SECURE FINANCIAL MANAGEMENT

WE MAKE RETIREMENT HAPPEN ™

YOUR SECURE FINANCIAL MANAGEMENT EXPERIENCE

We Make Retirement Happen ™

Important Disclosures

The nature of investing includes a risk of loss. Past performance may be used to predict investing outcomes; however, future returns cannot be guaranteed. Additional risks may be incurred when investing in foreign stock markets, such as higher transaction costs, currency volatility, and liquidity risk. The following constitutes the general view of Secure Financial Management and should not be held as customized investment advice nor a representation of the performance of Secure Financial Management or its clients. Likewise, none of the content in this whitepaper is intended to forecast market performance. The purpose of this whitepaper is solely to provide information about Secure Financial Management and the services it offers. Present and future market conditions may differ significantly from those described herein and may not be depicted with absolute accuracy.

Secure Financial Management at a Glance

At Secure Financial Management, we've made it our duty to guide you towards the vision you have for your financial future. To us, financial planning is about more than just monitoring dollars and making investments- it's about taking a holistic view of your life and providing you with the tools and knowledge you need to get the most enjoyment from your hard-earned savings.

We take the time to meet face-to-face with every client to learn who you are- where your career and life took you, all the work you put in to get to this point- and where you want to go. Your needs, desires, and concerns will all be taken into account as we work with you to create a custom plan perfectly suited to your goals.

Secure Financial Management Compared to Other Advisors

	SFM	OTHER ADVISORS
Your portfolio will be entirely customizable and personalized to meet your needs. We will analyze your account holistically and consider your time horizon, investment goals, cash flow requirements and all other relevant factors to create a plan to manage your portfolio that will aim to serve you optimally.	✓	?
We are dedicated to maintaining open communication with you to ensure that your investment goals are being met and to keep you informed on your portfolio and the market.	✓	?
We pride ourselves on consulting with you face-to-face to establish a credible relationship with you and to best discuss how to manage your portfolio. We also hold several in-person events throughout the year to keep in touch with you and to allow our clients to feel like part of a community.	✓	?
Your portfolio will be managed by a team with many years of experience in financial planning.	✓	?
Secure Financial Management is not affiliated with any insurance, banking, or investing entities and is thus able to operate independently and without obligation to sell expensive propriety products.	✓	?
Our success is tied entirely to yours; as such, our sole motivation is to act upon your best interests.	✓	?

Your Portfolio Options

We aim to provide our clients with as many options to build and manage their portfolio as possible. Your portfolio can be constructed from a unique combination of stocks, bonds, exchange-traded funds, and a host of other securities at your preference; additionally, you'll have the ability to securely invest assets in a variety of markets around the globe under our careful supervision and guidance.

We are dedicated to overseeing your portfolio with the utmost vigilance and will make adjustments in accordance with your investment aims and our updated assessments of market conditions.

All Fees Are Disclosed and Priced Fairly

We base our fees on the value of the assets we will be managing for you. As such, we don't collect commissions on trades. Our transparent fee structure ensures that our interests will always be aligned with yours, and that every action taken towards your portfolio will solely be for your benefit.

Security

As our name implies, protecting your investments is our foremost priority. As a Registered Investment Advisor (RIA) regulated federally through the Security and Exchange Commission (SEC), Secure Financial Management is held to a fiduciary standard, meaning that we are legally obligated to put your best interests above all else.

To ensure the utmost security, we only hold accounts at well-established, verifiably secure institutions that specialize in asset custody. Likewise, your accounts will always be readily accessible to you for self-monitoring. No part of doing business with us or our partners will ever be concealed or hidden "in the fine print"- all actions and matters related to your portfolio will be relayed to you in real time and with full disclosure, always.

Taxes: Don't Let Your Hard Work and Sacrifices Go to the Government.

During our planning process, we highlight the significant tax implications of retirement accounts if left unaddressed. We work with clients to develop a tax management plan well ahead of time to minimize those obligations as much as possible and to ensure that you and your family benefit from your years of hard work and sacrifice.

