

SHM

THE SHM FINANCIAL GROUP

...since 1958

NEW GENERATION RETIREMENT PLANNING

5-STEP RETIREMENT PLANNING PROCESS ★ 5-STAR SERVICE



NEW GENERATION



NEW GENERATION RETIREMENT PLANNING

It wasn't so long ago that retirement meant a pension and a gold watch, but today's world looks much different than it has for generations past. From increased market volatility and historically low interest rates to the loss of pensions and the rising cost of health care, the burden of retirement falls more heavily on the shoulders of individual Americans than it ever has before. But you don't have to carry it alone.

New Generation Retirement™ Planning is a holistic approach to retirement planning. It consists of a five-step retirement planning process that incorporates three hallmarks of our company – stewardship, transparency and technology.

5-STEP RETIREMENT PLANNING PROCESS

1. Selecting a Financial Services Professional
2. Fact and Feeling Finding
3. Planning
4. Solutions and Executing
5. Ongoing Relationship

Together, we will traverse five important steps in the New Generation Retirement Planning process, where you will explore key areas that are fundamental to successful retirement planning. You will be confident knowing that you have given careful consideration to risk exposure, income planning, legacy planning and tax strategies.

Let us craft a plan uniquely suited to help you thrive in this new generation of retirement.

5-STAR SERVICE

With a focus on a new generation of retirees, our company uses the New Generation Retirement Planning process, which is based on three hallmarks of successful retirement planning: stewardship, transparency and technology.

STEWARDSHIP

Finding a trusted financial services professional is one of the most important elements of planning your retirement. Providing you with a stewardship level of service means we have the responsibility to present solutions that are suitable for your situation. Our commitment to you is that we will always keep our focus on your goals and objectives and will act with transparency throughout our relationship.

TRANSPARENCY

Our commitment to transparency ensures that each step of our work together is recorded and that every document and report are easily accessible to you. This allows us to track the evolution of your plan and make any necessary adjustments to it along the way. Our commitment to transparency is visible through a strong foundation of technology.

TECHNOLOGY

We think the challenges you face in retirement today are more complex than those faced by any other generation, but the right technology can make managing and organizing your retirement an easier process.

Our office utilizes Generational Vault, which is a proprietary online portal accessible through our website. It contains the necessary tools to help make decisions appropriate for you and your retirement. It also serves as the vehicle to document and record our commitment to act as a steward and act with transparency throughout our relationship.

GENERATIONAL VAULT

When you partner with our company, you receive access to Generational Vault – a secure online portal that allows you to easily organize, manage and access your financial life.

Your complimentary Generational Vault account features a variety of services, including the following:

- Secure online account information
- Account tracking and alerts
- Advanced reports and analysis
- Daily account updates
- Document storage
- Retirement education

Plus, Generational Vault keeps a running record of our work together, so you'll always know where to look if you want to review a decision or check on the progress of your plan.

No matter what you want your retirement to look like, Generational Vault will help organize your financial data and will provide you with an up-to-date picture of how your financial life is progressing.



PLANNING PROCESS

1

STEP

Together, we will traverse five important steps in the New Generation Retirement Planning process. This begins with Step One and an explanation of the role of a financial services professional. You will then progress to Step Two, where our company will ask detailed questions about your financial well-being. Step Two is a critical stage in our New Generation Retirement Planning process, as it incorporates the elements of discovery and feedback. In Steps Three and Four, you will be presented with a plan that is accompanied by solutions. Here you will again engage in the important task of feedback prior to execution. Finally, Step Five recognizes that a successful retirement plan requires ongoing engagement. When you work with our company, each step is recorded in Generational Vault, our online portal, so you can be confident knowing that you have given careful consideration to your retirement plan.

SELECTING A FINANCIAL SERVICES PROFESSIONAL

Selecting a financial services professional is one of the most important decisions you will make about your retirement, and it begins by knowing what to look for when making a selection.

We work with a team of in-house and third-party financial services professionals that offer a wealth of experience. Your unique needs, goals and objectives are the focal point of our income planning process, and we only work with financial services professionals who fully understand and embrace the concept.

2

STEP

FACT AND FEELING FINDING

It all starts with you – your goals and objectives, your feelings and the facts about your current situation.

We use a progressive process of fact and feeling finding that begins with an initial Color of Money Risk Analysis. This intuitive questionnaire is the foundation we use to help you organize your financial life and provide you with a unique insight into where you are now.

