



# Capital Retirement Planning Group

Strategic Financial Concepts, LLC, Registered Investment Advisor

**Income and Investment Planning for:  
People Ages 50-75 Thinking of Retiring  
and those Already In Retirement**

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*Serving the public since 1976* with expertise to help you manage your 401(k), IRA, Pension Plans and Retirement Assets.

We provide clear and unbiased investment advice and income recommendations according to your needs and investment management through our Independent Registered Investment Advisor, Strategic Financial Concepts, LLC.

***Our Only Allegiance Is To You, Our Client***

I will introduce you to strategies and techniques that may help:

- Provide more income throughout retirement, including Social Security.
- Manage assets for greater net worth.
- Reduce investment risk exposure where possible.



Wayne N Schwartz B. Arch, M. Ed., RFC

**Having been in the financial services business for over 40 years and as an investment portfolio manager since 2004,**

I have learned a number of tactics and strategies that you could possibly benefit from. Like you, I have been affected from all the stock market calamities since 1974, the impact of government policy or lack thereof, interest rate changes, taxation, effective use of Social Security Benefits and the ever increasing costs of medical care.

*100% of my professional lifetime is managing assets to diminish the effects of these events on your retirement income planning and have a plan to grow and sustain your income.  
I serve high net individuals and families.*

**Put a dedicated and experienced retirement planning team to work for you. Contact me to set a no obligation, no fee time to talk about your retirement plans. (512) 431-4619 or for additional information about the services offered by Wayne Schwartz, click [Strategic Financial Concepts, LLC](#), Registered Investment Advisor.**

Strategic Financial Concepts, LLC,  
Registered Investment Advisor.

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No legal or tax advice is being offered or rendered. Clients should seek the advice of a qualified and licensed professional concerning legal and tax issues. Investment advice is offered through Strategic Financial Concepts, LLC.

All investment activities are on a "best efforts" basis and no promises, guarantees or warranties are offered or implied. All investments are at the risk of loss.