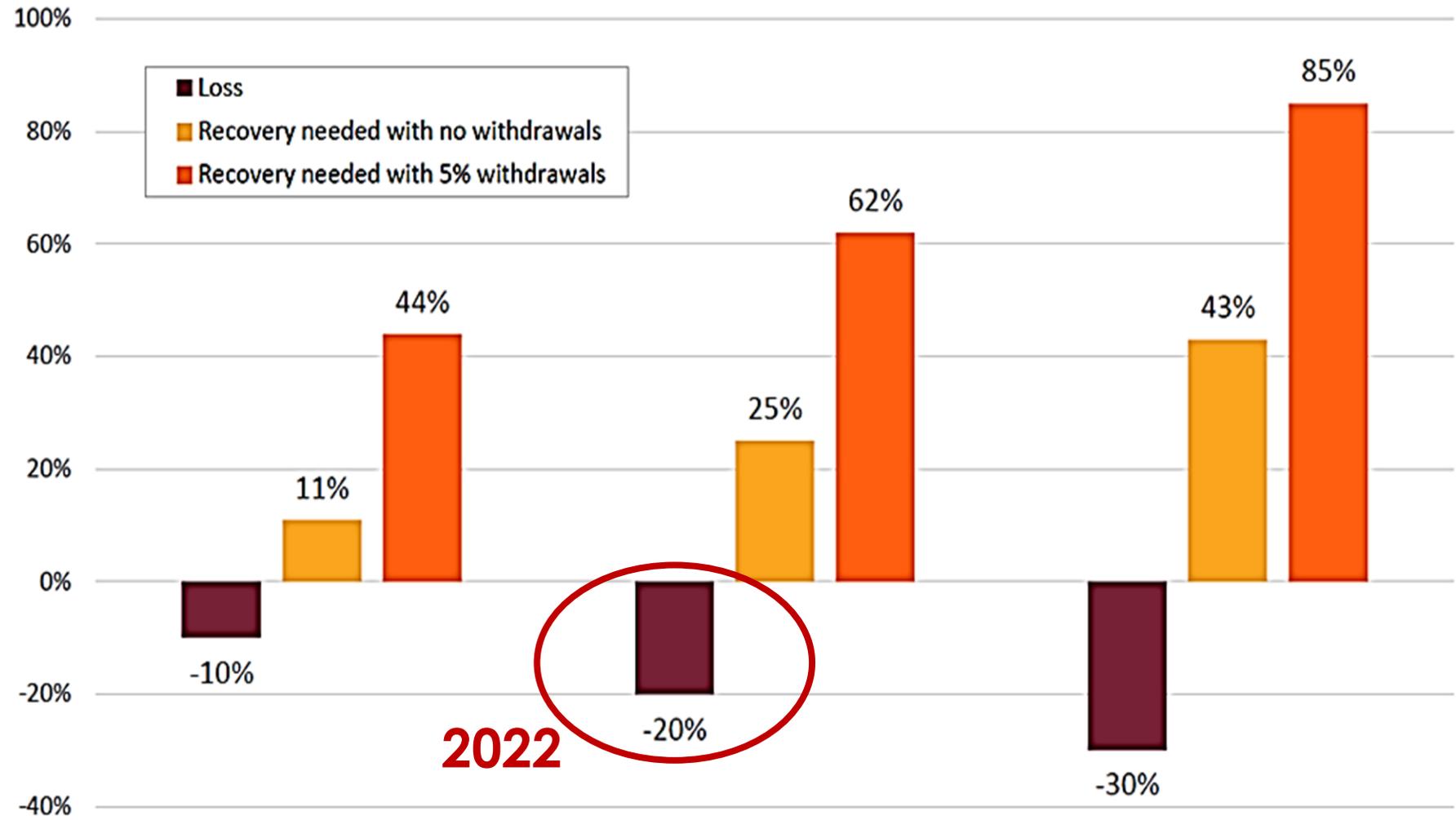
Because of Jane's sequence of returns, she was able to take out over \$682k over the 20 years and still had over \$858k remaining. John, however, ran out of money due to his unfortunate timing and sequence of returns.

