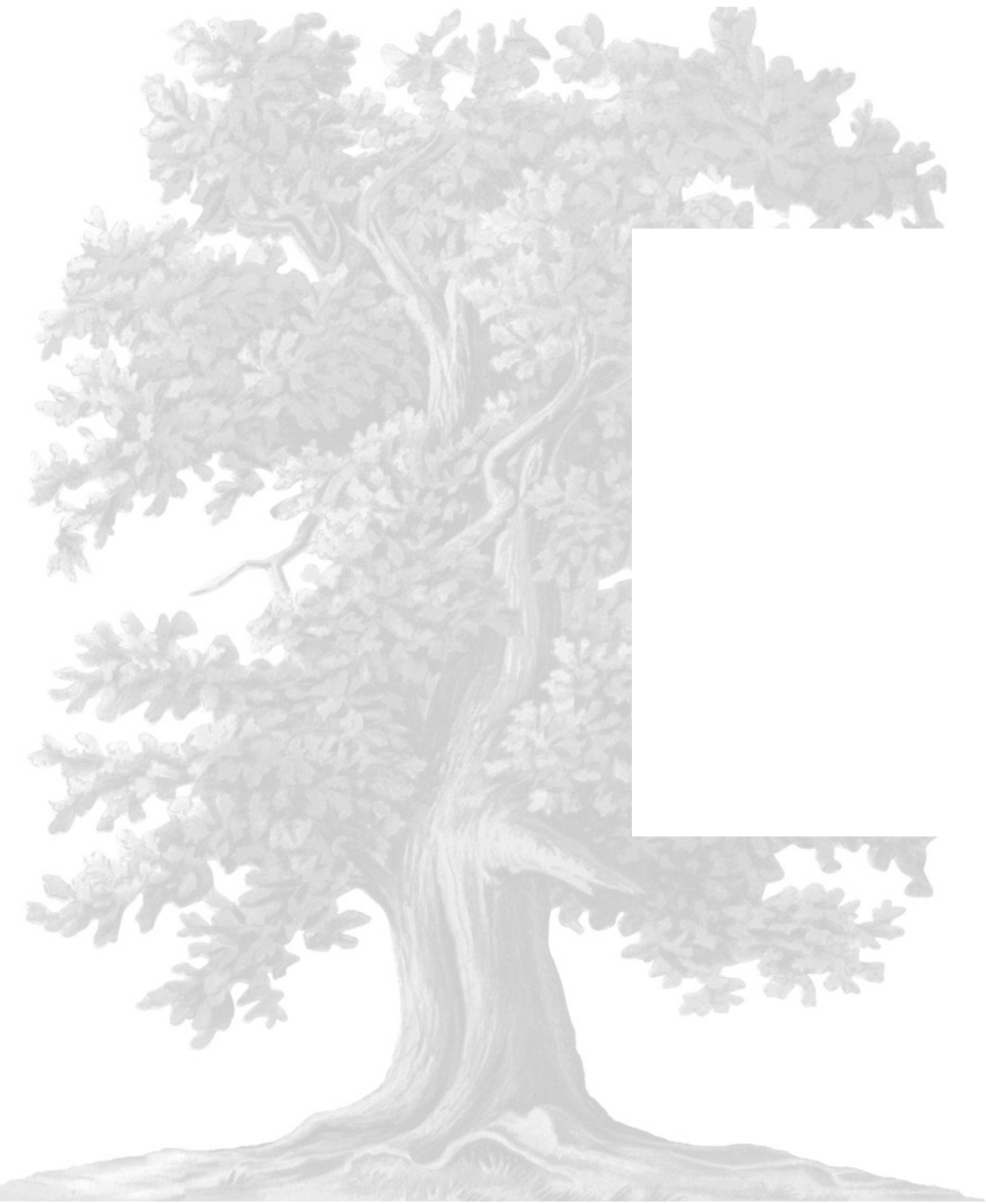


THE WEALTH CENTER

AT

Meaden & Moore

MEADEN & MOORE FINANCIAL SERVICES, LTD.

