



WE CAN HELP

CELEBRATING OVER 30 YEARS OF EXPERIENCE

**"Siri, am I on track to reach my financial goals?"**

**(She can't tell you - but we can)**

What is your risk tolerance?

MANIFESTO

We don't just invest.

We're invested.

BrokerCheck  
by FINRA



IRONHORSE

[Learn More](#)

SEE WHAT WE'RE ALL ABOUT

**Our Team. Our Clients. Our Services.**

BrokerCheck  
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[Our Story: The Ironhorse Saga](#)

With a certified financial planner professional (CFP), certified public accountant (CPA), attorney, paralegal, certified divorce financial analyst (CDFA) and registered sales assistants all in-house, Ironhorse



We honor our fiduciary duty above all, and practice full disclosure, due-diligence, and client communication. We work in a collaborative atmosphere with our clients, with whom we reach mutual agreement on every phase of the financial planning process.

## **Comprehensive Advice**

Wealth management begins with understanding your goals as it encompasses the combination of financial/investment advice, accounting/tax services and legal/estate planning. Our credentials allow us to implement each of these areas into your financial plan.

## **Independent Thinking**

We are an independent financial planning firm which allows us to design and implement financial plans based on **your** goals, values and objectives - not based on firm incentives or demands. We do not have quotas we have to meet or proprietary products to sell.

## **Clear Vision & Direction**

"Where do I start?" "Am I on the right path?" "Do I have enough to retire?" There is power in understanding your finances and our goal is to help educate, inform and implement a financial plan that gives you a clear vision and direction for your future.

**Helping You and Your Family Achieve Your  
Financial Goals.**



# FINANCIAL HOPE

We have a unique set of skills and experience that allows us to truly offer comprehensive financial advice, even for the clients with complex financial concerns. Our competence is reflected in the designations we have earned and maintained. These are the highest standards in the industry for comprehensive, client-focused, financial, estate, and tax planning.

[Our Credentials](#)

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Steven D. Kaestner,  
JD/CPA/CFP®

OWNER, FINANCIAL CONSULTANT

Jamie Taylor, CDFIA®

FINANCIAL ADVISOR



FINRA

## Lauren Zirtzman

CLIENT RELATIONS COORDINATOR, LIFE  
INSURANCE PRODUCER

## Lori Kaestner

SERVICE ASSISTANT

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## Ashlynd Heatherington

INVESTMENT/FINANCE INTERN



IRONHORSE

Long-term client relationships are what we strive for. We are as careful about accepting new clients as you should be in selecting an adviser. We find that our ideal client, first and foremost, is someone we enjoy working with. We also want to work with clients who strive to manage their finances successfully to provide for themselves, their families and if they wish, charities. Perhaps most importantly, our clients appreciate the benefit they receive from the coordination of portfolio management, retirement planning, estate planning and tax planning all at one firm. Clients come to us for the expert advice and the confidence that comes from having a dedicated financial advisor. We have worked with high-paid executives, college students, individuals going through a major life transition and families large and small. There is no typical Ironhorse client – simply those who value high-quality advice, planning, investment management services, and tax help.

Psst. We have no minimum asset requirement. We believe that everyone deserves quality financial advice.

## *Navigating Your Financial Road Map: Where Are You?*

### **Building a Foundation (and just getting started in life):**

Just married. New job. Baby. Home purchase. When it comes to finances, you just want to know where to start and where to go from here. You want technology efficient platforms but the ability to talk to someone who knows you, your situation and also knows what they are talking about. We heard you and have services tailored to your specific needs.

### **Enjoying my Earnings (in my prime working years):**

You made it. As an established professional, you're reaping the benefits of a flourishing career and may have kids near or at college-age. Perhaps you've been through the financial planning process before, or maybe you've procrastinated getting started. Regardless, now is the time to ensure your financial plan is working efficiently or help you create one that will.



...and your financial goals, and your family's well-being when coupled with sound financial advice. Right now, you may be concerned about maintaining your lifestyle, preserving what you have and protecting yourself against unknown risks. Navigating financial independence can get tricky in regards to all the moving pieces, but it does not have to be if you have someone helping you.

## Life in Transition (financial change up):

Being at a financial crossroads can leave you frustrated and trying to figure out what to do next. Your next steps in these situations are critical in ensuring future success and stability. You need help understanding and implementing a plan for which direction to go from here and we have the tools to help guide you.