Source: *<https://www.investopedia.com/ask/answers/042415/what-average-annual-return-sp-500.asp>

Mathematics of loss

Impact of Withdrawals Throughout Retirement

Gains required to recover from losses



Source: Lincoln Investment Advisors Corp.

The calculation of the cumulative gains required over five years with withdrawals includes the initial loss (-10%, -20%, -30%) and the continued 5% annual withdrawals from the portfolio. It does not include the impact of investment returns. This is a hypothetical example. No actual investment is being illustrated.

How is your Fiscal House Designed?

YOUR FISCAL HOUSE

$$100 - 60 = 40\%$$

Age

OLD ALLOCATION

\$500,000

NEW ALLOCATION

80%

ROOF

RISK \$

Stocks, Funds, Private Equity, ETFs, Variable Annuities, etc.

30%

20%

WALLS

Conservative Dividend and, Income Focused Investments

20%

0%

FOUNDATION PROTECTED \$

**CDs, *Fixed Annuities, *FIA's and Government Bonds

50%

*All investments involve risk. Some investments may also be insurance products and contain certain insurance features, which could include guarantees against the loss of principal. The guarantees associated with such investments are subject to the financial strength of the issuing insurer and the specific terms and restrictions of the applicable policy or contract. Bank accounts and CDs are FDIC Insured.

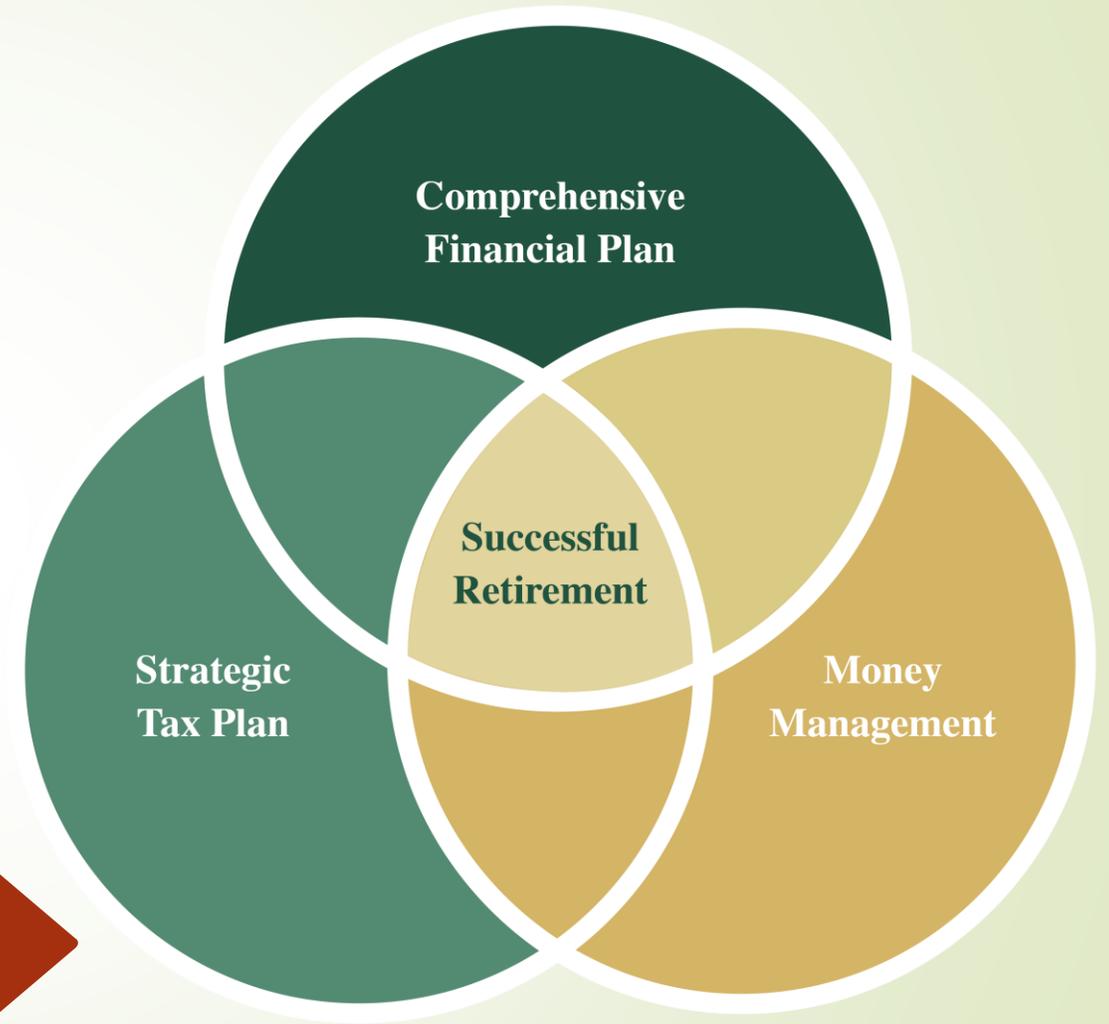
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Independent Investment Advice