Are you on track to reach your goals? By the end of the Fact and Feeling Finding step, you will know exactly where you stand, and it will be recorded in Generational Vault.

Our process of discovery and feedback is a great way for us to approach your specific situation focusing on the right topics, in the right way.



3

STEP

PLANNING

The Planning step will arm you with a deep understanding of your goals and objectives. Together, we will craft a plan to align your financial reality with the future you want.

For each priority area, we will develop a plan of action to help get you on the right track – and keep you there. Specifically, we will explore risk exposure, income planning, legacy planning and tax strategies.

You will have a written roadmap that will always be accessible to you in your Generational Vault account. Additionally, you will gain access to Generational Vault tools that will make your finances much easier to manage.

4

STEP

SOLUTIONS AND EXECUTING

If there are parts of your plan that include purchasing new financial products, we have a process that is clear, documented and ensures any decision you make is suitable for your needs.

There are tens of thousands of financial products available, but they aren't all appropriate for what you want to accomplish. We use third-party tools that help match your needs with the right type of products in an easy-to-understand format. This provides a seamless transition through the decision-making process.

This process is guided by your feedback, and every step of the process is documented in Generational Vault.

5

STEP

ONGOING RELATIONSHIP

Our work together isn't over when we have completed the planning process and product selection. Our relationship is ongoing, and plan adjustments or new product selections will be made with life changes or desired plan modification.

Through Generational Vault, you can review your holdings and monitor your financial progress at any time, anywhere. We have the ability to receive alerts on your insurance balance changes using monitoring software, Wealth Watch™.

Together, refinements can be made so that we continuously work toward your long-term retirement goals and objectives. We are a firm that believes in engaging with our clients for their long-term success, and you can be confident that our relationship is progressing as expected.



1 SELECTING A FINANCIAL SERVICES PROFESSIONAL

Selecting a financial services professional can be one of the most important decisions you can make in your life – and there are a variety of types of financial services professionals that might apply for the job.

Seek a financial services professional and an organization worthy of your trust. Look for one that focuses on putting your needs first with full transparency while utilizing cutting-edge technology to illustrate and execute your ongoing plan, and look for a partner who is committed to achieving your unique financial goals and objectives.

As your financial services professional, I am a steward who has the responsibility to present solutions that are suitable for your situation.

As your financial services professional, I use a defined process that focuses on transparency to document our interactions

while using powerful tools and technology to achieve your financial success.

As your financial services professional, I am committed to an ongoing, long-term relationship with five-star service.

Additionally, as your financial services professional, I will provide you with a proprietary technology platform, Generational Vault, so you can have 24/7 access to your financial life. All your accounts, values and important documents such as wills, trusts and financial reports, are all in one place, secure, and readily available.

2 FACT AND FEELING FINDING

You've worked and earned money your whole life, but that income comes to an end the day you retire. That's the day you need to have a plan in place that will help you leverage your saved assets to produce enough income to replace your old paycheck.

New Generation Retirement Planning is designed to help you do just that.

BALANCING RISK TO FIND REWARD

The second step of New Generation Retirement Planning helps you understand how your assets are currently invested and the amount of risk to which they are exposed. You want your assets secure enough to generate a steady stream of income on the first day of your retirement.

Our company uses a proprietary software report called Color of Money Risk Analysis, which delivers an immediate numerical score and a brief explanation of your risk profile. This report and your assigned score is designed to help you

understand how you feel about potential investment gains and losses so you can appropriately allocate your assets.

Ultimately, how you organize your assets and balance their exposure to risk can have a significant impact on your retirement lifestyle.

Your Color of Money Risk Analysis score as well as your answers used to generate your score will be recorded in Generational Vault.

