Independent Wealth Strategists

COE FINANCIAL GROUP

Coe Financial Group

Successful individuals, families and business owners choose Coe Financial Group to assist them with building and preserving their wealth.

Trust

trust (trust) noun 1. Confidence in the integrity, ability, character, and truth of a person. 2. Something committed into the care of another. 3. Reliance on something in the future; hope.

Independent, Trusted Advisor

Few things are more personal than your financial well-being. Your wealth management advisor must have the resources to help you achieve this—and always keep your best interests at heart.

Coe Financial Group is founded on the qualities we believe you should seek in a wealth management advisor:

- ***Independence:*** Our firm is owned by the professionals who serve our clients. We provide independent, objective investment advice. This differentiates us from those working with a parent company, brokerage, bank or trust firm—who may offer a limited line of products, many sponsored by their organization.
- ***Being of Service:*** We are available: anticipating your questions or quickly responding to them with informed counsel. In addition, we meet with you regularly to ensure your plan remains on track, reflecting your current circumstances and future goals.
- ***Member of Your Team:*** We work with your current group of trusted advisors (tax accountant, attorney, family office advisor and private banker)—or recommend other top professionals to complete your team.
- ***Competence:*** Our professionals average over 20 years of wealth management experience. They hold the certifications needed to address your needs—including the Certified Wealth Strategist® designation—so we are specifically trained to advise affluent and high net worth clients on the complex issues they face.

Understand

un-der-stand (ún-der-stánd) verb 1. To know thoroughly by close contact with or long acquaintance of. 2. To grasp or comprehend the meaning intended or expressed by another.

- ***Transparent:*** As a fee-based wealth manager, our clients always know the costs involved in creating and implementing their plan. There will be no hidden expenses—and clients are not charged each time they call us.

- ***Established:*** Associates of Coe Financial Group manages a vast pool of client assets. Our mission is to be here for you today — and throughout our long-term relationship.

- ***Holistic:*** Creating your customized wealth management plan involves analyzing all aspects of your financial health. Our goal is to identify opportunities and fill in any important gaps in these areas:

    - **Asset management**
    - **Retirement planning**
    - **Insurance strategies**
    - **Financial planning**
    - **College planning**
    - **Estate planning**
    - **Charitable giving and foundation strategies**

In addition, we genuinely care about our clients' best interests. We share a personal as well as a professional relationship, truly making us your trusted advisor.

Plan

plan (plan) noun 1. A detailed program or method worked out beforehand for the accomplishment of an objective.
2. To have a specific aim or purpose; intend.

Award Winning Approach to Portfolio Management

Coe Financial Group practices Modern Portfolio Theory. This Nobel Prize winning investment approach is designed to seek attractive returns over the long term, without exposing you to intolerable near-term risks.*

These are the key elements in our approach:

- ***Seek an Optimal Asset Allocation:*** We balance the level of return you require with the amount of risk that is comfortable for you.

- ***Stay Focused on the Long Term:*** Your investment plan has short and long-term horizons. We avoid "market timing" and chasing hot stocks or sectors, which only adds volatility and may reduce long-term returns.

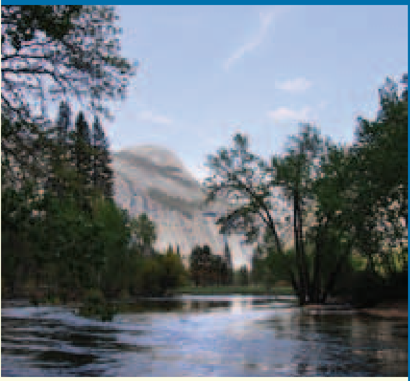
- ***Exercise Discipline:*** Keeping your long-term objectives in mind allows us all to use logic and patience when choosing investments. We avoid quick and often harmful decisions based upon what the market has done on a particular day.

- ***Measure Risk and Return for the Entire Portfolio:*** At any time, some of your investments will be up and others will be down. We know the special role each type of investment plays in your overall portfolio and manage them together for your best interest.

*There is no certainty that any investment strategy or theory will be profitable or successful in achieving a person's financial goals.

Value

value (vál-yoo) noun 1. Worth in usefulness or importance to the possessor. 2. A principle, standard or quality considered worthwhile or desirable. 3. Monetary or material worth.



Values-Based Financial Planning

Your financial plan must be about more than money—it must be about you. What has made you successful in the past? What you value in the present. What are your dreams for the future?

These are the questions we ask you to address. What we provide is a proprietary five-step process to create your unique values-based plan.

Step One: Getting to Know You

Understanding your financial needs and goals is only a starting point. We take the time to learn about you. This includes deep discussions with you and special questionnaires designed by Coe Financial to create a clear picture of who you are and what you want. We then conduct a *Lifetime Income Analysis*© that helps us fill in numbers and dates—turning vague ideas into specific, actionable goals.

Step Two: Informing You

After your plan is in place, you will not just hear from us once a year to evaluate your situation. We regularly provide detailed information on your portfolio. This includes transaction confirmations sent on the date an action occurs, and monthly statements that summarize activity and provide a snapshot of your holdings. Quarterly newsletters outline important market events, trends and opportunities. In addition, we encourage you to call at any time with questions.

Complete

complete (kum-plét) adjective 1. Having all necessary components or steps. 2. Thorough; consummate. 3. Skilled; accomplished.

Step Three: Educating You

We believe an informed investor makes better choices and is more comfortable with the outcomes. Your Coe Financial wealth management advisor educates you through one-to-one meetings. and offers workshops for clients throughout the year to explore and explain different investment issues, trends and options.

Step Four: Serving You

Your satisfaction is our primary goal. Your Coe Financial Group team is committed to building a long-term relationship to support you, your family and your other concerns. So is our partner, First Allied Securities, Inc. Its capable staff cares for all of your securities trading needs in a professional, efficient and timely manner.

Step Five: Managing Your Risk/Reward Profile

Our proven process reveals the level of return you desire and the amount of risk that is right for you. This allows us to create your customized plan, with measurable objectives and time horizons, and to best allocate your assets (among stocks, bonds and cash). Rather than just doing this on a computer model, we work with experienced portfolio managers who use objective in-house research, devoid of conflicts of interest.

This is only the beginning of our relationship. We continually monitor your portfolio, update it, and stay in touch with you to ensure your plan always reflects your values and any changes in your lifestyle.

Your Dedicated Team

At Coe Financial Group, we do not develop a financial plan for our clients—we help them to create their own plans.

As Certified Wealth Strategists™, we hold ourselves to a higher standard of training. That means we understand the 13 wealth management issues that prosperous people face—from stock options and executive compensation, to asset titling, to liability issues and risk management. Our experience enables us together to make informed choices in each area.

More importantly is that we ensure that what you value is reflected in your plan. *Your* family. *Your* business. *Your* charitable causes or foundations, and we pride ourselves on being your trusted advisor: regularly evaluating your plan, meeting with you, making suggestions to further tailor it, and managing your funds as if they were our own.

If you are seeking a long-term relationship with a firm that has the resources of a large company, but offers the personal service and caring of a small one, then contact Coe Financial Group.

We may be reached at 847-444-9444 or visit ***www.coefinancial.com.***

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