Your Name: _____ Spouse Name: _____

Employer: _____ Spouse Employer: _____

Cell Phone (_____) _____ - _____ By providing your cell phone number, you are consenting to text communications with Creative Financial Group.

Home Address: _____

Email Address: _____

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****A rank of 1 indicates not prepared at all; 10 indicates high confidence with plan in place****

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3. Money Management – To help guide your investment strategy at a comfortable risk level **1 2 3 4 5 6 7 8 9 10**



For your free visit, **CIRCLE** at least **2** open time slots that you may be available to meet.

DAY	MORNING			AFTERNOON		
Monday, December 2	9:00	10:00	11:00	2:00		
Tuesday, December 3				1:00	3:00	4:00
Wednesday, December 4				1:00	2:00	3:00
Thursday, December 5	9:00	10:00	11:00	1:00		4:00
Friday, December 6				1:00	2:00	
Monday, December 9	9:00	10:00		2:00	3:00	4:00
Tuesday, December 10		10:00		2:00	3:00	4:00
Wednesday, December 11		10:00		1:00	2:00	3:00

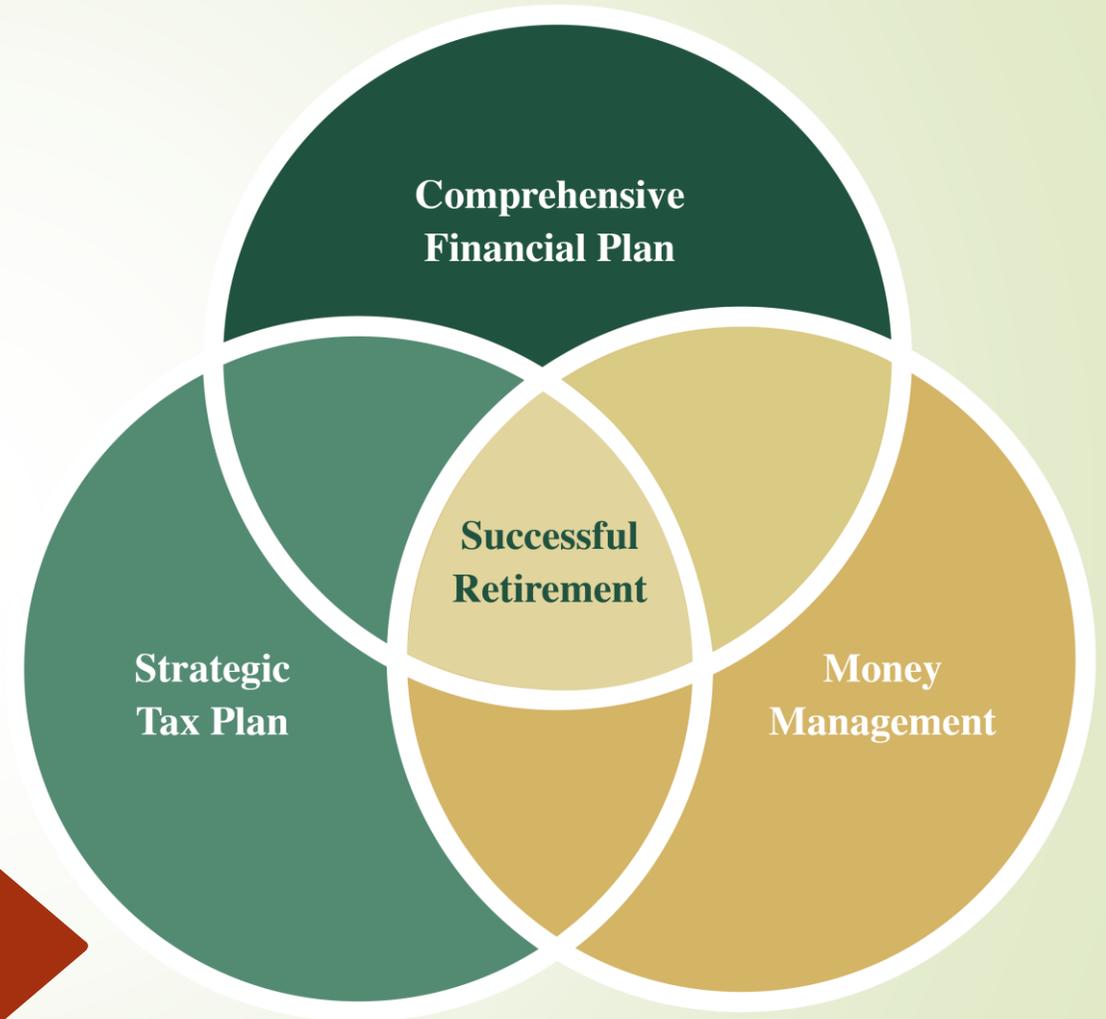
If the dates listed above are not convenient for you, please indicate your preferred dates and times here: _____

CALL ME TO SCHEDULE

The 3 Pillars to a Successful Retirement

1. **Comprehensive Financial Plan** – Your roadmap through retirement so you always know where you stand
2. **Strategic Tax Plan** – To help you minimize taxation and maximize opportunities
3. **Money Management** – To help guide your investment strategy at a comfortable risk level

