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WHERE **RETIREEES** GO FOR ADVICE  
866-923-1946   [info@StoneHouseMail.com](mailto:info@StoneHouseMail.com)

Client Access



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- [LifeStack](#)
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Considering Retirement?

## Can Your Retirement Survive The Next 30 Years?

If You Are 50 Or Older, You Can Find Out For Free!

[Click Here To Learn How](#)

More



## We Really Care About What We Do, How We Do It And The Clients That We Work With

Since 1998, our advisers have helped many people just like you to plan for and enjoy their ideal retirement. We focus on clients between age 50 and 75 that have more than \$250,000 in retirement savings. We work both in-person and remotely with clients from across the country.

We love working with our clients and we hope they love working with us. We can't wait to show you the Stone House Experience!

# Stone House Review Guide

Click The Tabs Below To Learn More About Us

+ Why Choose Stone House

+ Meet Our Team

+ Our Services & Fees

+ Behind The Scenes

+ Importance of Planning

+ Read Some Of Our Stories

➔ Get Started With Stone House

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## Around The Corner Or Around The World, We'll Never Leave You Hanging

One of the things our clients like most about working with our advisers is our accessibility. We work as a team to ensure our clients always get the highest degree of service. Usually, you'll be working with your dedicated adviser, but in the event he/she is unavailable at the time you need assistance, other familiar members of our team will step in to make sure you get the help and answers you need.

We do our best to answer your questions as quickly as possible. Even our clients thousands of miles away feel connected to us. We work with them through phone, email, text message, client portals, and our Apple and Android Apps. Prefer regular mail? No problem, we have a lot of clients who prefer doing business in actual paper. You'll never feel out of touch when working with our team and security and privacy are always our top priorities, so your information will be safe.



Phone



Email



Text Message



Client Portal



Apple & Android Apps



Mail

## You're Really Going To Like Working With Us

We work as a team to create reliable retirement income strategies, consult on all aspects of financial life, and manage your assets. We take a very personalized approach to our clients and do our best to make sure they have all their financial questions answered and problems solved. We have developed our own technologies, investment programs, and processes to keep up with the varied demands of our clients' financial lives and we search for the best investment strategies and ways to implement them at the lowest-cost.

Our Future You Retirement Income Planning Process helps our clients design their retirement lifestyles and then tests their plans against one thousand different market scenarios to show them what their financial futures may look like.

Our LifeStack Client Engagement system keeps us deeply in-tune with our clients' finances by organizing the planning process and monitoring their accounts and financial plans on a daily basis.

Our Diversidex platform uses globally diversified portfolios of ETFs to give us great flexibility as managers and they have low portfolio expenses which is good for our clients.

You can now even add FLEX to your portfolio at no additional cost. FLEX takes a portion of your account and moves it to a money market fund during times of increased volatility.

Our Account Value Check-ins allow our clients to set a minimum value of assets that they feel comfortable with and if their accounts fall below that level, our advisers are notified to reach out to them for a discussion.

Future You  
Retirement Income Plan

Diversidex®

FLEX

Account



## FREE Future You RETIREMENT ANALYSIS



### Future You Retirement Income Analysis

Working with one of our highly skilled advisers, we will help you map out your future retirement, then we will stress test it against 1000 different market scenarios and show you how likely your plan is to stand the test to time. We can make suggestions on how you can improve your plan and even show you how the different decisions effect the strength of your plan. We can meet with you in-person or in a web meeting so whether you are around the corner or on the other side of the country, we've got you covered! If you are 50 or older, you can get yours for free!