## Running the show or Chasing the dream (small & medium size business owners):

Small & medium size business owners take a higher risk approach to their careers. The rewards of owning business can be wonderful, but the path to success is often stressful and fraught with potential pitfalls (we know, we've been there). As an owner, you want to maximize potential tax benefits, minimize risk, utilize the best fitting company retirement plan, and align your business with their long term financial objectives. The question is - are you doing that now?

**Maybe you are here, maybe you are someplace different.**

**How can we help?**



IRONHORSE INVESTMENTS

RECEIVE IS JUST AS IMPORTANT AS THE QUALITY OF ADVICE

You likely have several financial planning pieces in place—you pay taxes, invest at least a portion of your savings, have some insurance and maybe you have done some estate planning and retirement planning, but chances are each of these pieces was developed independently, at different times in your life and at several different firms. Is it any surprise then that you're unsure if you're on the right track and making all the progress you could be?

To be effective, financial planning needs to be coordinated. Each piece of the financial plan needs to accomplish its own specific tasks as well as support the tasks of every other piece. We call this life-integrated financial planning, and we are experts in this area. We'll look at your entire financial picture and help you fit the pieces together properly.

Ironhorse Investments

Ironhorse Estate Planning

## Ironhorse Investments

Before we talk about numbers we want to talk about you. What is your current situation? What are your goals? What are you afraid of? What are your expectations and concerns? For financial planning and





(We actually don't believe financial planning can be done adequately without the ability to look at your wealth portfolio with the addition of tax and estate planning components). We apply a clear, well-defined and objective process. Below is a cross-section of wealth management issues that our clients commonly encounter.

## Overview of financial services:

- Financial Planning
- Portfolio Management
- Financial Management (including insurance and tax planning)
- Asset Allocation

### FINANCIAL PLANNING:

Every person and every journey is different so no financial plan should look the same. The primary financial planning concepts we address (and will fluctuate based on each individual's situation) are: cash flow and spending, investment analysis, employee benefits, college funding, insurance, income tax and estate planning strategies and charitable gifting. These are common situations that clients are looking to resolve but are not limited to these areas:

- How much money do I have to have to retire?
- How much do I need to save for my kids' college education expenses?
- Based on my goals, how much should I be contributing to my retirement accounts on an annual basis?
- How much house can I afford?
- What is the probability of me achieving my financial goals?

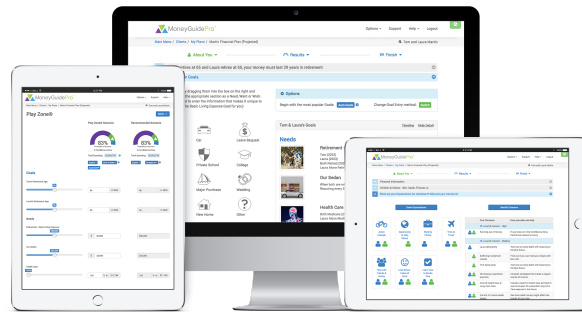
### PORTFOLIO MANAGEMENT

- What is the current **risk level** of my total investment portfolio and does it align with my **personal risk tolerance**?
- Does our current portfolio meet our lifestyle needs? How might we re-position our investments to meet our lifestyle objectives?
- What does my portfolio consist of and what are my other options?
- Is my portfolio diversified and how can I build one?



## FINANCIAL MANAGEMENT:

- Should we consider long-term care insurance? What are the key factors to consider?
- My spouse is not knowledgeable about (or perhaps not interested in) financial matters. Who can my spouse turn to for assistance if I am no longer available to handle our affairs?
- Am I optimizing my retirement benefits at work or how can I?
- What happens to our investment portfolio if something happens to me or my spouse?
- Is my portfolio tax efficient?
- When and how should I apply for Social Security?



**Before we talk numbers we want to talk about  
you.**

**Questions?**

**Give us a call. Send us an email. We want to help!**



# FINRA

We have covered a lot of information and you probably have questions. Let us know what you would like to discuss and we will get back to you within 24 hours.



NAME

EMAIL

PHONE

MESSAGE



Send



IRONHORSE

OFFICE HOURS

Monday - Friday

8:30AM - 5PM

CONTACT

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*Ironhorse Wealth Management is an independent firm with securities offered through Calton & Associates, Inc. member FINRA & SIPC and advisory services offered through Smart Money Group, LLC an SEC registered investment adviser. Ironhorse Wealth Management, Smart Money Group and Calton & Associates, Inc. are separate entities.*

*Accounting & legal services offered through Steven D. Kaestner P.C.*

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