



# Positively Impacting the Lives of Others

Serving the unique financial needs  
of each individual, family, business,  
and business owner client



# ascend<sup>verb</sup>

as-cend | \ ə-ˈsend

**ascended; ascending; ascends**

## Definition of ascend

*intransitive verb*

**1a:** to move upward



## What is the most important thing to you?

Great question.

There's managing wealth and then there's planning for what's important in your life. The foundation of our relationship with you will be built on an understanding of not just your financial situation, but also your personal values, and their importance when creating possible solutions.

From our inception, Ascend Planning & Consulting, LLC's mission has been to help our clients navigate through the constantly changing complex financial world with the purpose of creating clarity and simplicity in the development and implementation of sound financial plans for individuals and families and effective benefits for businesses.

You might be asking yourself, "what exactly defines wealth?" Your net worth? A second home? A trust fund? Or simply achieving financial independence, whatever that might mean for you.

We define wealth as knowing where your money is, how it's working for you, and having a strategy in place designed to achieve your financial goals today – and beyond.

***“Empathy is seeing with the eyes of another, listening with the ears of another, and feeling with the heart of another.”***

Alfred Adler



## Strength

Ascend Planning & Consulting, LLC is comprised of a diverse team of top financial professionals aligned with one of the nation's innovative and financially strong financial companies, Equitable Advisors, LLC.

## Stability

# 18

Our financial professionals average  
18 years' experience\*

## Knowledge

# 24

Our financial professionals hold  
24 industry designations\*

# What makes us different?

## A Collaborative Process

We've built upon the knowledge and diverse backgrounds of our professionals to offer a collaborative client experience. It's our belief that bringing our team approach will result in a more meaningful relationship rather than working with a solo advisor who is trying to be all things to all people.

Serving as your financial quarterback, we can coordinate with other members of your advisory team such as your estate planning attorney, CPA, or corporate attorney.

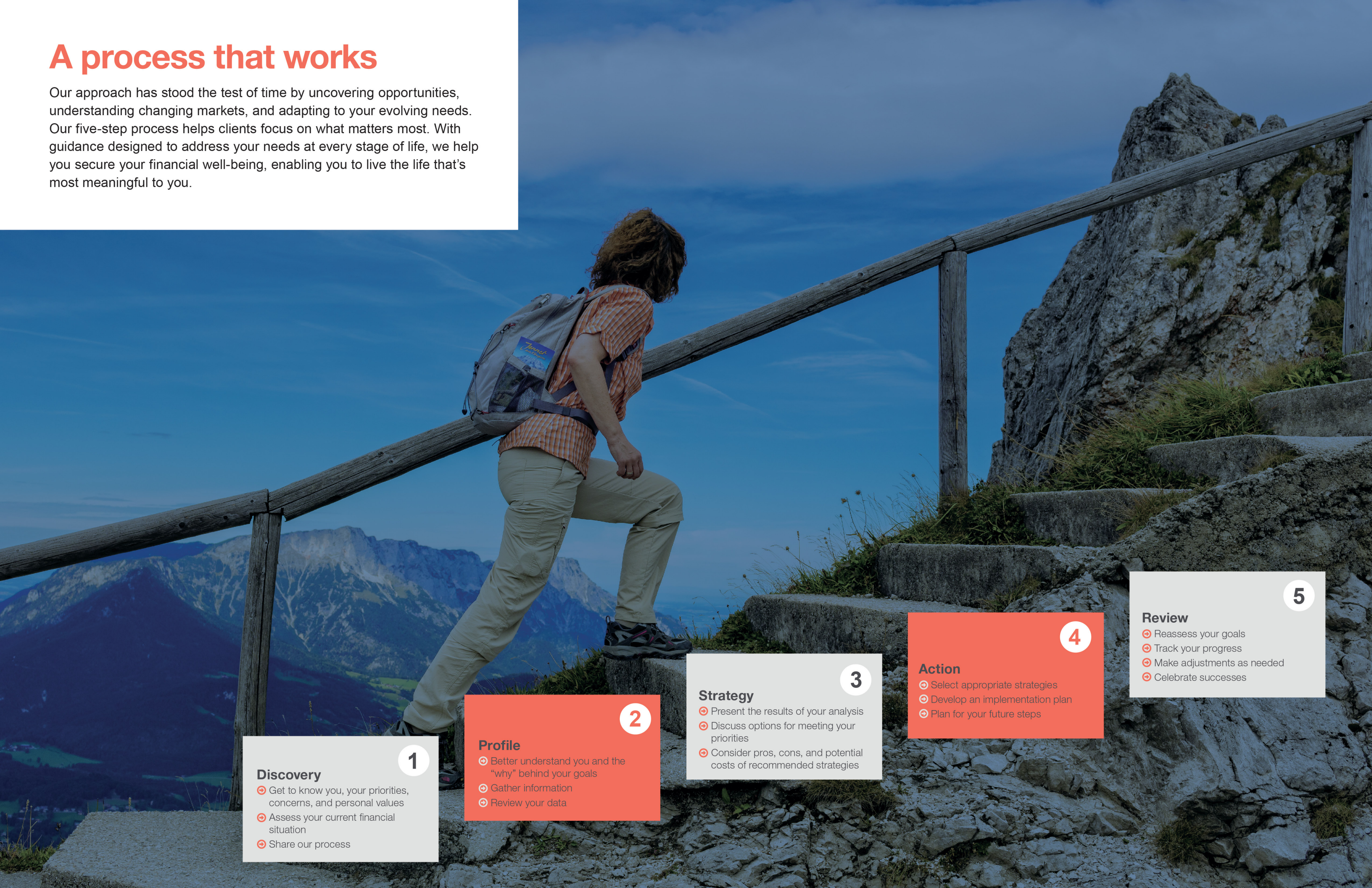
***“People will forget the things you do,  
and people will forget the things you  
say. But people will never forget how  
you made them feel.”***