The LifeStack software interface is displayed on a laptop. The main screen shows a 'Welcome To LifeStack' message with the tagline 'Building Client Relationships, Simplified'. To the left of the laptop, three cards are shown: 'Accounts & Assets' (Updated: 3/21/20, Next: 5/15/21, Not Reviewed), 'Healthcare Planning' (Updated: 3/21/20, Next: 5/15/21, Reviewed), and 'Social Security' (Updated: 3/21/20, Next: 5/15/21, In Progress). Below the laptop, a row of 18 modules is shown, each with a status indicator: Investment Policy, Financial Profile, Important People, Important Things, Accounts & Assets, Debt & Credit, Household Income, Goal Setting, Tax Planning, Insurance Review, Document Vault, Retirement Planning, Social Security, Healthcare Planning, Charity & Giving, Education Planning, Estate & Legacy, and Family Business.

### Stack Your Life For Success

Put your financial life in order with our LifeStack Financial and Retirement Planning process. Organize all the aspects of your financial life and, with the help of your specially trained adviser, you can maximize your financial well being through smart planning and priority balancing. We work through 18 different modules with you to help you organize and plan and optimize your whole financial life. Wouldn't it be a great feeling to know that you are ready for the future, whatever it may bring?

Get Started Today

Future  
Retirement Income

**Divers**

# FLEX

# Account V Cho

## We Are A Team You Can Trust

We are an independent, team-based, fiduciary Investment Advisory firm. A Fiduciary Adviser is one that is always required to do what is in YOUR best interest. It seems like all advisers should be fiduciaries, right? Surprisingly, they are not! We hold ourselves to a higher standard than other advisers so you can feel confident that our advice is unbiased and free of undisclosed conflicts of interest.

We use qualified, institutional, S.I.P.C. insured financial firms like Fidelity Investments and TD Ameritrade to hold your investment assets. We also manage some accounts at highly rated insurers like Nationwide.

We reconcile your transaction and pricing records daily to make sure there are no mistakes. We also monitor transactions coming into or going out of your accounts for any suspicious activity.

As you can see, we go to great measures to keep your money and your information safe and your retirement plans on track.

We are growing quickly and now manage more than \$200 million of assets for our clients and their families. We take that responsibility very seriously and are honored to work with so many great people.



**Ameritrade**



**Natio**

**BLACI**





## We Have The Tools, Services, And Knowledge You Need

We weren't satisfied with the status quo. We didn't want just "good enough". Over the years we have developed our own technologies, investment strategies, and client engagement processes to greatly enhance our client's experiences.

Each of our advisors has developed a depth of knowledge from working with clients and we share that knowledge with each other as we address challenging client scenarios.



Future You



Portfolio  
Review



Retiree  
Healthcare  
Planning



Diversidex



Flex



Future You



Portfolio Review



Retiree Healthcare Planning



Diversidex



Flex



Account Value Check-Ins

## People Love Working With Our Professional and Friendly Team



[Learn More About Our Team](#)

# Check Us Out



## Organizations Our Advisors Proudly Support







You Have Needs. We Have Solutions. Below Are the Six Most Common Ways We Help Clients Like You.

## Can Your Retirement Survive The Next 30 Years?

***Test Your Plan.  
Save Your Retirement.***

**(We'll Test 1000 Scenarios For Just \$349)**

\*For People 50 And Older (Limited Time Offer)

\*Free With Complete Wealth Management

# Are Your Investments Ready For The Next Market Downturn?

***We Can Tell You With Our  
Portfolio Risk Analysis.***

**(Get Peace Of Mind For Just \$299)**

\*Free With Complete Wealth Management

[Click to Get Started](#) ➔

# Need To Get Better Control Of Your Financial Life?

***Try Our LifeStack  
Financial Life Planning.***

**(Financial Life Planning For Just \$875)**

\*Free With Complete Wealth Management

[Click to Get Started](#) ➔

# Looking For Low-Cost Investment Management?

***Tailored Portfolios  
With Risk Protection.***

**(Tiered Fee Based On Assets)**

\*Free With Complete Wealth Management

[Click to Get Started](#) ➔

# Need Help Figuring Out Medicare, Supplements and Drug Plans?

***We Help Shop For The Best  
Retiree Health Insurance Plans***

**(Insurance Companies May Pay Us A Commission)**

\*Pennsylvania ONLY

[Click to Get Started](#) ➔

Most Popular



Want A Simple Solution For  
All Of Your Planning And  
Investment Needs?