Client Care with a Personal Touch

At Secure Financial Management, you'll never feel like yet another number in line, waiting for months on end for the chance to speak to an overloaded advisor who barely knows your name. Whenever you have a question or concern, we will reach out to you as promptly as possible with the information you need and an open time available to meet with you if necessary. Our team of consultants and staff will serve as a dedicated point of contact for you, removing all the obstacles to communication you'll experience with other firms.

When it comes to personal finance, understanding how fluctuations in the stock market may affect your investment portfolio is a daunting and laborious task. We help make it simple for you to stay informed by hosting events for you and fellow clients to receive frequent, expert analyses of the market and what those changes mean for you.

Between consultations, Secure Financial Management aims to stay updated with all of our clients by reaching out to you on an annual basis to ensure that all plans set for your portfolio are on track.

The Specialization You're Looking For

Secure Financial Management assists clients from a wide variety of backgrounds with their unique financial goals. However, our primary area of expertise is guiding individuals through the transition from work life to retirement and providing post-retirement planning. As such, we maintain a core client base of discerning individuals seeking out specialist care for retirement, one of the most critical stages of life. Our sole interest is, and will remain, acting as retirement experts. At Secure Financial Management, we hold true to our slogan- "We Make Retirement Happen ™" for as many individuals as we can.

We Serve Clients Just Like You

Whether you are fully retired or still working and growing your portfolio, we can provide you with the guidance and services you need to maintain, adjust, or expand your investments. We are dedicated to providing each and every one of our clients with the expertise and personalized advice they need to reach their financial objectives.

How Can I Benefit from Choosing Secure Financial Management?

1. Your Portfolio Will Be Specially Customized for "You"

An investor's needs can differ greatly from one to another. Most are aiming to expand their assets over time with minimal risk, while others may depend on their investments for the cash flow they need to cover their expenses. Or others may have specific instructions for handling their portfolios, such as limiting or excluding their portfolio from being invested in certain companies or industries. Regardless of what your individual needs are, you can be assured that the portfolio we create will be designed to match your requirements. Your investment goals, time horizon, lifestyle needs, concerns, and desires will be taken into account to place you on the investment path you want to be on.

2. We Will Always Be One Call, Email, or Face-to-Face Meeting Away to Keep You Updated and Secure

At Secure Financial Management, we know that the key to establishing and maintaining a successful relationship with our clients is through dedicated communication. We pride ourselves on providing in-person meetings to best discuss your options and desires and are committed to meeting with you face-to-face at least once a year. If ever a concern or question arises, however, we are always readily available through call, text, or email to handle any situations that come up or to schedule a consultation.

3. We Can Help You Make the Most of Both Bear and Bull Markets

As the market fluctuates, you should have the ability to adapt your portfolio for optimal performance in those changing conditions. Depending on your investment goals and our market projections, we can reallocate your assets to minimize any losses that may occur from an upcoming bear market. No financial planner can ever forecast the market with total accuracy, including Secure Financial Management. However, the knowledge and experience of our financial planners and our advanced resources allows us to provide you with informed, well-strategized advice to guide you through both flourishing and challenging market cycles.

4. You'll Have Abundant Options with our Customizable and Adaptable Approach to Investing

Many financial planners specialize in specific styles of investing, such as growth investing or value investing, and only offer that kind of investment strategy to their clients. Because different styles of investing fall in and out of popularity due to changes in the market landscape, working with an investor that only invests according to his specialization could affect your portfolio returns. Secure Financial Management aims to offer its clients as much flexibility in investing as possible, adjusting your portfolio strategy as needed for optimal returns under changing market conditions. For instance, if we feel that it would be more beneficial to be invested in bonds or cash, we will invest your portfolio in those assets.

