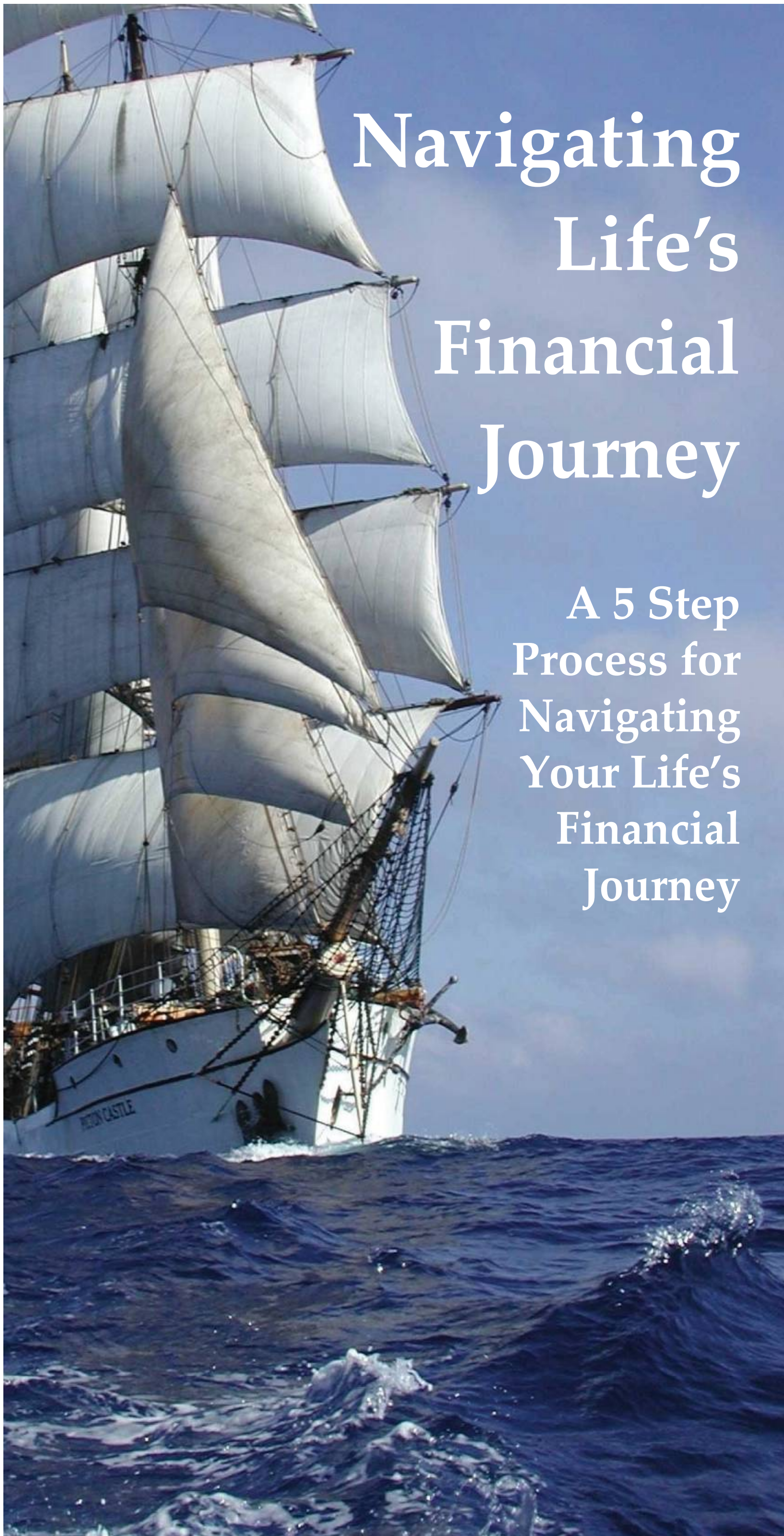

Navigating Life's Financial Journey

A 5 Step Process for Navigating Your Life's Financial Journey

1. Discovery

Our initial meeting will help us determine where you are currently going compared to where you want to go.

2. Exploration

We will gather and analyze all aspects of your current situation and review all of your needs to determine necessary steps to take.

3. Chart The Course

Together, we will develop a comprehensive financial plan with clear goals, time horizons and risk assessment.

4. Setting Sail

Once you are comfortable with the charted course it's time to set sail and implement plan strategies and recommendations.

5. Stay The Course

Our periodic reviews help you stay on course no matter what changes life may bring.

CYRS Wealth Advisors, LLC
RETIREMENT AND WEALTH MANAGEMENT

1111 S. Alpine rd., Suite 701, Rockford, IL 61108 | Tel: (815) 316-1111 | www.cyrswealthadvisors.com

What You Can Expect

Prior to Our First Meeting

We request that you gather certain documents and information to bring with you to our first meeting. This will help us answer specific questions about your financial situation and define what goals are important to you and your family.

Exploration Meeting

During our very thorough exploration meeting you can expect us to:

Review:

- Current estate plan
- Investments
- Income and expenses
- Income taxes
- Life insurance
- Long-term care insurance

Discuss:

- Your current financial situation
- Your family situation
- When you would like to retire
- How long until retirement
- Your retirement plans (staying in same home, moving, etc.)
- Your investment risk tolerance
- Your money management philosophy

Explain

- Our philosophy of "holistic planning" and how it can benefit you
- How we are compensated for our services

Planning Meeting

- Present a financial plan tailored to your needs
- Review plan and the reasoning behind the decisions
- Answer all your questions
- Begin implementation process

We ask that you allow approximately 60-90 minutes for the exploration meeting. The meeting will take place at our offices and conclude with a discussion of next steps as we work towards coordinating your investments, retirement, tax, risk management and estate plans. The process culminates with the development of a customized strategy to assist you in reaching your financial goals.