

HAVE YOU EVER REALLY THOUGHT
ABOUT WHAT RETIREMENT WOULD BE
LIKE IF YOU SOLD YOUR BUSINESS?

A Clayton & McKerverve client recently sold their business after experiencing more than 20 years of business growth. As they considered their new “retirement lifestyle” they began exploring these important financial questions . . .

“Have we saved enough to maintain our current lifestyle and still watch our investments grow?”

“Will we have the freedom to truly enjoy retirement and still leave a legacy for our children?”

After much discussion, we helped them clarify their financial goals, and determine the appropriate level of financial risk to take with their hard-earned wealth. We then analyzed their overall financial situation, which included discussions with their tax and legal advisors.

Our team clearly mapped out a financial strategy, which has allowed them to generate the income they desire, manage their exposure to investment risk, and reduce their overall tax burden. We also introduced them to new investment tools so they could leave a legacy for their children.

FINANCIAL PLANNING

for your family

*Clayton &
McKerverve*

Financial Group, LLC | Registered Investment Adviser

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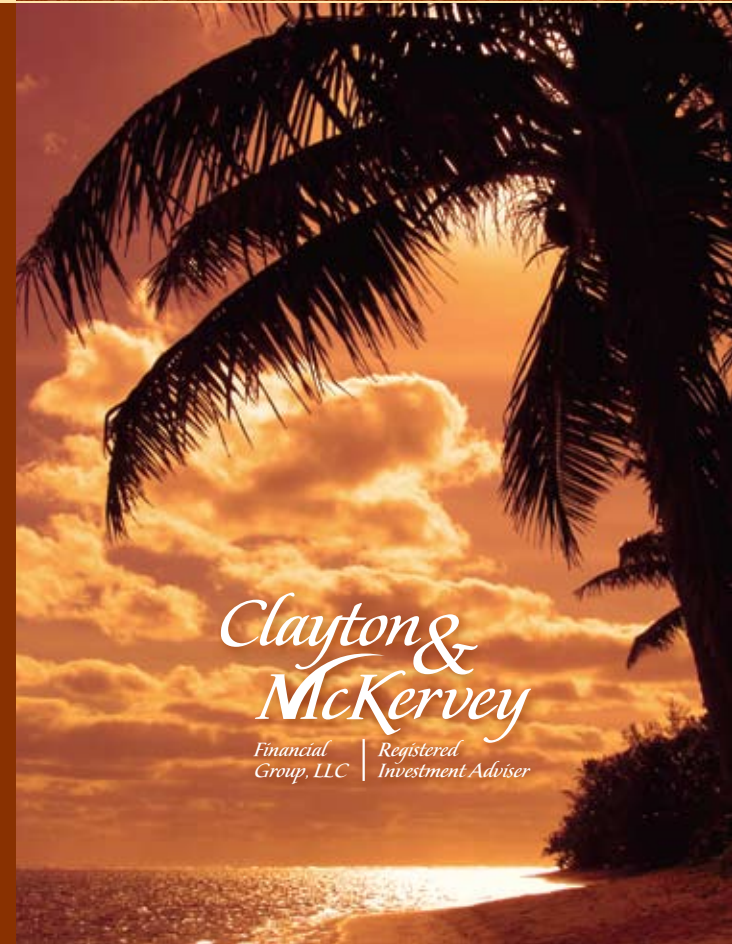
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FINANCIAL PLANNING

Whether you're building a business, providing for a growing family, budgeting for college expenses, or anticipating retirement, there's one key to effective financial management: balancing today's needs with tomorrow's goals.

The Clayton & McKervey Financial Group has one mission: help you achieve your financial goals.

Financial Planning

With sound financial planning, you can meet your present obligations and still build for the future – a future of financial independence.

The Clayton & McKervey Financial Group can offer you a *personalized* financial strategy, not just a generic investment program. Your individual portfolio will be based on your unique situation, your attitudes and preferences, your dreams and goals. It will be designed to withstand change, both in the markets and in your circumstances, so that it is better equipped to work *with* you and *for* you at different stages of your life.

Our financial planning services include:

- ▶ Analyzing your current financial situation
- ▶ Estimating your future income and expenses
- ▶ Reviewing your plan against changing conditions

The result is a comprehensive, *personalized* plan to meet your ongoing financial goals.



Investment Planning

No matter what goals you have set for your personal and family finances, the Clayton & McKervey Financial Group can put you on the right path. We will help you build and manage a purposeful long-term investment portfolio that can include:

- ▶ Traditional and Roth IRAs*
- ▶ Stocks and bonds*
- ▶ Mutual funds*
- ▶ Annuities*

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Insurance Planning

To help you handle the unexpected changes in life, insurance should be a key part of your financial plan. The Clayton & McKervey Financial Group can help you devise a smart insurance strategy by clearly identifying your insurance needs and finding the best solutions. Rely on us for:

- ▶ Life insurance needs
- ▶ Long-term care and disability insurance products

For more information on how we can help you achieve your personal and financial goals, contact Bob Curtis, Victor Hicks, or Naoko McKelvey at 248.208.8511.