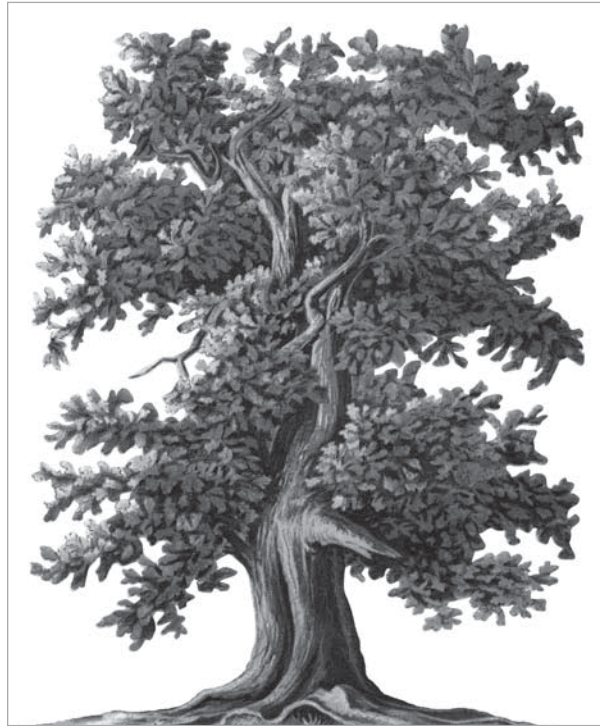


We all have dreams – retiring in comfort, educating our children and grandchildren, helping our loved ones. But the key to turning dreams into reality lies in setting goals and carefully planning a course of action to achieve them. Working with a wealth management firm that has our depth of industry knowledge and access to resources and technology enables you to achieve a measure of financial success not enjoyed by most..

The Wealth Center at Meaden & Moore assembles the team of experienced professionals necessary to manage your wealth and cater to your unique financial circumstances. The development of your financial plan is lead by a relationship manager who coordinates the appropriate highly skilled professionals, including: Certified Public Accountants, fully-licensed Investment and Insurance Advisors and professionals with legal experience. Our duty is to assist our clients in visualizing their goals and achieving their dreams.

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Making your dreams a reality...



ESTATE PLANNING

Estate planning is best viewed as an ongoing process because in today's complex world, simply having a valid will does not constitute an effective plan. The Wealth Center professionals lead you in the exploration of your estate planning needs and priorities, while minimizing the impact of taxes. As a result, you are free to experience the peace of mind in knowing that your assets will benefit the people and causes that are most important to you. Your loved ones will appreciate your thoughtful and creative preparation at a time when they need your guidance the most.

AT ITS CORE, EFFECTIVE ESTATE PLANNING INVOLVES ANSWERING THE FOLLOWING QUESTIONS:

- When did you last review your estate plan?
- How much of your estate is earmarked for the IRS?
- How thoroughly has your family candidly discussed estate planning issues with one another?

If you own a business:

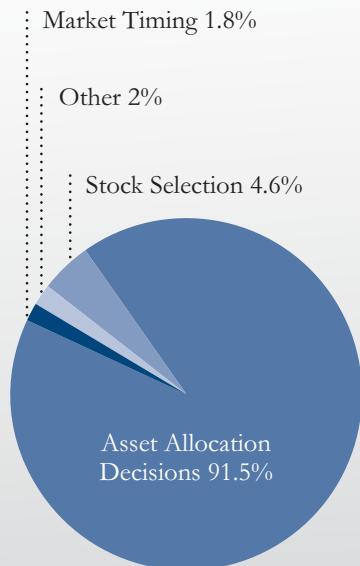
- Have you adopted a formal succession plan?
- Is that plan adequately funded for both death and disability?

What is your legacy?



INVESTMENT PLANNING

WHY ASSET ALLOCATION?



Source: Brinson, Singer and Beebower

Allocating your assets among asset classes and spreading your portfolio among a variety of investments creates a diversified portfolio. The benefits of this investment strategy include:

- Reduced volatility
- Increased probability of attaining your investment objectives
- Development of a focused and manageable portfolio



Investment planning will span years, even decades, and during this time your focus may shift between wealth accumulation, wealth preservation and ultimately, the transfer of wealth. The client-centered investment approach supported by The Wealth Center at Meaden & Moore begins with an understanding of the distinct goals, time horizon and investor profile of each client. This enables us to set the parameters for your customized portfolio design to achieve the appropriate balance of risk and reward necessary to meet your goals.

INVESTMENT PLANNING QUESTIONS ESSENTIAL TO THE WEALTH MANAGEMENT PROCESS:

- At its current level of performance, will your investment portfolio achieve your goals?
- Are your investments over-concentrated in one asset class, industry or security?
- Do you commit a portion of your portfolio to small company stocks, international stocks, real estate or alternative investments?
- Are you continuously trading your account to "out smart" the market?

Build, Preserve, Share & Enjoy

RETIREMENT PLANNING



Retirement dreams can inspire you and the Wealth Center's goal is to prepare you to enjoy your retirement. The smart investor understands that retirement income will come from a variety of sources. The professionals at The Wealth Center at Meaden & Moore determine ways to maximize these sources of retirement income.