Do you have ALL three?





Questions?

Disclosure:

Kurt Supe, John Culpepper and Brian Quick offer securities through cfd Investments, Inc., Registered Broker/Dealer, Member FINRA & SIPC, 2704 South Goyer Road, Kokomo, IN 46902, 765-453-9600. Kurt Supe, Andrew Drufke and Brian Quick offer advisory services through Creative Financial Designs, Inc., Registered Investment Adviser. Creative Financial Group is a separate and unaffiliated company. The CFD Companies do not provide legal or tax advice. This presentation is for informational purposes only and does not represent tax advice. Please review with your Tax professional.





Estate Planning Matters

- Consider full estate planning with a licensed attorney (Will, POA, and Advanced Directive)
- Consider your tax bracket compared to your beneficiaries
- Know your state specific rules
- Make sure your beneficiaries are updated
 - NAMED BENEFICIARIES SUPERSEDE YOUR WILL



INVESTMENT RISK



INVESTMENT FEES



INVESTMENT QUALITY

Investment Risk: Prudent Investor Rule of 100



- **Guideline for asset allocation and risk management**
- **Calculation:**
 - **$100 - \text{your age} = \% \text{ of portfolio in equities}$**



Meet Mary

- ▶ She is 60, stressed and tired after working 30 years as a nurse
- ▶ She did not think she could retire
- ▶ Worried about recent market performance

Mary's Fiscal House Stress Test

Portfolio Stress Tests

If a 2013-like Bull Market were to happen again...



If a 2008-like Bear Market were to happen again...



