

Whether it's next month's income or a goal that's still decades away, planning your financial future depends to a large extent on decisions you make today. That's why it is so important to explore the benefits of financial planning and professional investment management and how it may help you improve your financial future.

With over 30 years experience as a financial planner, Joel has cultivated strong analytical skills. As an independent consultant, he strives to provide the most suitable strategies for his clients.

Since 1987, Joel has also worked closely with many **Lockheed Martin** employee's helping them pursue their goals. Joel fully understands the Lockheed Martin benefit package and has taught financial workshops at both at the Waterton Plant and the Lockheed Martin Career Center.

Joel works with responsible people from all over the country who are interested in strategies for preserving and growing their wealth and making educated financial decisions. Since 1985 he has worked closely with physician's who are members of the **Denver Medical Society** and understands the financial issues many medical professionals face.

Contact Joel today for a free consultation.

Please review our capabilities to see how we might be able to further assist you in your overall financial needs.

Our Capabilities
Our Mission
Our Values
Our Commitment

- Beneficiary coordination
- Retirement distribution planning
- Life insurance planning
- Tax planning
- College education planning
- Estate planning / trust strategies
- Portfolio risk minimization strategies
- Long term care insurance
- 529 plans
- Disability insurance
- 401(k) plan review
- Stocks / bonds / mutual funds
- SIMPLE plans
- Cost basis research
- Multi-generational meetings
- Variable annuities
- Managed investment accounts
- Required minimum distributions (RMD)
- SEP / profit sharing plans



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The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) and/or strategies may be appropriate for you, consult your financial advisor or me prior to investing.

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