



A Registered Investment Advisor

What can you expect when you come in for your consultation?

People who come in to meet with us have a number of specific questions, such as:

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- Can I afford to retire?
- What do I need to do before I retire?
- What should I do with my retirement plan?
- How much income can I get?
- How do I know who to trust?
- How much will it cost me?
- How should I take my pension . . . lump sum or monthly payments?
- How can I reduce income taxes? Estate taxes?
- I'm inheriting some money, what should I do?
- My money is (at the bank; at another financial firm). Should I leave it there? Are there better alternatives?
- What are my best options for maximizing my Social Security benefits?

Maybe your concerns are on this list, but you may have additional questions.

They also have some general fears and concerns about meeting with us:

- Will you try to sell me something?
- Will you put pressure on me to make a decision?
- I don't want to feel that I am under any obligation to work with you.

So let us put this to rest right away. We have been offering complementary consultations since the mid-'80s. We won't try to sell you a product, and have never heard or received complaints that we put pressure on people to work with us.





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We are an investment firm and are Certified Financial Planner™ Professionals (CFP). We manage money for investors, pre-retirees and retirees. Whereas many people in the financial industry will tell you that their product is good for everyone, the fact is that we are not right for everyone. And not everyone is right for us. If we feel that our program might be a good fit for you, and that you might be a good fit for us, we will say so. If not, we will say so.

What needs to happen during the consultation?

It would be best if you bring in a list of questions and concerns so we can address those together. Don't rely on memory. We don't want you to look back and say "Oh, I forgot to ask . . .". If you have a list, then it will be more likely that you will get your questions answered.

Be honest in your appraisal of your current situation. A brilliant friend of ours said: ***All progress starts by telling the truth.*** So be honest in your assessment of where you stand today.

A good way to do that is to ask yourself these questions:

- Where am I today? (Current and future income, expenses, assets, debts, etc.)
- Where do I want to be?
- How do I plan to get there?

Once you have done that, we can discuss how you get from where you are today to where you'd like to be in the future.

Is there any cost for the consultation?

No. This is not a trick. There are no strings. It's free.



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What happens at the end of the consultation?

There are several outcomes:

- One or both of us decide that we've accomplished everything we can and there's no need to do anything else.
- You like what we do and we agree that we could both benefit by working together.
- You're not really sure and you want to think about it.
- You want to talk with other firms before you make a decision.
- You're going to handle everything yourself.

Notice that none of these outcomes involves you committing to anything or signing anything.

How do you contact the Rosenberg Team?

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