Financial Planning:
Smart Financial Planning Can Answer Many of Your Questions

Define your financial goals, provide the advice that you need, when you need it.

Powers Capital Management

FINANCIAL PLANNING • INVESTMENT MANAGEMENT
RETIREMENT PLAN ROLLOVER • INSURANCE PLANNING

What does my retirement look like?

- What sort of income will I have in retirement?
- Am I saving enough money?
- Am I taking too much risk? Not enough risk?
- How long will my money last?

We will work with you to build a long term plan, show you projections and create a clear path.

What should I do with my retirement plan from my company (401K, 403B, etc.)?

- I just left my company. Can I take control of these assets?
- Do I have to use the new company's plan?
- Are my investments in the plan aligned with my personal goals?
- Why is no one guiding me or helping me?

Don't worry, you aren't alone. You worked hard for these assets. We will provide a plan and the guidance you need.

An IRA in your own name may be the answer. There are no tax consequences or penalties to do this. By creating a plan together we will focus on your best interests. We will help you make the right investment decisions based on your needs and goals—and—***we'll handle all the paperwork!***

Can I use my investments to generate income?

You've worked hard for years—now your money should work hard for you.

- What sort of dividend or interest can I receive from my investments?
- Can I create a salary or pension?
- Can I use this to supplement my current income?
- Can I generate tax-free income?

Sleep better at night—with a plan.

We can review your budget, analyze your investments, make recommendations, and generate the income you need. Your investments can generate income regardless of your current life stage.

What happens if tragedy strikes?

- What if my spouse or I die early?
- What if someone is badly injured?
- How much money will we need to survive?
- How will my children attend college?

Powers Capital Management can help you analyze the gaps in your financial plan.

Together, we'll talk about protection and how to use the proper insurance. We'll help you learn about insurance costs vs. benefits.

Let's put your mind at ease, it just takes a conversation and a bit of planning.

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What happens to my estate when I am gone?

- Will my heirs have a heavy tax burden?
- Are my beneficiaries listed properly?
  (in most cases they are not!)
- Is my will up to date?
- Should I sell investments now?
- Should I gift assets now?

Powers Capital Management can help guide you through this process and work with a trusted local estate planner.

These are important decisions and a plan needs to be in place.

How do I leave a legacy for my children or other family?

- What is the best way to leave money for my children?
- How can I give my grandchildren an advantage in life?
- I really want my family to remember me fondly, how can I create something for them?
- How do I pass money to my family in a tax smart manner?

Let's take care of your family.

Powers Capital Management will provide sound recommendations for tax-savvy movement of assets, so you can set your family up for success.

What can I do to protect my assets?

I am worried about drops in the market.

- If the market drops, how much can I lose?
- Will a drop in market stop me from retiring?
- Do I need and an emergency plan?
- Should I move money out of the market?

Powers Capital Management will show you what happens in down markets.

We can assure you there are portfolios for every type of investor; you may not need to be aggressive. Let us show appropriate options for your unique goals, and make sure the investments are aligned with your risk tolerance.

What financial goals should I be considering?

It is often assumed spouses have the same goals- until you try and define them!

- We have limited resources, how can I prioritize these financial goals?
- Should our money go towards college planning or retirement?
- Should we direct assets towards inheritance for family or healthcare for us later in life?
- Should we spend more on insurance or add more to our 401K plans?

Let's clearly define what is most important to your family. Once we have the goals we can prioritize them. Finally we can choose the best investment vehicles to use for those assets.

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Your Partner in Success

About Timothy J. Powers, President & Chief Compliance Officer

Tim has been working in financial services for more than 20 years. He continues to serve clients with sound financial and investment advice. His extensive knowledge and expertise in the markets has made him a go-to resource for his clients and colleagues. Tim grew up in Bryn Mawr, Pennsylvania and now resides in Lafayette Hill, PA with his wife, Lisa, and twin boys. Lisa works in the same industry as Deputy Chief Compliance Officer for a large private equity firm. Tim and Lisa met while working for one of the nation's largest banks.

See how you can have the power to invest, and invest wisely.

SIMPLE SOLUTIONS, TAILORED TO YOUR CUSTOM GOALS.

Ninety-nine Percent of all ships that leave the harbor reach their destination due to a well-charted course. Your personal financial goals lie at the end of this course, and Powers Capital Management will guide you on your journey.

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