Today's savvy investors have shifted their approach and recognize that it is their responsibility, and not their employers', to adequately fund their retirement income. Additionally, today's longer life expectancies now require people to plan for retirement periods that can last 10, 20, 30 years or more. An early commitment to a long term retirement strategy is essential to achieving your dreams.

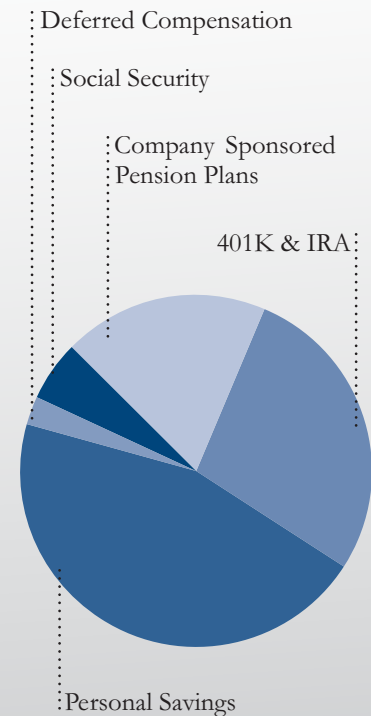
As a business owner, retirement planning is even more complicated. In addition to diligently saving for retirement you must think about what happens to the business and the impact that retirement will have on your family, the business, and its employees. The Wealth Center professionals possess extensive experience working with business owners.

RETIREMENT PLANNING QUESTIONS ESSENTIAL TO THE WEALTH MANAGEMENT PROCESS:

- What are your goals and dreams for your retirement years and at what age do you plan to retire?
- What percent of your current income level will be required in your retirement years?
- As a corporate executive, are you taking full advantage of all the qualified and nonqualified executive compensation benefits available to you?
- If you own a business, what is your exit strategy?

When and where will you retire?

POSSIBLE SOURCES OF RETIREMENT INCOME





INSURANCE PLANNING

Focusing on securing and protecting financial assets and safeguarding your current and future lifestyle is the fundamental purpose of insurance planning. The Wealth Center professionals effectively analyze the use of life, disability and long term care insurance to satisfy your income protection and asset preservation goals.

We recommend that you carefully evaluate your existing insurance portfolio because of the substantial changes that have occurred in the insurance and financial markets over the past several years. These developments coupled with changes in your unique circumstances underscore the need to conduct an audit of your insurance portfolio. This audit is designed to manage costs and improve performance of your portfolio.

INSURANCE PLANNING QUESTIONS ESSENTIAL TO THE WEALTH MANAGEMENT PROCESS:

- How has your life changed since you last spoke to your insurance professional?
- Are you aware of any reasons why your life insurance may lapse?
- How will you secure your family's financial future in the event of illness or disability?
- What are your family's top priorities today...and what will they be in five or ten years?

Safeguard your family & lifestyle

TAX PLANNING

Virtually every financial transaction has tax implications – planning and foresight can turn them to your advantage. Our Wealth Center professionals actively follow changes in the tax laws and go well beyond documentation by providing counsel and education that inspires confidence in your personalized tax strategy.

Our personal tax advisors will coordinate your tax planning strategy, setting the stage for exploration of additional elements, such as: estate, investment, business succession, retirement, insurance and executive compensation planning.

TAX PLANNING QUESTIONS ESSENTIAL TO THE WEALTH MANAGEMENT PROCESS:

- Have you taken all the tax deductions to which you are entitled?
- Do you employ tax-favored investment and wealth accumulation strategies?
- How are you maximizing the advantages of employer-sponsored compensation and benefit programs?
- Do you consider the impact of taxes when faced with real world family, business or investment decisions?

Minimize your tax burdens



Don't let your dreams go unrealized.

TRUST FORMS THE FOUNDATION OF A SUCCESSFUL RELATIONSHIP.

Creating value means that the Wealth Center professionals uncover your needs, concerns and goals, with the knowledge, integrity and experience necessary to put you on track to make your dreams a reality.

We utilize proven methods to develop long-lasting, personal relationships with our clients.

- We work with you to understand your financial profile and guide you in setting priorities on the most urgent issues.
- Our team crafts customized financial strategies that best address your needs in order to successfully achieve your financial goals.
- Your independent Wealth Center advisor will implement and execute the recommended financial solutions through a variety of non-proprietary product offerings.
- As your life situation changes, we regularly meet to reassess how your existing wealth management solutions align with your present and future needs and goals.

Partnering with the Wealth Center at Meaden & Moore means that you and your family will have the opportunity to be educated, empowered and enlightened by the finest professionals in the industry.



Trust the professionals of The Wealth Center at Meaden & Moore



THE WEALTH CENTER

AT

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