Let me relay to you one of the sayings of Benjamin Franklin, perhaps the most practical of our Founding Fathers:

“You may delay, but time will not.”

When was the last time you made the effort to review your financial strategy? We can help analyze what you already have in place, providing you with the second opinion that is almost a requirement in today’s market.

**Life Insurance:** We believe that you should review your policies every five years because of changes in mortality and expense tables. The same insurance premium you are paying now may buy you more insurance than when you purchased your policy, or you might get the same benefits for a lower premium. We also analyze:

- **Structure** - are your policies structured properly to address your needs?
- **Performance** - are your policies performing as you expected?
- **Adequacy** - does your life insurance reflect your financial and life goals?
- **Needs** – do you have needs now that you did not have before?

**Long-Term Care Insurance (LTCI):** In general, LTCI is a good way to help protect retirement savings from the costs of chronic care. But is it a prudent choice for you? We help you consider:

- Your net worth
- Your annual income
- Your current health
- Your family history /family relationships
- How much you are willing or able to spend on healthcare

**IRA Consolidation:** If you have multiple Individual Retirement Accounts, consolidating them could put all your retirement assets to work in one coherent strategy and display them in just one statement, rather than a number of them.

**401(k) Plan:** Do you feel your 401(k) could benefit from outside review and management? We would be happy to advise you on your current strategy.

Based on our experience, we have seen time and time again how clients can financially benefit from alterations to their investment strategies. Because the markets and your needs are always changing, you need to be prepared by at least reviewing your accounts yearly. Only by reviewing where you are, can you take advantage of the benefits that may be available to you.

Please contact us at (913) 383-5138 to benefit from a second opinion on your current wealth management solutions.

Sincerely,

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The OMEGA Group is a program through Oppenheimer & Co. Inc. It offers a unique managed money program in which experienced Financial Advisors act as portfolio advisors for their clients.