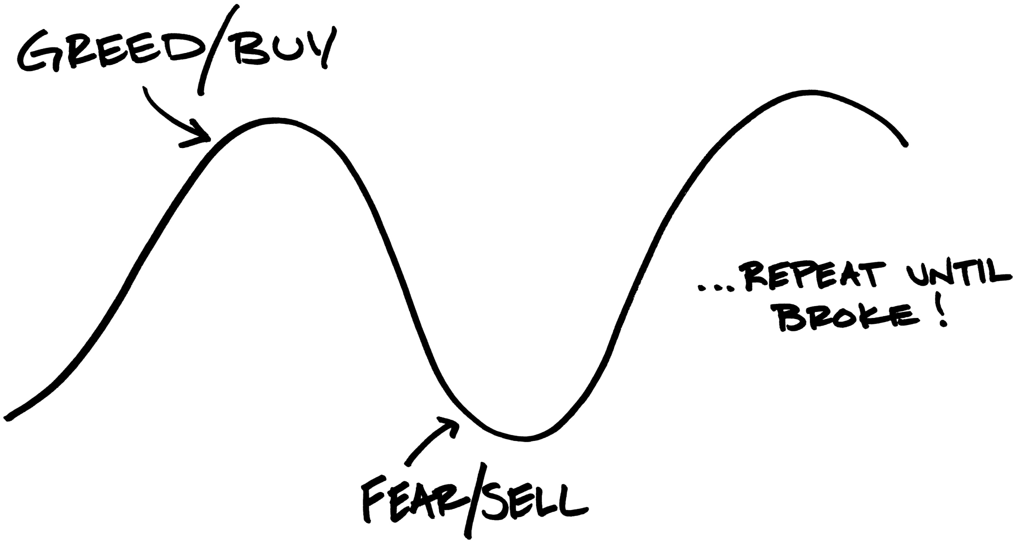
Break the Fear and Greed Cycle



BEHAVIOR | GAP

We simplify your life with objective, face-to-face advice from an independent financial advisor. Learn more about how you can work with us on the back.

- ✓ No Minimums
- ✓ No Pressure
- ✓ Flat-fee options
- ✓ Transparent
- ✓ Independent
- ✓ Objective Advice

Gerald Robinson, CFP®
CERTIFIED FINANCIAL PLANNER™ Professional

817-717-4400 office
817-755-4840 fax
817-896-2744 cell

e-mail: gerald@lightforcefinancial.com
web: www.lightforcefinancial.com

Ben Earls, CFP®
Candidate for CFP® Certification

817-717-4400 office
817-755-4840 fax
903-520-5122 cell

e-mail: ben@lightforcefinancial.com
web: www.lightforcefinancial.com

2018 FIVE STAR WEALTH MANAGER
Gerald Robinson
CFP®
2012 • 2013 • 2014 • 2015 • 2016 • 2017 • 2018

LightForce Financial

Visit LightForceFinancial.com or call 817-717-4400 to get started!

One-Time Plan

Quickstart/Retirement Analysis

1-2 meetings centered around 1-2 planning topics with follow-up email/phone access

Comprehensive Financial Plan

3 meetings covering a comprehensive plan with follow-up email/phone access

Hourly/Project-Based Planning

You always get a 100% free initial consultation. We won't charge anything until we mutually agree on the scope and duration of the service

Ongoing Relationship

Comprehensive Wealth Management

% of Assets Under Management
OR
Flat Retainer

Ongoing Relationship Benefits

- ✓ We'll be your partner in helping you work to clarify and achieve your goals
- ✓ We'll meet at least annually for a review of the plan (we'll meet more often if starting an initial plan, you are near retirement age, or if your current situation requires it).
- ✓ We'll help you implement our advice, including insurance/investment advice along with any referrals
- ✓ Unlimited access for your financial needs

Frequently Asked Questions

Do you hold my money at LightForce Financial?

No. We custody assets at LPL Financial or TD Ameritrade. We don't have investment minimums and, for One-Time Plans, we don't have to open any accounts at all.

Do I have to hand over my life savings to get comprehensive financial planning?

No. We realize it takes time to get comfortable with your financial advisors. We're happy to engage with you in the forms listed above. We encourage anyone wanting a One-Time, flat-fee plan from a CFP® Professional to contact us. You can move to an Ongoing Relationship at any time.

How often will we meet?

It depends– generally 1-2 times each year for an ongoing relationship. However, it's not unusual to meet more than that if you are near retirement age or just starting out with an initial plan. You'll hear from us by phone as well.

What does financial planning entail?

Generally, it will include a broad overview of investments, insurance, taxes, retirement planning, and estate planning along with any general financial planning issues that we need to review. Please note that it will not include specific tax advice or preparation of estate planning documents– this would be handled by a licensed CPA and/or Attorney. We'll always be upfront regarding situations requiring a referral to another professional. We also do not manage investments for a one-time plan engagement. We're happy to help clarify your goals, risk tolerance, and time horizon, but do not implement investment recommendations unless you engage in an Ongoing Relationship.

Should I do a One-Time Plan or have an Ongoing Relationship?

There is not a blanket answer for every client. One-Time options are great for those who typically like to handle their own investments but want a professional opinion, recent grads just starting out, or young professionals that have an immediate problem needing attention. If you are at or near retirement, you might choose to have us do the heavy lifting so that you can focus on using your nest egg instead of managing it. We'd be happy to help you make the decision that's right for YOU!