Focus On Efficiency™

Providing A Second Opinion About The Efficiency Of Your Investments, Insurance Policies, and Income Sources

Helping You Get That Valued 2nd Opinion Without Any Obligation

You have an advisor with whom you have a good relationship. This person has done a good job for you over the years. However, you often wonder is there room for improvement within your portfolio. Could your income be improved? Are you paying more than you should be in taxes? Are there questions regarding your insurance policies that you may have had for a long time?

Seeking out a second opinion can be difficult because you know most other advisors you would go to for an independent look at your situation will be doing whatever they can to convince you that their brand of management is best.

This service package is designed specifically for giving you that valued 2nd opinion without any obligation.
We understand you may very well like your current advisor and you may not want to change anything. We will give you our read on whether your current positions will allow you to accomplish your goals. That opinion will be based on independent math-based testing designed to provide you with the peace of mind that comes with knowing the analysis you are hearing is free of bias. We will let you know if there are areas of improvement and then you decide from there.

The Focus On Efficiency™ service package includes:

- Two ninety minute complimentary consultations
- Morningstar® analysis of current holdings to identify fees, risk, and investment efficiency.
- Asset stress test to determine how long your money should last given it's current position.
- Middle income Retirees can face Federal Tax rates as high as 55% on each additional withdrawal from a retirement account. We will show you why taxes are different in retirement and how to avoid key pitfalls in how you harvest income from various accounts.
- Insurance policy deep dive for your life and annuity policies. We call the custodian right there with you and get clear on everything that is going on with your policies - you may have forgotten the fees and other important details of certain policies that you own. We help you get clear on everything regarding them.
- A look at your income versus expenses adjusted for inflation.

Retirement ADVOCATES
Personalized Financial Solutions, Simplified

Our goal is to help you make your portfolio ass efficient as possible. If we cannot improve anything, we will tell you. Schedule your meeting today! Ask for a Focus On Efficiency™ appointment!

Call 262-764-4816 - or schedule online at: **https://go.oncehub.com/LegacyLegend**