



FINANCIAL
PLANNING & INVESTMENT
MANAGEMENT



PREPARING FOR
RETIREMENT
STARTS WITH

Financial Planning *and* Successful Investing

You rely on your GPS to help you navigate unfamiliar areas. Investing is no different.
There's a starting point, a journey, and the ultimate destination.

**Let Alder Financial be your partner navigating your journey
to financial independence.**

*financial
planning*



*investment
management*

HOW WILL I PAY FOR RETIREMENT?

Most people plan to use their savings,
but are faced with questions like:

HOW MUCH WILL I NEED TO RETIRE?

HOW DOES INFLATION AFFECT ME?

AM I GOING TO RUN OUT OF MONEY?

Our experts are on your team.

**Don't worry about the
future. Prepare for it.**



Retirement Income *is our* Specialty

Personalized Strategy for Peace of Mind.

At Alder Financial, our investment philosophy is rooted in capital preservation, income generation, and diversification.

SCATTERED ACCOUNTS? NO PROBLEM.

Goals, But no Strategy? We Have You Covered.

We offer personalized investment strategies based on the goals and assets of the individual. Regardless of what stage of life you're in, rest assured that our team advocates for you. Our solutions aren't cookie cutter, and neither are we.

WHO IS ALDER?

Alder Financial has been advising clients on retirement strategies since 1995. People come to us knowing that they have significant assets, whether that means leaving a job with a sizable 401K or selling a business, but they don't know how to turn those assets into a reliable source of income during retirement years. With pensions becoming a thing of the past, it's more important than ever to partner with an advisor who is focused on managing your retirement income.

Working with Alder Financial offers an all-access pass to a team of experts. Our clients always interact directly with the decision makers. With Alder Financial acting as a fiduciary, we take over the planning and management freeing up your time to do what you love.



TAKE THE MYSTERY
OUT OF INVESTING

Build Wealth *by* Design

WHERE AM I HEADING?

RETIREMENT PLANNING IS A JOURNEY, AND EVERYONE'S NEEDS ARE DIFFERENT. ALDER FINANCIAL HELPS SIMPLIFY THE ROUTE TO FINANCIAL PEACE OF MIND.

COMPREHENSIVE CLIENT QUESTIONNAIRE

The first step is assessing where our clients stand financially and how they feel about risk. Completing the questionnaire provides us with an inventory of assets, liabilities, and time horizons for major financial goals.

BUDGET PLANNING

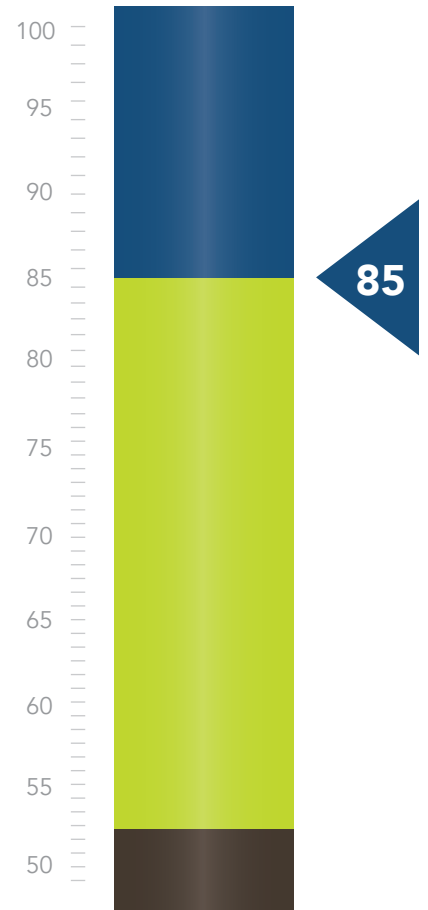
Our cost of living analysis will provide a detailed picture of your current lifestyle costs and what that will look like in the future. We'll present this not just in today's dollars, but also show you how those costs can be impacted over a range of likely inflation rates between now and retirement.

SOCIAL SECURITY AND PENSION OPTIONS

We help clients determine when to start drawing and how to best coordinate their Social Security and pension benefits. As these choices have lifelong implications, it's important to us to help you navigate the options and choose the best fit for you.

INCORPORATING STATISTICS

Most financial projections are based on historical averages over time. While history provides a good point of reference, markets change drastically from one year to the next. Planning for multiple possible outcomes is vital. Therefore, Alder Financial incorporates statistical analysis into our financial plans to assess and identify market uncertainty.



RETIREMENT HEALTH SCORE

With our guidance, clients are able to match their financial aspirations with available resources. We work together to ensure our clients focus on what matters most to them. Our Retirement Health Score is our way of gauging whether or not clients are on track to retire with confidence.



