MATERETSKY FINANCIAL GROUP

Personalized Financial Solutions from Our Family to Yours

Welcome to our team…

Materetsky Financial Group has been a family owned and operated financial services firm spanning over five decades. We strive to meet your planning needs with our two east coast offices. We are committed to giving you ***"above and beyond" service.***

Materetsky Financial Group is a comprehensive financial services firm committed to helping our clients improve their long-term financial success.

We offer a strong combination of experience and professional client services. At Materetsky Financial Group, our clients come first so please open this brief brochure to compare our services to your current provider.

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Personalized *Gold Medal Services*
"The New Standard in Wealth Management"

At Materetsky Financial Group, clients come first!

Our approach to delivering comprehensive financial services always starts and ends with you, our clients. We begin this process by listening to you and discussing your lifestyles, goals, wishes, dreams and family situations. Through a consultative process we then learn the details of your financial picture so we can construct and deliver a customized plan along with your personal ***Financial Action Checklist***. Our experienced team of professionals fully evaluates your situation to prepare personal solutions that integrate investment planning, tax reduction planning, retirement income and distribution planning, and family wealth planning.

We then schedule to meet with you on a regular basis to discuss and update your financial situation. We pride ourselves in our constant calendars of client services and regular client communications to keep you informed of economic news and appropriate tax law and estate planning rule updates. ***As we said earlier, at Materetsky Financial Group clients come first!***

What does a family-owned financial services firm provide that you can't get elsewhere?

Family care. We care about the things you care about… it takes a family to care for a family. We replace our clients' uncertainty with the confidence they need to live life to the fullest. It's what we do – from Our Family to Yours.

Some of the other ways we differ from other firms include:

- ☑ Our strong menu of ***Gold Medal Services*** which include a comprehensive review of: your tax reduction strategies; estate plans; investment plans; retirement plans; and, protection plans.
- ☑ Our frequent and regularly scheduled meetings with clients to update your specific plans and discuss your personal situations.
- ☑ Our strong and consistent calendar of high quality newsletters, tax reports, and other reports and articles.
- ☑ Our frequent schedule of client educational and appreciation events.
- ☑ Our personal service that features our best and most current ideas, suggestions and solutions.

Compare our list of *Gold Medal Services* to the services you receive today.

Investment "Watch Dog" Service

Your Current Firm	MFG	
☐	☑	Reviewing your investments and designing a personalized portfolio appropriate to your needs
☐	☑	Continual monitoring of your investments
☐	☑	Frequent meetings to: review, evaluate your investment performance, update your financial objectives and if necessary, reallocate your portfolio
☐	☑	Quarterly Statements
☐	☑	Independent Advice
☐	☑	Recommendations regarding allocations within your employer provided retirement plans such as 401(k)s
☐	☑	Aggregation of all your accounts to simplify and reduce paperwork

Tax Reduction Planning

☐	☑	Comprehensive review of your tax return to highlight opportunities to help maximize tax reduction strategies
☐	☑	Quarterly review of your tax situation and planning to incorporate any new tax law changes
☐	☑	Free consultation with your tax preparer
☐	☑	Recommendations of tax solutions including tax advantaged investments
☐	☑	Staying up-to-date on and presenting new tax laws that can affect your situation

Retirement Income & Distribution Planning

☐	☑	Analysis of your income needs now and in the future
☐	☑	Analysis of potential estate tax liabilities.
☐	☑	Continual development and implementation of recommendations to fund your income needs and help maintain a comfortable standard of living
☐	☑	Recommendations regarding the best distribution strategy for your employer retirement plans & IRAs
☐	☑	Analysis of the beneficiaries of your IRAs
☐	☑	Review the possibilities of converting to a Roth IRA

Family Wealth Planning

☐	☑	Analysis of your current estate plan and concerns
☐	☑	Free consultation with your attorney
☐	☑	Assistance in transferring assets to your Living Trust or other trusts
☐	☑	Providing guidance with the appropriate and necessary steps in the event of the death of a loved one
☐	☑	Review of beneficiary designations and asset titling
☐	☑	Review of your long-term care needs.

Client Services & Communications

☐	☑	Quarterly Newsletter to keep you apprised of the most current planning options
☐	☑	Quarterly, semi-annual or annual reviews
☐	☑	Special reports on how to help reduce your taxes and other important topics
☐	☑	Special Gold Medal Service Events (including client education and appreciation events)

Our Commitment To You…

MATERETSKY FINANCIAL GROUP
Personalized Financial Solutions from Our Family to Yours

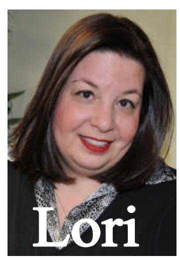
Materetsky Financial Group was founded with the goal of assisting our clients in every aspect of their financial lives. We offer all clients personal service. For each of our clients we strive to help create financial stability and confidence to provide financial independence.

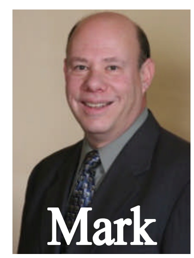
Howard entered the financial services profession in the late 1970`s. Since then he has seen many different markets and has developed a specialty working with retirees and those about to retire. In 1987 he started his own firm, Integrated Financial Services, in Uniondale, NY, which specialized in “Retirement Management”. *Retirement Management* deals with the financial and non-financial concerns of retirees. This allowed Howard to use his experience and expertise to help guide seniors in their investment planning, insurance planning and life planning- which he still does to this day.

In 1996, after working with his father in New York, Ira moved to Florida and a short while thereafter Materetsky Financial Group, Inc. was established, of course specializing in Retirement Management.

Ira is a registered securities principal as well as a Certified Financial Planner™ professional. Both Ira and Howard hold appropriate securities registrations and insurance licenses; their associations include the Financial Services Institute and Financial Planning Association.

Our staff consists of experienced professionals with a "hands on" approach to financial guidance. Not only are our team members knowledgeable, but our staff truly cares about making our client’s dreams a reality.





We do everything in our power to keep our clients focused on where they want to go, advise them on how to get there, and continually remind them of the importance of maintaining a disciplined approach to realizing their dreams.

Complimentary Financial Check-up

If you are not a client, Materetsky Financial Group would like to offer you a **complimentary financial check-up**. We pride ourselves on providing prompt, personal and highly professional services. Materetsky Financial Group wants to offer you a **complimentary, one-hour, private consultation with one of our professionals at absolutely no cost or obligation to you.**

To schedule your complimentary financial check-up, please **contact our office.**