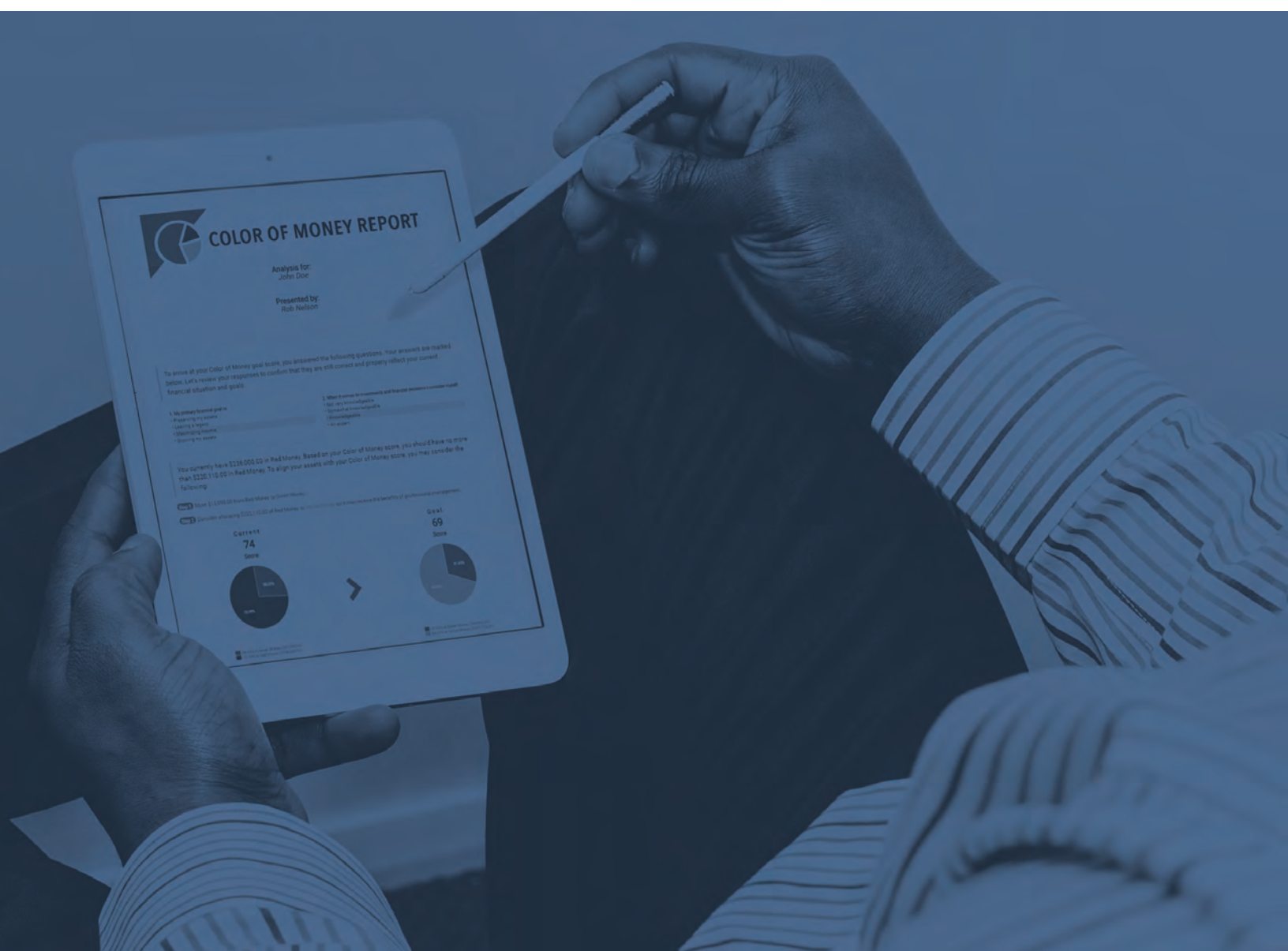


3 PLANNING

We believe the assurance of a successful retirement is confidence – it's just easier to execute a plan you believe in. Retirement can be a time of great change and uncertainty, and being confident about your retirement can make all the difference.

In Step Three, we will examine key areas that are fundamental to successful retirement planning, which may vary based on your retirement goals beginning with a focus on income planning.

Additional consideration and analysis is also offered to include legacy planning and tax strategies.



RISK EXPOSURE

Step Three of the New Generation Retirement Planning process is based on the numerical score revealed in your initial Color of Money Risk Analysis.

Every client who partakes in the proprietary New Generation Retirement Planning process will receive a personalized Color of Money report, which analyzes your retirement assets and risk exposure based on essential information you provided during Step Two: Fact and Feeling Finding.

INCOME PLANNING

Next, we evaluate your income to determine if it is adequate to maintain your standard of living. Your Social Security benefit is the foundation of your retirement income plan. Step Three begins when we calculate scenarios using a Social Security Maximization report. This proprietary report illustrates when and how you should file for Social Security in order to help you maximize your lifetime benefit.

Once we understand the role Social Security will play in your income plan, we look at the rest of your assets to ensure they align with your retirement goals. This is only realized once we execute the proprietary Retirement Compass report, which helps you chart your income planning destination using tools that explore and maximize growth potential. The report shows multiple sources of income and the recommended strategy to take income throughout retirement.

