Welcome to

JMB Financial Services Group

Your guide to working with our team.

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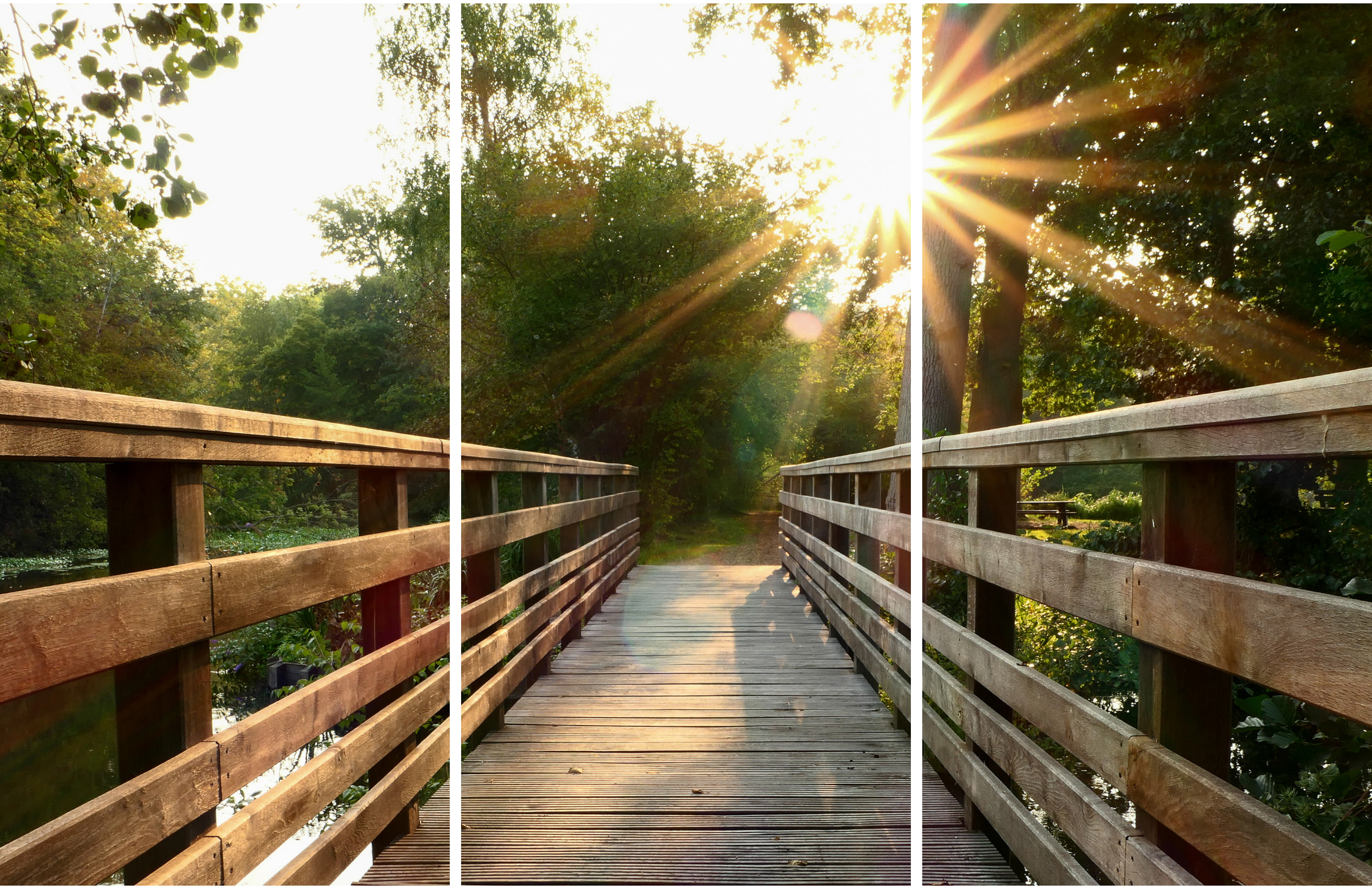
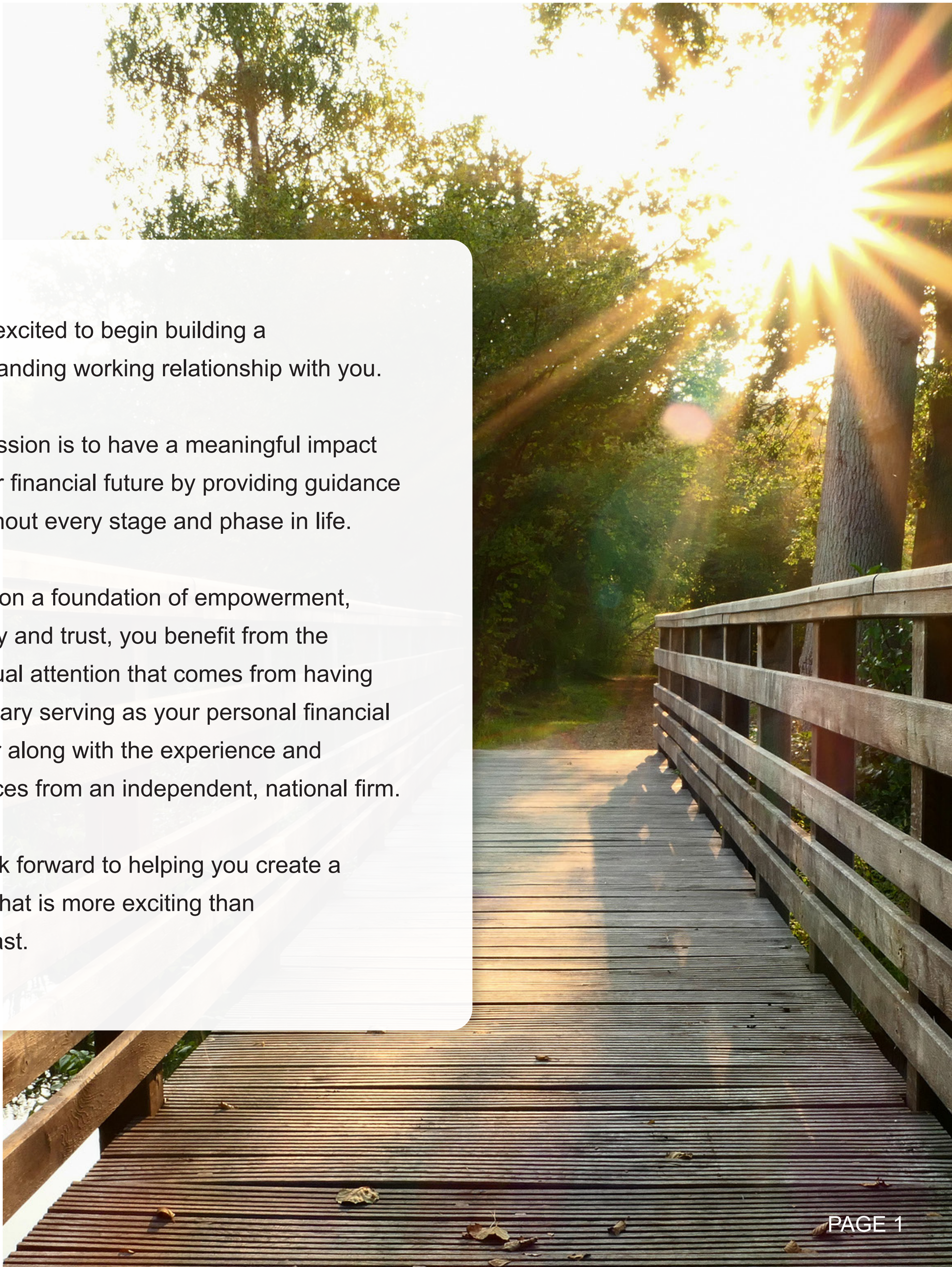


