



# Valley Financial Solutions

## WE FOCUS ON THE FOUR KEY AREAS OF FINANCIAL PLANNING:

### WEALTH ACCUMULATION

*Solutions to help you invest with confidence so you can achieve your short and long-term goals by taking into consideration your time horizon and risk tolerance.*

Portfolio Building  
Investment Advisory Programs  
College Funding  
Retirement Planning  
Fee-Based Financial Planning

### WEALTH DISTRIBUTION

*Methods to help you manage your assets to your wishes, as well as minimize taxes, reduce administrative costs, and ensure effective management of your affairs when you are no longer able to.*

Retirement Cash Flow Planning  
Fee-Based Financial Advisory Services  
Estate and Trust Planning  
Charitable Gifting Strategies  
Family Gifting Strategies

### WEALTH PROTECTION

*Strategies for protecting what you value most—your family, your hard earned assets, current income stream, future earnings, retirement savings, and your lifestyle.*

Asset Protection  
Survivor Needs Planning  
Legacy Protection/Enhancement  
Pension Income Alternatives  
Life Insurance  
Disability Income Insurance

### BUSINESS PLANNING STRATEGIES

*Solutions that will maximize your personal benefits, provide the tools to recruit and retain key employees, protect against the loss of key employees, and create ownership succession strategies.*

401(k) and other Retirement Plans  
Executive Compensation Strategies  
Employee Benefits  
Key Person Insurance  
Business Succession Plans

*“Our mission is to assist families and businesses in the accumulation and preservation of wealth.”*



## Valley Financial Solutions

[www.valleyfinancialsolutions.com](http://www.valleyfinancialsolutions.com)

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