



Building Your Future Together



● Identify

● Analyze

● Calculate

● Plan

● Execute

● Track

● Create

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Investment products are not FDIC insured, not guaranteed by any bank, and may lose value.

Personal financial planning

Let's begin with YOU

Our discussion today will be about finding ways to help you reach your financial goals. We'll begin by addressing your immediate concerns. Let's also discuss your long-term goals.

What can you expect from today's meeting?

- We'll develop an understanding of your dreams and goals.
- I'll review my professional credentials and provide you with my professional experience.
- I'll explain the financial planning process.
- At the end of today's meeting we'll determine how we can work together to help you get your financial house in order and reach your dreams and goals.

OUR GOAL IS TO PROVIDE YOU WITH SOUND ADVICE AND A

COMPREHENSIVE PLAN THAT CAN HELP YOU MANAGE YOUR WEALTH

AND ACHIEVE YOUR FINANCIAL GOALS.



Overview of your Financial Professionals



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Tampa, FL 33609

Education/ Certifications

- BA in Economics - Eckerd College
- MS in Personal Financial Planning - College for Financial Planning
- CFP® - Certified Financial Planner Board of Standards, Inc.
- CIMA® - designation from the Investment Management Consultants Association at the University of Pennsylvania
- MPAS®, AWMA®, CRPC® & CMFC® - designations from the College for Financial Planning
- Graduate of Dave Ramsey's Financial Peace University
- FINRA Licenses: Series 7, Series 66
- Florida Life, Health & Variable Annuities Licenses

Armand Atkinson

CFP® and Financial Advisor

Mr. Atkinson has more than ten years of professional investment management experience. He Holds a MS degree in Personal Financial Planning. In addition, he holds the CIMA designation through the Wharton School at the University of Pennsylvania and the CFP designation among other industry recognized designations.

Mr. Atkinson applies investment and wealth planning strategies to provide comprehensive solutions for business owners, families, and individuals. He believes in a systematic approach to money management and the importance of having a detailed process that is based on a foundation of intellectual rigor and discipline.

Mr. Atkinson serves as a 403(b)/457 advisor for Pinellas County Schools, Manatee County Schools, St. Petersburg College and the State College of Florida. Armand is licensed to conduct business in CT, FL, GA, LA, MD, OH, SC and TN. He currently resides in St. Petersburg, Florida where he enjoys networking and being active within his community.



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Education/ Certifications

- CFP® - Certified Financial Planner Board of Standards, Inc.
- BA – Finance. University of South Florida

Areas of Focus

- Investment Services
- Insurance Services
- Estate Planning
- Wealth Management

Robert G. Alvarez

CFP® and Insurance Director

Mr. Alvarez is a third generation Floridian and has been working in the financial services industry for twenty years. Prior to joining NBC Securities in 2015, Rob was the Director of Insurance for JHS Capital Advisors.

Mr. Alvarez provides his clients' with a comprehensive approach he calls the "financial life support system." This comprehensive process embraces investment services, insurance services and estate planning. He acknowledges that every client is unique and has their own individual set of hopes, goals and dreams. Alvarez has discovered that establishing one's own unique set of objectives and integrating all facets of their "financial life support system" enables him to create a road map in pursuit of their financial goals.

When working with each client Mr. Alvarez employs a personalized wealth management approach, allowing him to develop specific strategies and recommendations designed to help them accumulate, protect, and transfer wealth.

Understanding the financial planning process

Working together, we will develop a plan of action to help bring your dream and goals into focus. Developing a solid financial plan is critical to your financial success. From examining your current financial situation to setting goals. And then deciding how to measure your financial progress, we'll tailor a financial plan that details the steps to moving forward.

It's never too early or too late to create a path and identify your financial goals. By developing good financial habits such as saving, budgeting, investing and doing ongoing financial planning, you will be better prepared to handle emergencies and life changes.



Identify and prioritize your objectives

We'll discuss your concerns, targets, needs, as well as long-term aspirations you would like to accomplish during your lifetime.



Gather information

We'll gather and review the necessary documents such as your brokerage, bank & 401(k) statements. We will also gather past tax returns and insurance policy information.



Analyze information

We'll take all aspects of your financial life into account and determine where you need to take action. The analysis may cover your assets, liabilities, cash flow, insurance coverage, investments and tax strategies.



Propose recommendations

We will review the findings and recommendations and will explain to you the rationale behind them so you can make informed decisions.



Take action

We'll discuss how to implement your financial plan. We will determine the product and services that are right for you.



Track ongoing progress

We'll monitor your progress and make changes as necessary to help keep your financial plan on track, and adapt to life's inevitable changes.