It isn't just the amount of income that is important but how you manage the various sources of income. You will receive essential information to explore guaranteed* income vehicles, assess the impact of investment income, and avoid common mistakes people make with their Social Security income.

When you partner with our company, you receive a comprehensive analysis of your options with the Social Security Maximization report and how it can integrate with the rest of your income plan using the Retirement Compass report. Both reports are made available to you online through your Generational Vault account.

LEGACY PLANNING

Our company believes legacy planning should be addressed after you establish a firm foundation for your retirement plan through proper allocation of assets and a well-constructed income plan.

The New Generation Retirement Planning process offers support to those who are seeking to create generational wealth and maximize their legacy. When you partner with our company, legacy planning starts with an array of proprietary reports made available through Generational Vault.

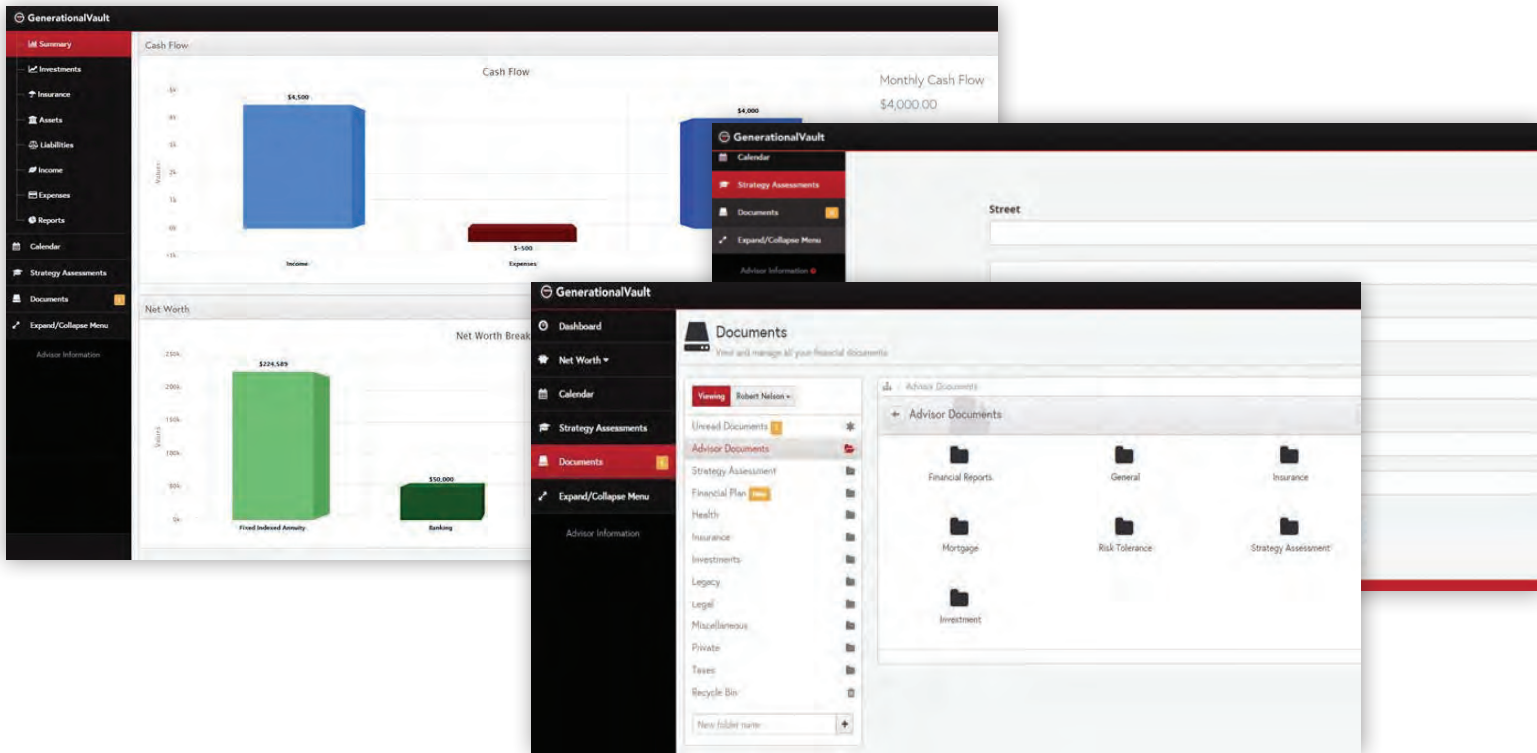
TAX STRATEGIES

During your lifetime, you will be faced with making significant financial decisions, and the consequences of those decisions can have a very significant impact on your financial future. The New Generation Retirement Planning process allows us to review your goals and objectives to determine if and when we should incorporate dedicated tax strategies as part of your overall retirement plan.

