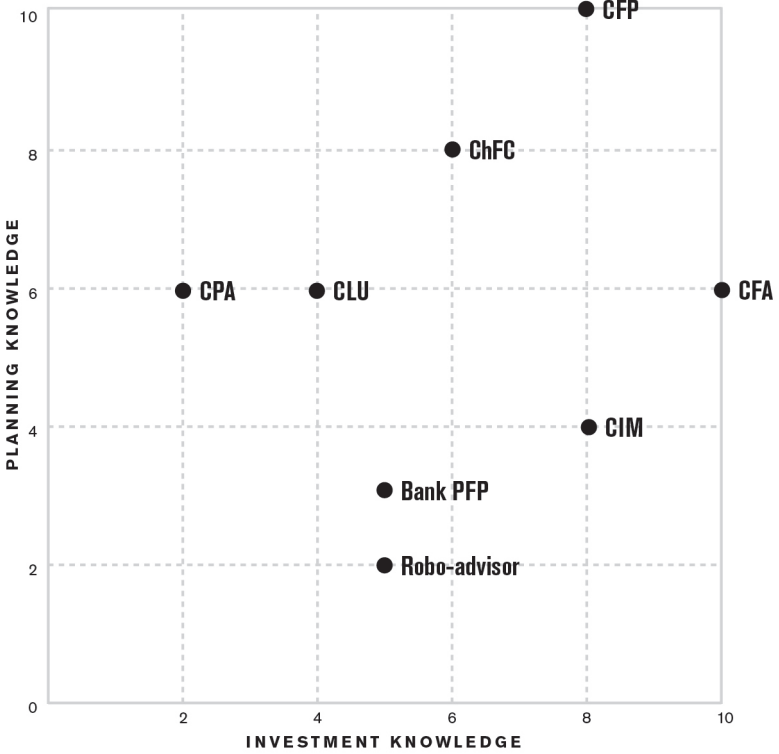


# Expertise for Your Planning Needs



Please refer to facing page for a list of designations



1.

Understand your own financial needs.



2.

Check credentials.



3.

Interview candidates.