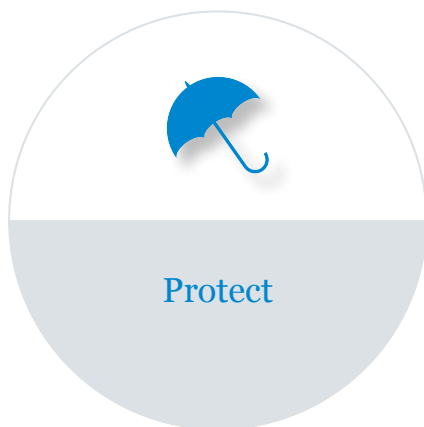
Six step discovery process for a sound financial plan

At the beginning of the financial planning process it is important to identify and prioritize your objectives. We examine your entire financial picture by reviewing both your current situation and long-term financial goals. Below are some important questions designed to get you thinking about your financial future.



Examining your present financial situation

- What do you want to accomplish now and in the future?
- What are you doing to accomplish these goals?
- What keeps you up at night?
- Do you currently track your income and expenses?
- What financial benefits do you receive from your employer?



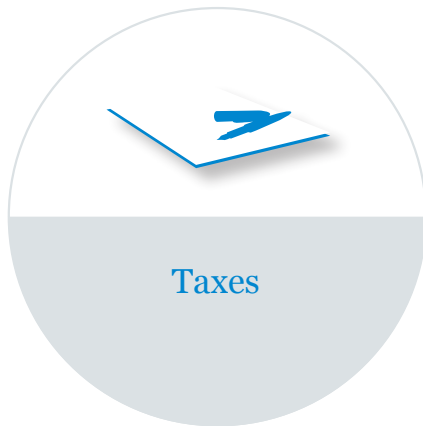
Protecting what's important

- Will your family be financial secure if one of you unexpectedly passes away?
- Can you pay your bills if you are unable to work?
- Are these coverages sufficient?
- How have you prepared for financial risks?
 - Illness
 - Disability
 - Long-term care
 - Loss of life



Accumulating Wealth

- Why are you currently accumulating wealth?
 - Retirement
 - College Education
 - Buying a home
 - Starting a business
 - Other goals
- What is your current investment strategy to achieve the above stated goals?
- Do you know exactly how much is needed to achieve the above stated goals?
- Do you know what rate of return you need to achieve each year?



Taxes

Managing your taxes

- Are you currently utilizing tax advantaged retirement savings vehicles?
- How do you manage your taxes?
- Do you do any year-end tax planning?
- Who is your tax professional?



Planning

Planning for retirement

- What do you see yourself doing in retirement?
- Have you calculated how much you need to accumulate in order to retire successfully and do the things you like?
- Are you on track?
- Do you have any liabilities/debts that need to be addressed before retirement?
- Are your investments outpacing the rate of inflation?
- Have you evaluated how inflation might affect you?