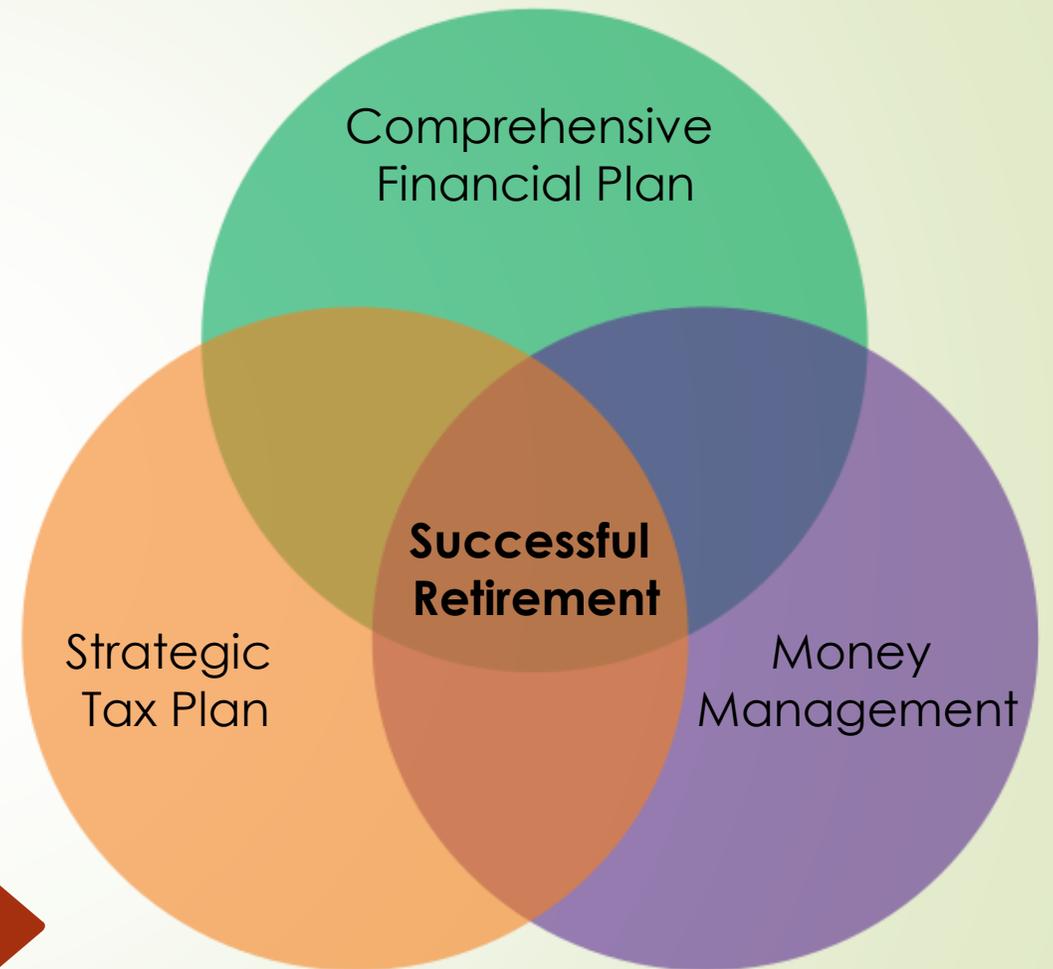
If the Financial Crisis were to happen again...