5. You Need More than Financial Planning. We Have You Covered.

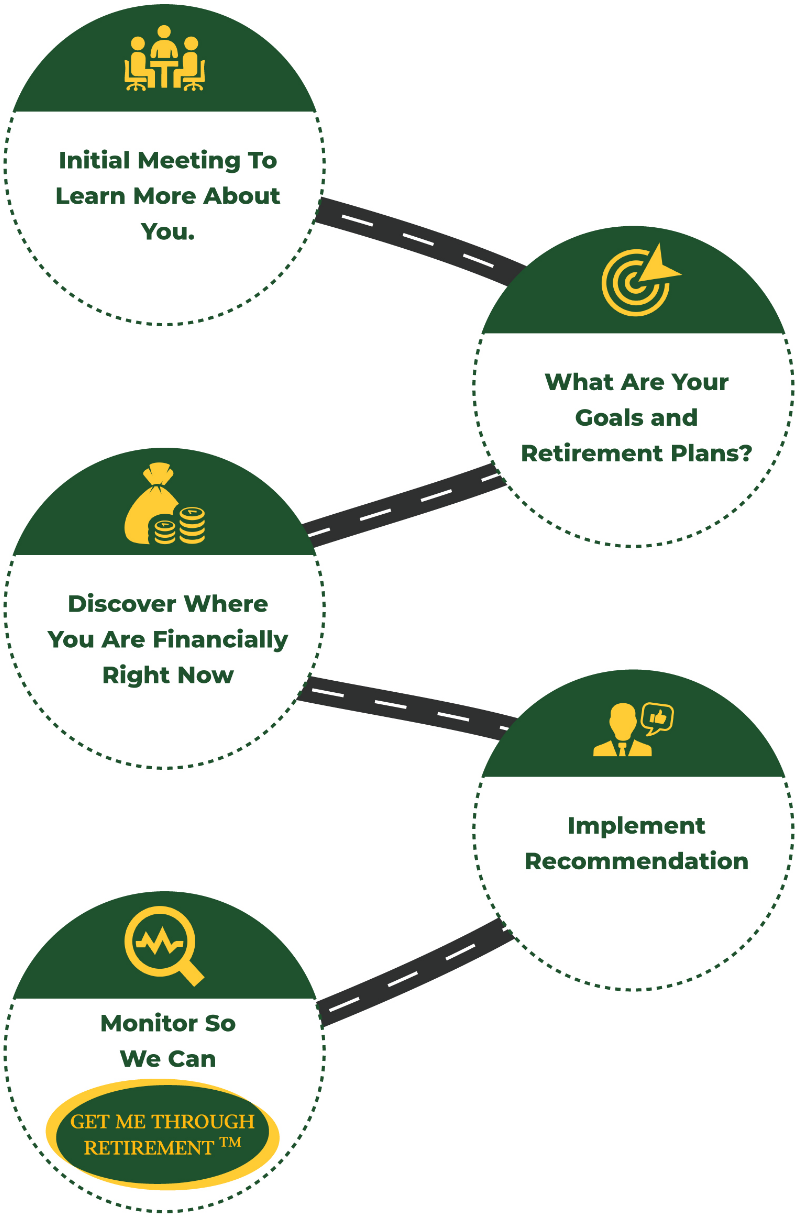
In addition to financial planning, most people could benefit from assistance with estate planning and tax management. At Secure Financial Management, our strategic relationships with tax and legal experts will provide you with a one-stop shop to ensure all elements of your financial house are in order and working together to maximize their benefit for you.

6. You'll be Serviced by a Dependable Management Team at a Reputable Firm

The product of your life's work- your retirement savings- should not be entrusted to just anyone. At Secure Financial Management, you'll meet in-person with every set of hands that will manage your portfolio. Likewise, all of our consultants are Certified Financial Planners ready with the experience, knowledge, and dedication you need to guide you on the path to a successful retirement.

The Secure Financial Management Process

GET ME TO RETIREMENT ™



Testimonials From Our Clients

"You need to make sure you are working with a fiduciary (like Secure Financial Management)."

— Ed M.

"Secure Financial Management, I call them Family."

— Joel D.

"When I chose SFM, it was because I knew it was a group with high integrity."

— Kay J.

"Trust was a huge component in choosing Secure Financial Management."

— Raymond B.

"Secure Financial Management makes the transition from working to retirement very easy."

— Mike V.

Scan the QR Code to visit our "Testimonials" page

www.sfmplanning.com/testimonials

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