***Our Complete Wealth  
Management Solution***

**(Tiered Fee Based On Assets)**

[Click to Get Started](#) 

Hey, Did You Know We Specialize In Serving:



P&G Employees



School Teachers



Health Care Workers

Here Are Some of the Things We Do to Help You Get the Most Life  
Out of Your Money

We Cut The Cost Of Investing

Considering Investment Cost is important.

- 
- ✓ Low-Cost Index ETFs and Mutual Funds
- ✓ Institutional Trading Arrangements
- ✓ Maximizing No-Transaction Fee Options
- ✓ In-House Management and Low-Cost Managers

## We Protect Your Assets

We do the heavy lifting to keep your investments safe.

- ✓ Qualified Custodians
- ✓ SIPC Insurance On Your Investments
- ✓ Daily Transaction Reconciliation
- ✓ Fraud Transaction Monitoring
- ✓ Investment Policy Statement
- ✓ Automatic Portfolio Rebalancing
- ✓ Broad Diversification
- ✓ Investment Qualification Process
- ✓ Account Value Check-ins

## We Help You Use Your Money To Build A Life Worth Living.

It isn't enough to have money. Use it to build a life worth living.

- ✓ Future You Retirement Income Analysis
- ✓ Financial Personality Assessment
- ✓ LifeStack Financial Life Planning

Get Started Today

## Now Let's Look At Why Good Planning Is The Key To Saving Your Retirement

Hi, this is Scott Stone, one of the partners at Stone House. I first joined Bob Brown in this business in 2003. Many of our first clients were good, hard-working people who saved their whole lives for retirement. Does that sound like you?



Many retired in the mid-to-late 1990's. They had saved up a lot of money, but they didn't know how to protect their money against the future. Some of them even went to a financial adviser that a friend or colleague recommended. In many cases, those advisers didn't do a good job, or worse, abused the client's trust just to sell them an expensive product like an annuity so they could generate a large commission.

When the tech bubble burst and the bear market of 2000-2003 came around, they found out why good planning is the key to a happy retirement. All of the sky high projections their financial advisers promised them didn't come true and they found themselves in portfolios that had lost too much money. They were taking withdrawals that were too high and their account values shrank quickly to levels that made their retirement lifestyles unsustainable.

Some then hired us to try to help them cobble together a way forward. We called it "Retirement Rehab". There were many sad conversations as we showed how their current plans were unsustainable and in order to not completely run out of money, they would have to dramatically cut their spending or go back to work.

Those early years really drove our passion to help people manage their retirement savings the right way from day one. Now, each of our clients gets a Future You Retirement Stress Test as they approach retirement and we reevaluate that Stress Test as the years go on and their situations change.

We would love to help you protect your retirement savings too. If you have saved up over \$100,000 and you are considering retirement or are already retired, we can help you to protect your money and your lifestyle.

## Get To Know Us With Some Of Our Stories



HOW A **horse**  
named Charlie  
COULD SAVE YOUR  
**retirement**

[Read Charlie's story](#) ▶



## Retirement Farmer

BY RAMOND SCOTT STONE, PARTNER

[Read the story ▶](#)



MEET THE TEAM:

Barbara  
Grimaud, Esq.



## Staring Out the Window

BY ROBERT J. BROWN, CFP

[Read the story ▶](#)



MEET THE TEAM:

Chad Taake



## Ready To Take The Next Step?

Talk With One Of Our Advisers. No Obligation. No Cost.

Talk With One Of Our Advisers.

No Obligation. No Cost.

### How Did You Hear About Us?

### How Can We Help You?

### Would You Like To Work With A Particular Adviser? (Optional)

### Tell Us a little about Yourself. (Optional)

[Get Started Today](#) [Submit Form](#)



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Tunkahnnock, PA 18657

\*Assets as of 9/30/18

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