

Planning Retirement Smarter. Living Retirement Better.™

ARE WE RIGHT FOR YOU



Financial Advisor

AKRON / BONITA SPRINGS / CANFIELD / CANTON /
CLEVELAND / ESTERO / FORT MYERS / MARCO
ISLAND / NAPLES, FLORIDA / YOUNGSTOWN, OHIO

Our goal is simple: help you live your best lives with help from
smarter financial planning, personalized investment and deep expertise in

**What's Your
Financial Health?**

retirement, tax, and investment planning, we provide complete integration of your financial life, giving you the clarity and confidence to pursue your dreams while protecting your family's future.

What Makes Us Different

Transparent

From our inception, we chose to eschew commissions on investment product recommendations and serve you in a fully transparent manner. We are a fiduciary, always acting in your best interests. Anything short of this just doesn't pass the "mom test" in our book.

Proactive

We work with you on a regular basis to monitor and adjust your planning to avoid dangers, identify opportunities, and help you successfully manage life's transitions. You will never again have to wonder, "When will I hear from my advisor?" We set service expectations and meet them.

Integrated

We have deep expertise in integrating your retirement planning, investment planning, and tax planning of what you have. Most of our clients are not just looking for low-level planning at best. Robust planning is our DNA.

**What's Your
Financial Health?**

Salaried and Smart

Only CERTIFIED FINANCIAL PLANNER™ professionals with a minimum of five years of experience deliver advice. All CFP® professionals are salaried, never receive commissions, and are incented for client retention. These combine to ensure that sound, objective advice is provided and your needs are well taken care of. If you prefer a board-certified physician with demonstrated expertise in their practice specialty and a bed-side manner that connects with you for your personal health, shouldn't the same considerations apply to your financial health?

Science Based

Investing and planning are sciences similar to medicine. You wouldn't take a drug or have surgery without your doctor first providing the statistical evidence supporting its efficacy, with rigorous trials comparing it to other accepted treatments. The same should apply to the financial advice you follow. Our approach to retirement income generation and our investment philosophy are rooted in empirical evidence, time-tested, and aligned to support your financial life plan and protect your lifestyle.

Relationship Focused

When you work with us, you have a dedicated team of professionals – a Primary Advisor, Investment Officer, and Client Service Administrator at a minimum – to serve your needs. As part of our commitment to you, our client-to-staff ratios are regularly monitored to ensure that we have the capacity to provide excellent financial care. We promise to be here when you need us, to actively listen, and to provide sound, objective advice.



**What's Your
Financial Health?**

Who We Serve

Clients most often come to us when they get serious about planning for retirement. Over the years, we have found that our clients—while unique and diverse—have similar needs and traits.

Our clients tend to be a lot like we are—ambitious, friendly, generous, and optimistic. They (like we do) value time, transparency, and financial independence; they love their families and have purpose to their lives; they are successful, smart, and wise enough to seek advice from subject-matter experts. They also prefer to stay informed but delegate financial management duties to free up their time and ensure things are done right.

Whether you are at the end of a successful career, or at the early stages of a new one, we can effectively serve you with an appropriate level of services and expertise. Our goal is to help make the most of what you have so that you can gain the financial peace of mind you seek.



At Retirement

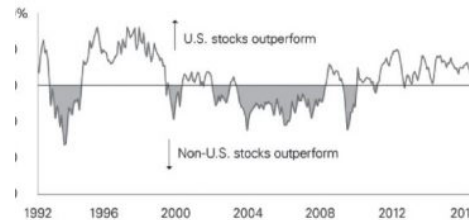


Nearing Retirement



Working Years

Our Latest [What's Your Financial Health?](#) and News



What Is Financial Life Planning?

🕒 July 3, 2019 👤 Editor

Financial life planning is being purposeful in continually moving your life in the direction you desire and then matching your finances to support it. Said another way, it is financial planning done right. Listen to Kevin share a story of a client evaluate trade-offs and find a work-life balance that is better for them. He also shares a story of how he and his wife made big life changes after their first child was born ... changes that would require Kevin to work several more years before they will reach financial independence. Whether you are in the heart of your working years or at retirement, this is one episode you won't want to miss.

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Will Social Security Be There For Me?

🕒 June 20, 2019 👤 Editor

Social Security's future solvency is a regular discussion point when considering your retirement planning. Simply put: can you rely on receiving what is shown on your Social Security statement? Tune in to hear the latest nuggets from the 2019 Social Security Trustee's report – he read it so you don't have to – and what Kevin believes to be the most likely reforms.

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Three Reasons To Invest Internationally

🕒 June 13, 2019 👤 Kevin Kroskey

U.S. stocks have significantly outperformed international stocks in recent years. And U.S.-based multinational companies are major players in the world economy. Yet, forsaking international stocks is not good idea. U.S.-based investors generally favor U.S.-based investments. This has become known as ...

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