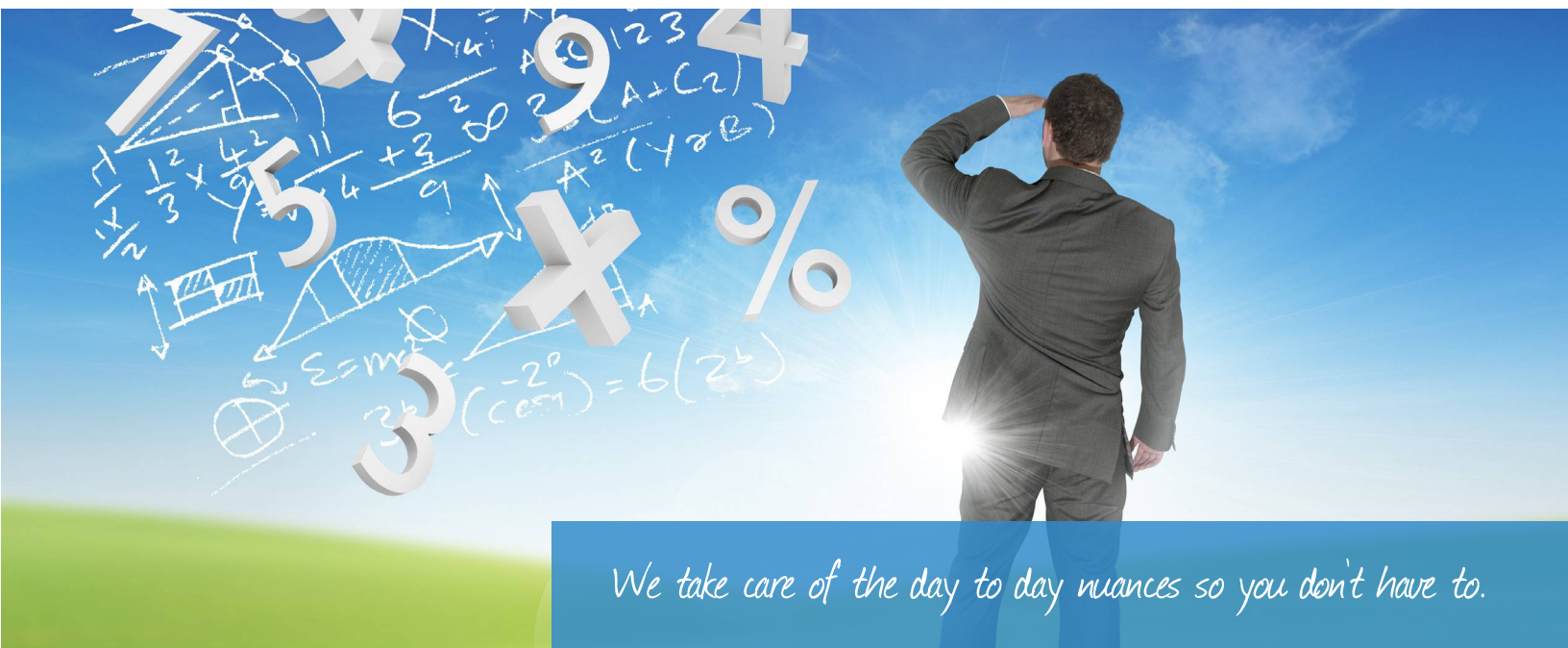


Legacy

Leaving a legacy

- How would you like your assets to be distributed when you are gone?
- Do you have a will?
- Have you met with an attorney to create a formal estate plan?
- Whom do you want your estate to benefit?
 - Your family & loved ones
 - A charity
 - Your community
 - Other goal
- Is your estate plan sufficient? Have you received a second opinion?

Please consult with your tax advisor or attorney concerning specific tax issues.



We take care of the day to day nuances so you don't have to.



Your financial plan will address the following four important cornerstones

Cash & Liabilities

Managing your savings, monthly expenditures, and cash flow is critical to your financial success.

Investments

Developing a long-term investment strategy that is aligned with your risk tolerance, tax situation and time frame.

Tax-Efficiency

Creating strategies that will help you control how much you and your heirs will pay in taxes.

Protection

Evaluating your level of insurance coverage and protect your loved ones:

Life, Disability & Long-Term Care Insurance

Cash & Liabilities

- | | | |
|--|------------------------------|-----------------------------|
| 1. Have you established a cash reserve that will help you survive a job loss, health issue or an unexpected financial emergency? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Are you on track to pay off your mortgage at or before retirement? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. Have you considered the consolidation of debt, such as a car loan or high-interest credit card? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Investments

- | | | |
|---|------------------------------|-----------------------------|
| 1. Have the appropriate investments for you and employer-sponsored plans been selected? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Has someone been designated to monitor those investments for performance and make changes when appropriate? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. Is there an investment portfolio that is designed to build wealth and achieve goals other than retirement? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. Are you confident that your investment strategy can withstand market fluctuations, keep pace with inflation and still keep you on track towards reaching your financial goals? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. Have expectations been established for how your retirement portfolio and other investments will perform over the long-term? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 6. Do your investment accounts work together so that they align with your overall investment strategies and minimize the fees and taxes you pay? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Tax-Efficiency

- | | | |
|--|------------------------------|-----------------------------|
| 1. Are you investing now to potentially reduce the taxes you'll pay when you begin taking money out in retirement? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Has the impact of taxes been taken into account in assembling your investment portfolio? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. Are you utilizing after-tax investment account that will provide tax free income during retirement? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. Will your heirs have enough money to pay for estate and income tax at your death? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Protection

- | | | |
|--|------------------------------|-----------------------------|
| 1. Would your family be able to pay day-to-day living expenses if something happened to you or your income was reduced? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Would your family be able to cover education expenses, retirement or other major long-term financial goals without your income? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. Do you have the appropriate amount and type of life insurance to provide for the needs of your family in the event of your passing? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. Have long-term care insurance and other strategies been considered in case long-term care is needed? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. Have wills been executed, including durable power of attorney and advanced medical directives? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Today we've taken the time to understand your dreams, goals and financial situation. Let's write down our next steps that will aid us in the financial planning process.

1. _____

2. _____

3. _____