The 3 Pillars to a Successful Retirement

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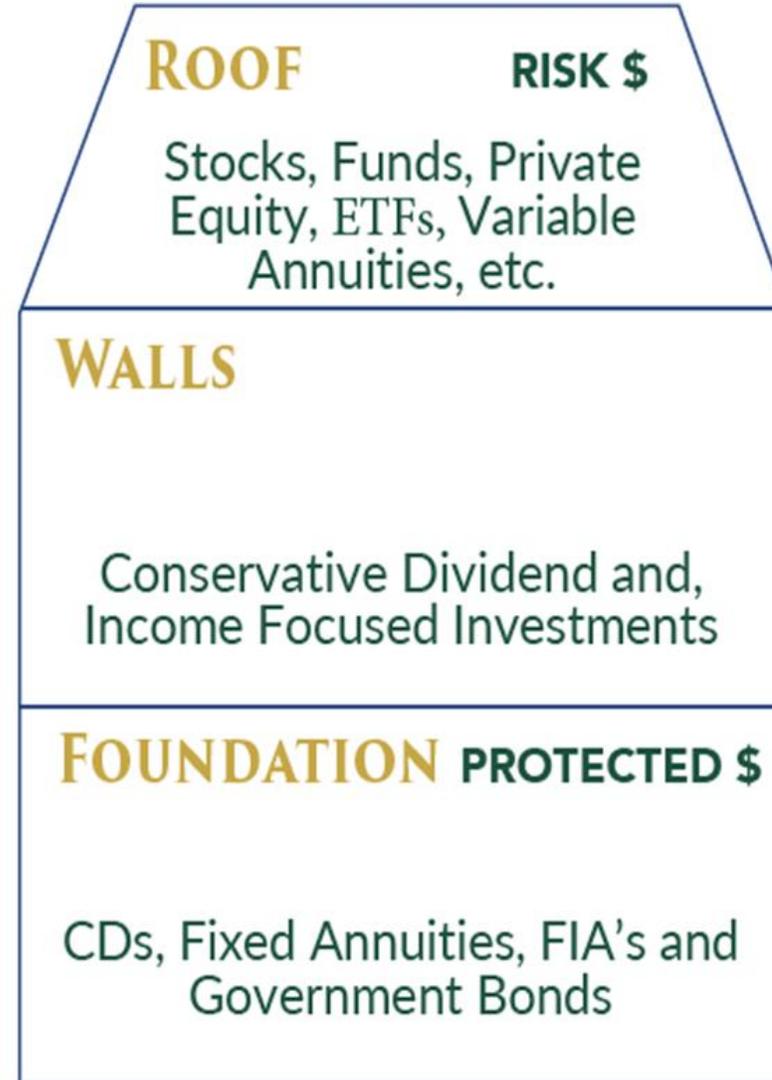
$100 - 60 \text{ (age)} = \underline{40}$

OLD ALLOCATION

\$500,000

NEW ALLOCATION

How is your Fiscal House Designed?



*All investments involve risk. Some investments may also be insurance products and contain certain insurance features, which could include guarantees against the loss of principal. The guarantees associated with such investments are subject to the financial strength of the issuing insurer and the specific terms and restrictions of the applicable policy or contract. Bank accounts and CDs are FDIC Insured.

Mary's Fiscal House Stress Test

Portfolio Stress Tests

If a 2013-like Bull Market were to happen again...



If a 2008-like Bear Market were to happen again...



If the Financial Crisis were to happen again...



Creative Financial Group

Independent Investment Advice

Your Name: _____ Spouse Name: _____

Employer: _____ Spouse Employer: _____

Cell Phone (_____) _____ - _____ By providing your cell phone number, you are consenting to text communications with Creative Financial Group.

Home Address: _____

Email Address: _____

Please rate how confident and prepared you are in all key areas for retirement.
****A rank of 1 indicates no plan at all; 10 is a perfect plan in place (No 7's allowed)****

1)	Social Security	1	2	3	4	5	6	8	9	10
2)	Medicare / IRMAA	1	2	3	4	5	6	8	9	10
3)	Income Plan	1	2	3	4	5	6	8	9	10
4)	Tax Planning	1	2	3	4	5	6	8	9	10
5)	Roth Conversions	1	2	3	4	5	6	8	9	10
6)	Estate Planning	1	2	3	4	5	6	8	9	10
7)	Risk Management	1	2	3	4	5	6	8	9	10
8)	Fiscal House	1	2	3	4	5	6	8	9	10

For your free visit, **CIRCLE** at least **2** open time slots that you may be available to meet.

