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## Do any of these statements sound familiar to you?

- I want to retire someday... but how do I get from here to there?
- I have no idea how much I even need to save for retirement!
- Have I waited too long to get started? What if I'm late?
- I have worked so hard to build up my nest egg, but what do I do now?
- How can I be sure my family will be ok when I'm gone?
- It would be nice to leave some sort of inheritance for the grandkids.

We've walked this path so many times with so many different people that we're going to make a bold statement: **we understand how you feel**. You may be like most of our clients when we first met them: you know what you want, but knowing how to translate that vague dream into an actionable reality is frankly such an area of worry and confusion that you'd rather not think about it. But you also know that, plan or no plan, retirement is looming.

Again, we know how you feel. Our comprehensive advisory services are custom tailored for each client, so you can be sure your plan is truly suitable—and realistic—for you. Visit our [Services](#) page for more information on how we can serve you, or [contact us today](#) to arrange a visit.



## How we can help

No one financial advisor is right for everyone. Read these profiles to learn about the clients who we are best equipped to assist.



## Our Services

Our specialized planning, protection and investing services offer a comprehensive approach to help you achieve financial well-being.

**Wisdom on Wealth**  
August 2013

Byron Moore  
Certified Financial Planner

Mike John  
Investment Advisor

Welcome to the newly updated and revised **Share for your Money!** This month, the financial advice newsletter you have (hopefully) come to know and love is expanding to include a new column, **Investment Insights**, by money manager Mike John.

Mike will also provide a market review on a quarterly basis. Look for the first review in October.

Between the pair of us, we have over 50 years experience in financial planning, investment management, and we hope you will enjoy and benefit from our accumulated **Wisdom on Wealth**.

And remember, if you like what you read, please feel free to **Forward Wisdom on Wealth** on to a friend, family member or loved one.

Sincerely,

*Byron Moore*  
*Mike John*

**FREE DVD OFFER**

## Wisdom on Wealth

We have decades of advisory experience. Read, watch and hear our Wisdom on Wealth blog here.



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