



IT'S YOUR FUTURE. PLAN ON MAKING THE MOST OF IT.

No matter what your goals are, or stage of life you're in, our Investment Advisors are uniquely qualified to design a financial plan based on your current situation with the flexibility to adjust for future needs and wants.



Your first home



Sending your children to college



Retiring in style



Protecting what matters most

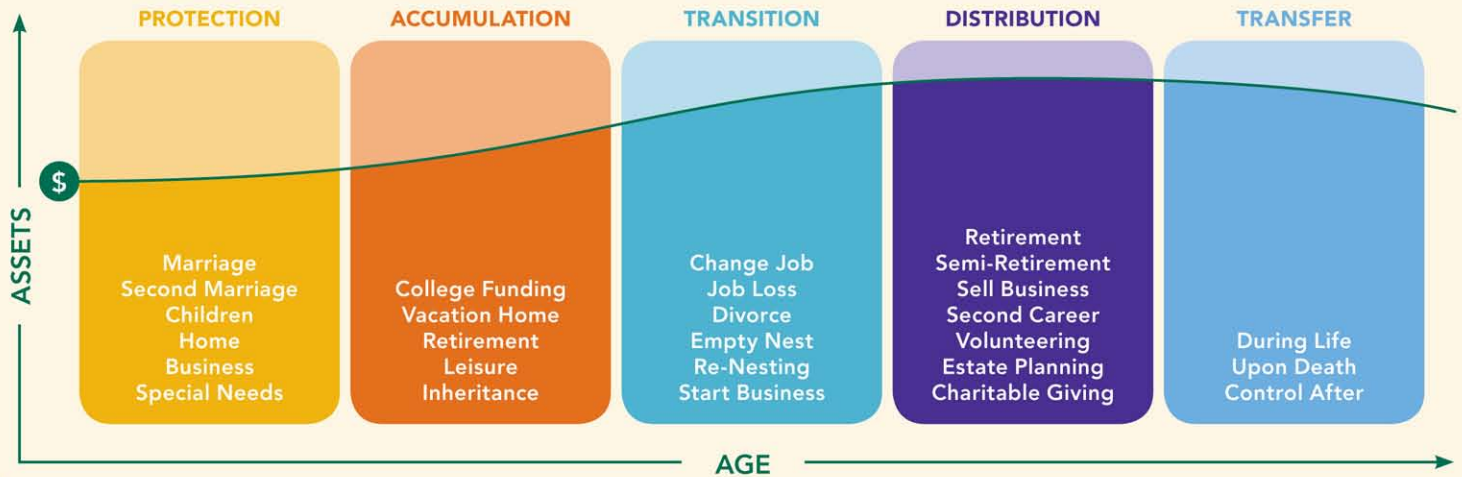


Leaving a lasting legacy

Always listening, your Investment Advisor will work with you in an honest and straightforward manner – offering advice that's easy to understand and the help you need to develop a financial plan specifically for you and your family's future.

START PLANNING FOR TOMORROW, TODAY.

Our **Life Stage Planning** approach is guided by professional advice focused on the key events in your life, and by quality financial products that will help meet your needs throughout all of life's stages.



WE'RE WITH YOU EVERY STEP OF THE WAY.

Your Investment Advisor will take you through four basic steps that will help create your own unique and comprehensive financial plan. Based on your current information and personal financial goals, this approach will continually prioritize, evaluate, implement and monitor your plan.

FOUR STEPS TO CREATING YOUR PERSONAL FINANCIAL PLAN

1 Define and prioritize your financial goals

Your vision for the future is an important key to success. What is important to you?

- Educating your children
- Financial independence
- Protecting your loved ones
- A secure retirement

2 Evaluate your current financial situation

Your Investment Advisor will confidentially review important information including financial statements, income, assets and liabilities, tax returns and insurance policies and identify discretionary money so that together, we can develop a plan that's built around you.

3 Implement your plan

We'll present a comprehensive financial plan and offer sound advice on how to maximize your opportunities and minimize risk to ensure a more secure financial future. Your Investment Advisor will also help you get your plan into action, assisting you with paperwork and questions associated with opening new accounts or transferring existing accounts.

4 Monitor your progress and adjust to change

To meet new challenges or capitalize on the latest opportunity, your Investment Advisor will continually offer to review and adjust your plan as personal and economic situations change.

FINANCIAL PLANNING THAT'S FOCUSED ON YOU.

Investment Planning

Make sure your hard-earned money is working for you. We can help manage your investment portfolio through diversification and understanding your tolerance for risk. We can also minimize your tax liability with tax-advantaged or tax-deferred investments.*



Education Planning

Achieve your college savings goals for your children. Your Investment Advisor will help you choose from custodial accounts, Education IRAs and tax-advantaged investments.



Retirement Planning

Plan to reach your retirement goals. We can assist in managing your retirement plans, keeping you on track to help provide for the retirement you deserve.



Protection Planning

Life changes. Lives shouldn't. Protect yourself and your family against unexpected events – loss of income, long-term illness or disability and premature death.



Estate Planning

Transfer your estate smoothly to your heirs. We can help preserve your assets, reduce taxes and efficiently transfer your estate's assets directly to your family.*



QUALITY FINANCIAL PRODUCTS TO HELP YOU ACHIEVE YOUR GOALS.

- Fee-Based Managed Accounts
- Mutual Funds
- Stocks and Bonds
- Traditional, Roth and Education IRAs
- Tax-Deferred Fixed and Variable Annuities
- Life, Disability and Long-Term Care Insurance

SECURE YOUR FUTURE AND REALIZE YOUR DREAMS.

First National Investments & Planning is committed to you and your future. To help you achieve your financial goals we will be at your side through the years offering sound advice, extensive resources, quality products and superior service. We will listen to you, guard your confidentiality and always present clear and understandable recommendations. We will never stop working to turn your personal goals into financial realities.

Your financial future starts today!

Call 866.914.4387

for a no obligation review, or visit firstnational.com/investments for more information.

* You should always consult your tax advisor and attorney to learn how such strategies and investments will affect your portfolio. Neither First National Capital Markets, Inc. (FNCM) nor First National Investments & Planning can give legal or tax advice.

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