DAY	MORNING			AFTERNOON			
Monday, April 1			11:00	1:00	2:00		
Wednesday, April 3	9:00	10:00					
Thursday, April 4	9:00						
Friday, April 5	9:00	10:00	11:00				
Monday, April 8	9:00	10:00	11:00				

Creative Financial Group

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Creative Financial Group

INDEPENDENT INVESTMENT ADVICE

Our Value



Tax Plan – Goal: Tax Efficiency

- RMDs, where to pull money from, capital gains, QCDs, Roth Conversions, and IRAs

Income Plan – Goal: Not Running out of Money

- Inflation, Pensions, Social Security Income, passive income (rentals/interest)

Medicare – Goal: Be Aware How Premiums Work

- IRMAA and Medicare Premiums

Investments – Goal: Communicates with your Plan

- Fees, asset allocation, and risk

Estate Plan - Goal: What You Want Happens

- Will, Power of Attorney – Health, Power of Attorney – Financial, and Living Will

Go ahead and take that first step.

Schedule your no cost, no obligation meeting with me to get your Comprehensive Financial Plan.



Creative *Financial* Group
INDEPENDENT INVESTMENT ADVICE

Phone: **317-788-1562**

Website: **www.creativefinancialgrp.com**

Email: **cfg@cfdinvestments.com**

Address: **6838 S. East Street,
Indianapolis, IN 46227**

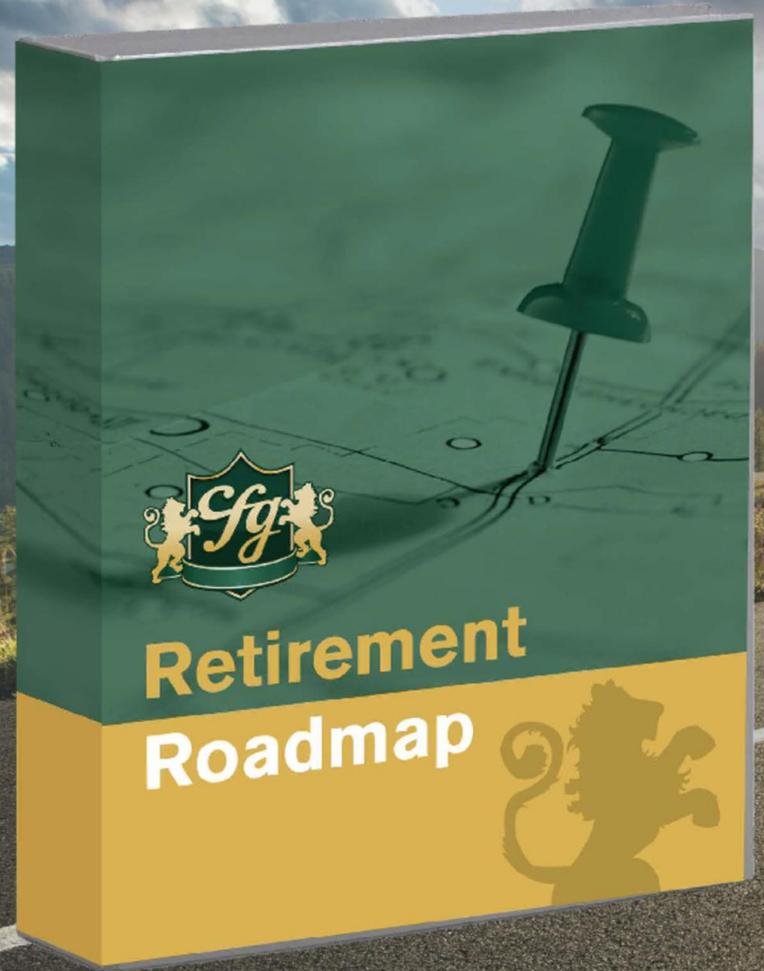




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INDEPENDENT INVESTMENT ADVICE

CFG Retirement Roadmap

No-cost, proactive planning tool to provide clarity for where you're headed.



The Roadmap covers five key areas to help you gain that clarity through:

- Income Planning
- Investment Planning
- Tax Planning
- Health Care Planning
- Legacy Planning

6 Key Areas of Holistic Planning



Tax
Planning

Investment
Planning

Income
Planning

Complete Financial Plan

Legacy
Planning

Health
Care
Planning

Social
Security
Planning