



ACHIEVE YOUR BUSINESS OR PERSONAL FINANCIAL GOALS

Everyone needs a plan to protect their family against the adverse financial consequences of the risks we all face – death, disability and outliving one's financial resources – and to meet other money management needs. The financial planning specialists associated with Brunswick Companies can provide the professional advice you need:

*Financial
success doesn't
just
happen – it
requires
careful
planning*

A Personalized Financial Plan Analysis

We provide a thorough analysis of your current financial position and a comprehensive solution specifically designed to meet your goals. Our *Personal Financial Analysis* program is a comprehensive financial review service. This financial "check-up" will help you accurately assess your current financial position, reveal where you and your family may be at risk or missing opportunities, and suggest a variety of reliable routes to help you reach your financial goals.

Our specialists recognize that a financial plan is valuable only if it adapts to your lifestyle, regardless of the changes that occur. A key component of our process is to have our clients meet with all appropriate advisors on a periodic basis. They evaluate the strategies, goals and objectives, in light of economic, tax, law or personal changes, to ensure they remain in sync.

Insurance Planning

Comprehensive insurance planning does more than protect your income – it also protects your family and the lifestyle you've established. We offer a complete spectrum of life, disability and long-term care insurance for personal and business uses, from short-term protection to lifetime coverage.

A comprehensive plan of insurance protection allows you to:

- Provide for survivors in the event of premature death or disability
- Protect your ability to meet accumulation goals
- Protect your ability to pay off outstanding debt
- Protect your investment in your business

Investment Planning

A strategic plan for wealth accumulation is the cornerstone of a dynamic, comprehensive financial plan. The financial planning specialists associated with Brunswick Companies are experienced in determining an appropriate asset allocation strategy and will recommend a course of action based on a thorough understanding of your objectives, priorities, and risk tolerance preferences.

Let our specialists assist you in reaching your goals:

- Create and maintain an adequate cash reserve
- Provide for education expenses
- Strategize for significant purchases
- Review investment portfolios
- Prepare retirement scenarios

BRUNSWICK COMPANIES

Managing Risk • Insuring Success

We also offer...

- *Risk Management*
- *Property & Casualty Claims Management*
- *Commercial Insurance*
- *Professional Liability Insurance*
- *Contract & Commercial Surety Bonds*
- *Employee Benefits*
- *Workers' Compensation*
- *Homeowners & Automobile Insurance*

Business Planning

Owning your own business or practice is more than just a job. It is the place you have decided to invest most of your time and a substantial part of your wealth. It represents both income and capital value for you, and for those you care about most. Let us show you how to protect the investment you have made in your business and get the greatest personal benefit from your business investment. We'll show you how to meet your goals:

- Business continuation and succession planning
- Buy-Sell strategies
- Funding option analysis
- Overhead expense protection

Attract and retain good employees with a broad spectrum of solutions:

- Key Person insurance
- Non-qualified executive fringe benefits
- Executive bonus plans
- Key employee retention

Retirement Planning

Don't outlive your assets; planning now can help you achieve your retirement dream. We will work with you to develop a comprehensive financial plan for retirement, including strategies for pensions and other qualified plans, and insurance and investment options. We can help you project the impact of early retirement, as well as select and capitalize on the right tax-favored retirement program and other strategies to achieve your dreams for retirement through some of the following options:

- Roth IRAs, traditional IRAs, and SEPs
- Annuities
- Profit Sharing and 401(k) Plans
- Keogh Plans
- Supplemental Executive Retirement Plans

Estate Planning

When planning your estate, it is important to address the accumulation, use and preservation of assets, as well as tax, legal and financial concerns. Sound planning will help to ensure that the maximum amount of your estate will be passed on to your heirs. The financial planning specialists associated with Brunswick Companies can help you consider appropriate estate planning vehicles to achieve your goals:

- Minimize estate taxes
- Provide liquidity to pay estate taxes
- Protect family income
- Assure proper asset distribution
- Charitable giving strategies

Please call us today at 800.686.8080 for a customized evaluation.