Our tax strategy offering includes three tax reports focused on minimizing your tax bill as well as advanced planning options through unaffiliated third-party tax firms. Each report is placed in your Generational Vault for viewing.

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*Guarantees are based on the claims paying ability of the issuing insurance company.



4 SOLUTIONS AND EXECUTING

The New Generation Retirement Planning process is designed to lead to solutions to solve a goal or objective uncovered early in the retirement planning process. The fourth step of our retirement planning process is where you will truly see the hallmarks of our organization – stewardship, transparency and technology – come to life.

Any solution we discuss will be based on your facts, feelings, goals, objectives, and the analysis completed during Step Three: Planning. Even years from now, it will be easy to see the process and priorities used to arrive at a solution.

Our company represents a full spectrum of insurance product providers. We use independent third-party research to evaluate products. Once a final selection has been made, essential information related to the selection is saved in your Generational Vault to ensure proper transparency.

For any potential product solution you might consider, you will be provided with any relevant company or product brochure, explanation or illustration. It is important that you have all the information you need to understand your options for addressing your financial concerns.

Additionally, we continuously seek to make the process of completing the required paperwork to implement your selected solution as easy as possible through the use of the latest technology. We are pleased to offer efficient solutions, such as pre-populated and electronically-generated forms as well as e-signature capabilities, when appropriate.

Should the New Generation Retirement Planning process lead to a financial decision, you should have confidence knowing that every step of the process has been documented through Generational Vault, thus ensuring we have upheld our commitment to act as a steward and act with transparency throughout our relationship.

5 ONGOING RELATIONSHIP

Helping you thrive in a new generation of retirement goes beyond any initial transaction and is based on our ongoing commitment and partnership to your retirement success.

GENERATIONAL VAULT

Our company believes that technology to help you organize, manage and access your financial life is the foundation to successful retirement planning, and we use Generational Vault as well as a proprietary suite of technology accessible through Generational Vault to help deliver on our commitment.

When you partner with our company, Generational Vault provides you immediate access to your financial life, and you will instantly benefit from its power through increased communication, education and documentation available to you 24/7.

We haven't forgotten how important it is to leave a legacy. Whether financially or through the simple gift of sharing your collection of memories, Generational Vault will house your remembrances for your loved ones when you upload pictures, videos and other important keepsakes.

BYALLACCOUNTS

Helping you stay up-to-date on your insurance account balances is an essential task as a financial services professional.

Our company stays current on your balances using a reporting technology that allows us to sync your insurance policies and deliver those balances in an easily displayed format in your Generational Vault account. This means you have the power to access your account balances online, 24/7.

WEALTH WATCH

It can be a challenge to keep an eye on your insurance account balances from day to day to make sure your retirement is on track.

That is why our company uses a revolutionary system that allows us to keep an eye on your balances by using "triggers" that will automatically notify us when your account value has significantly changed to make sure your retirement is on track.

RFID DATA BLOCKER CARDS

Protecting you from financial risks and pitfalls may be something you look for in a financial services professional.

Our company takes that responsibility seriously, and we believe this means protecting you from a new form of theft that uses credit card readers to scan and steal your financial information – even when your wallet is in your pocket. When you partner with our company, you receive RFID Data Blocker Cards to protect your credit card and personal information from data skimming. These cards fit easily in your wallet and last five years.

CLIENT COMMUNICATION

Knowing that you have a financial partner is probably one of the most important responsibilities for a financial services professional to deliver.

When you partner with our company, it is our goal to maintain an active relationship with you. To best accomplish this, we rely heavily on Generational Vault to help deliver important messages and announcements to you throughout the year. It should be your destination for updated documents and educational material.

Moreover, we also recognize the value of a face-to-face relationship; ask us about how you can connect with us as requested or on an annual basis through Generational Vault appointment request section.

5-STAR SERVICE

Our relationship will be guided by the principles that define our organization: stewardship, transparency and technology. We believe these hallmarks combined with our five-step New Generation Retirement Planning process will result in five-star service and a long-term partnership for your retirement success.

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Some services may not be available to you at this time.



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SHM Building
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