Financial Plan Summary Prepared for John and Sara Smith

SPENDING

Current	158,000
During Retirement	130,000
One Time Expenses	
Allison College - 2021	40,000
Emily College - 2022-25	40,000
Allison Wedding - 2026	50,000
Emily Wedding - 2030	50,000

INCOME

Current	
John	150,000
Sara	50,000
Social Security	
John SS @66	48,000
Sara SS @66	21,600
Pension	
Single Life John @60	25,000
50/50 John @60	20,000

TIMING

John Retirement Age	66
Sara Retirement Age	62

SAVINGS

John 401k	16,000
John 401k Match	5,500
Sara Simple	5,000

INSURANCE

John Life	1,000,000
Sara Life	250,000
John Disability	60% of Salary

OTHER ASSUMPTIONS

Expected Inflation Rate	3.23%
Effective Tax Rate	25%
Retirement Health Score	85%

Personalized Strategy and Ongoing Guidance

HOW DO I GET THERE?

WITH ANNUAL ASSESSMENTS AND ONGOING SUPPORT, WE OFFER STRATEGIES TO REINFORCE THE PLAN OR PROVIDE OPTIONS TO COURSE CORRECT.

CUSTOM INVESTMENT ALLOCATION

Armed with investment goals and risk tolerance, we create a personalized investment strategy that allows for the right mix of income and growth-oriented investments in our clients' portfolios.

RETIREMENT INCOME STRATEGIES

Unlike our peers, our trading capabilities allow us to seek out investments focused on generating cash flow. Having defined sources of income in place removes much of the uncertainty associated with the stock market as you plan for and live through retirement.

TAX EFFICIENT INVESTING

Asset allocation isn't just about stocks versus bonds, but also finding the best match of security and account type due to the different tax treatment among accounts. Retiring tax efficiently is important because it can make a big difference in how much you need to retire.

Total Portfolio Value	1,500,000
Cash Flow Target	60,000

Allocation			
Equities	55%	825,000	
Fixed Income	45%	675,000	
Cash	0%	-	
	100%	1,500,000	

Cash Flow From:			
Equity Income	1.80%	14,850	
Fixed Income	4.00%	27,000	
Cash	0.33%	-	
Total Proj. Cash Flow	2.79%	41,850	

Cash Flow Target	60,000
Target Eq Growth	18,150

Required Equity Growth	Annual	2.2%
	Monthly	0.2%

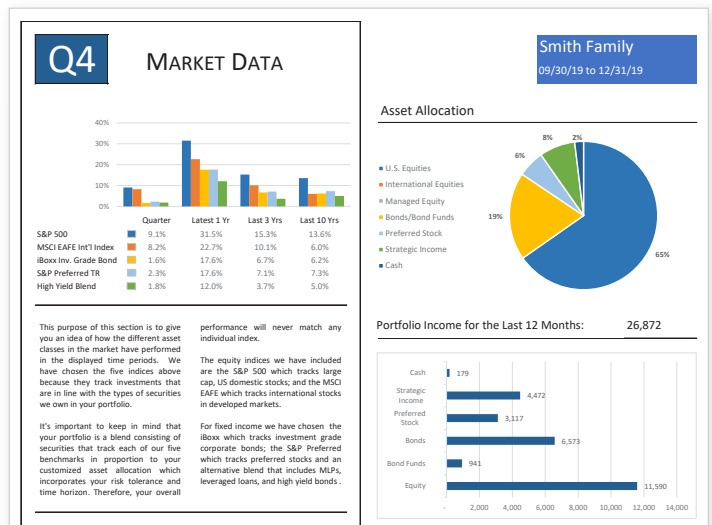
Sample Cash Flow Analysis

MONTHLY STATEMENTS, TRADE CONFIRMATIONS, AND TAX REPORTS

Alder Financial partners with a nationally-recognized firm, typically Charles Schwab & Co., to serve as custodian, affording a reassuring system of checks and balances. This alliance provides clients with all the amenities of working with a large organization while also benefiting from the personalized service of a boutique firm.

QUARTERLY REPORTS

In addition to the monthly brokerage statements that are per account, our reports offer a consolidated view making them more relatable to your financial plan. Where Schwab statements only offer balance and transaction activity, our quarterly reports also track performance, benchmarks, and allocation targets.



Sample Quarterly Report

BEGIN
YOUR
JOURNEY

Build Wealth *for* Long-term Financial Independence

HOW DO I TRACK MY PROGRESS?

A financial plan is an ongoing process and not just a one-time event. Our annual client reviews identify if any small changes are necessary. We value being proactive rather than reactive. We want our clients to feel in control of the journey, not caught off track and forced to make big changes in order to course correct.

One thing is certain, things will never turn out exactly as projected a year later. Some differences are due to things in your control and others are not. By reviewing your financial plan regularly, we can recommend small changes along the way to keep your plans on track.

We believe in building relationships.

Let us be your partner on the journey to financial independence.



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