IT'S NICE TO MEET YOU!



We're excited to begin building a long-standing working relationship with you.

Our mission is to have a meaningful impact on your financial future by providing guidance throughout every stage and phase in life.

Based on a foundation of empowerment, integrity and trust, you benefit from the individual attention that comes from having a fiduciary serving as your personal financial advisor along with the experience and resources from an independent, national firm.

We look forward to helping you create a future that is more exciting than your past.

WORKING TOGETHER

We take pride in providing you with superior service and support.

Our commitment to you...

- Act in a fiduciary capacity
- Treat your information with confidentiality
- Listen and make you feel heard
- Offer advice based on your unique situation
- Respond in a timely fashion
- Explain complex financial concepts in an easy-to-understand manner
- Keep you up to date on the financial landscape
- Be transparent about portfolio management and advisory fees

Your commitment to us...

- Be an active participant in the planning process
- Fully disclose financial status, investment objectives, goals, and tolerance for risk
- Access and review all documents electronically or via the client portal
- Be responsive to our communications
- Provide us with timely feedback
- Notify us of any relevant changes in your situation

HOW WE HELP YOU

Goal Setting and Planning

A goal without a plan is just a wish.

Our team is in your corner, working as advocates to help you pursue your personal financial goals. We'll build and execute a plan that addresses your objectives, values, and ambitions.

Services include:

- Retirement Planning
- Insurance Planning
- Risk Management
- Tax and Estate Planning
- Charitable Giving Strategies
- Business Owner Planning

Current Snapshot

The planning process begins with where you are at now.

First, we would like to get an understanding of income sources. It is not only about what is coming in, but also what is going out. Make a list of recurring and non-recurring expenses. This will provide us with a snapshot of the current resources to fund your future.

Services include:

- Cash Flow and Savings Analysis
- Debt Review
- Financial Second Opinion™
- Employee Benefits Planning

Investment Management

A plan without action is just a dream.

Sure, investing can be intimidating, but it doesn't have to be. We'll develop an investment strategy that is easy to understand and stick to. We can even incorporate environmentally and socially responsible strategies should you wish to more closely align investments with your personal values.

Services include:

- Risk Tolerance Assessment
- Asset Allocation
- Investment Selection
- Statement Development
- Periodic Rebalancing
- Risk Management

Ongoing Service and Support

Stay the course...

We will continue to build our long-term relationship and meet periodically as needs arise. Life is full of expected and unexpected events... make sure to keep us posted on any changes to your personal circumstances.

Services include:

- Quarterly Reports
- Monthly Communications
- Annual Reviews

WHAT WE NEED FROM YOU!

In order to prepare your financial plan, please provide the following, if applicable:

Investment and Retirement Documents

- ☐ Most recent statements (all pages)
  - ☐ Investment Accounts (qualified or non-qualified) (IRA, 401(k), Roth IRA, 403b)
  - ☐ Bank Accounts
  - ☐ Stock Options or Awards Plans, ESPP
- ☐ Information on employer sponsored pension and retirement plans
- ☐ Copies of current Social Security statement(s)
- ☐ Group Retirement Benefits Summary
- ☐ Pensions: description and amount

Insurance Documents

- ☐ Life insurance policies and statements
- ☐ Disability income and long-term care insurance policies
- ☐ Information on employer provided group insurance benefits
- ☐ Home and Auto coverage pages

Tax Documents

- ☐ Copy of last year's tax return
- ☐ Most recent pay stub

Estate Documents

- ☐ Any personal or business estate planning and legal documents

Loan Documents

- ☐ Recent credit card statements
- ☐ Recent mortgage and other loan statements to include balance, interest rate and payment

Other

- ☐ Anything else you think I may need to complete the analysis

LET'S GET STARTED!

Schedule an introductory call.
Let's get to know each other and make sure we are a good fit.

Start building our relationship.
We start by listening. We want to learn more about you, your dreams and your goals.

Work together to build your plan.
We will draft your initial plan and present to you for review.

Putting your plan into motion.
We'll begin to open new accounts, schedule meetings with your other trusted advisors, and rebalance investments as needed.

Check your accounts any time.
Set up online access to your accounts so you can see your balances.

Stay connected!
Let's determine if we will meet annually, quarterly or semi-annually. As your situation evolves, we'll make course corrections as needed.