Maya Angelou



# A process that works

Our approach has stood the test of time by uncovering opportunities, understanding changing markets, and adapting to your evolving needs. Our five-step process helps clients focus on what matters most. With guidance designed to address your needs at every stage of life, we help you secure your financial well-being, enabling you to live the life that's most meaningful to you.



1

**Discovery**

- Get to know you, your priorities, concerns, and personal values
- Assess your current financial situation
- Share our process

2

**Profile**

- Better understand you and the “why” behind your goals
- Gather information
- Review your data

3

**Strategy**

- Present the results of your analysis
- Discuss options for meeting your priorities
- Consider pros, cons, and potential costs of recommended strategies

4

**Action**

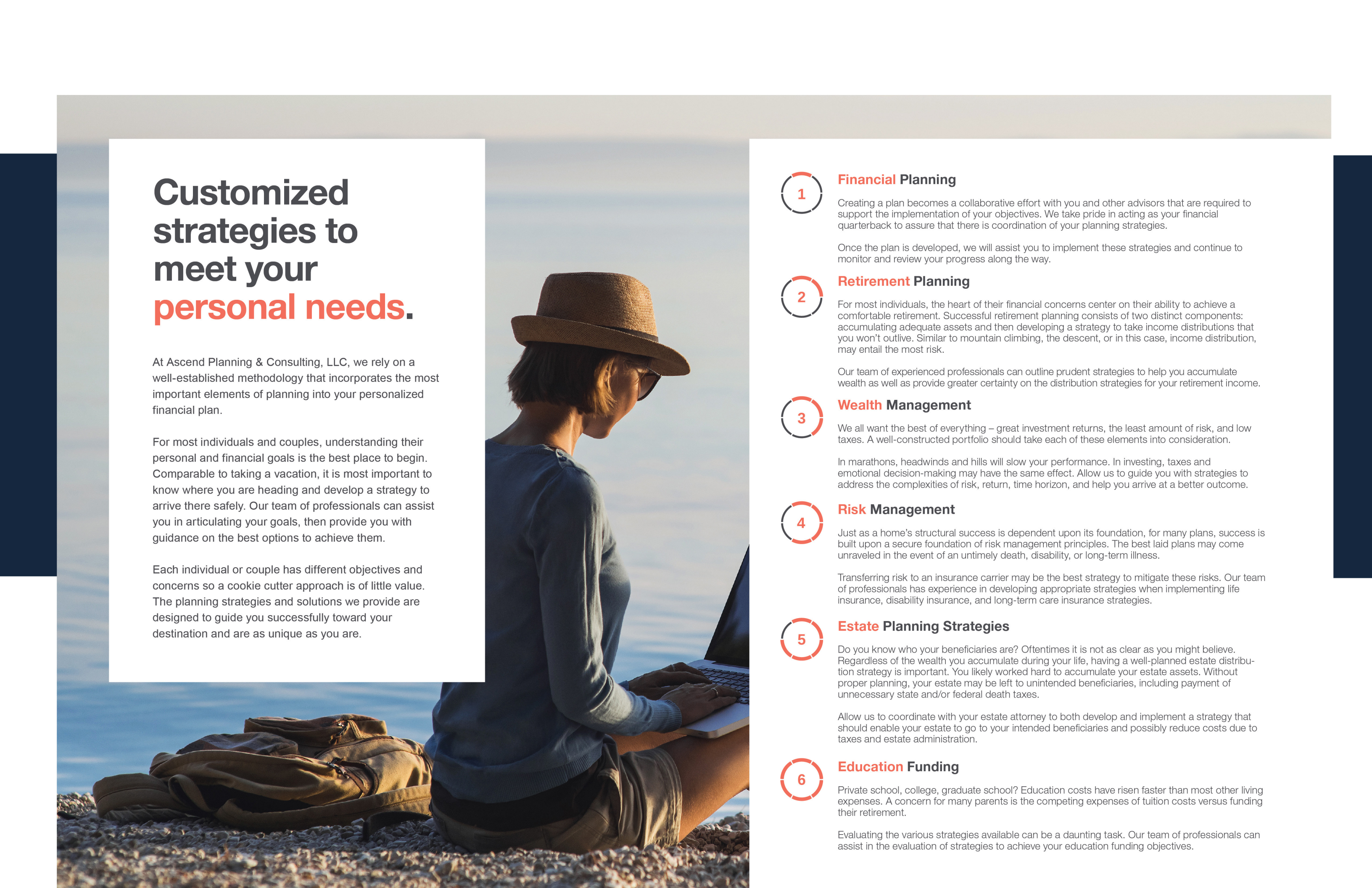
- Select appropriate strategies
- Develop an implementation plan
- Plan for your future steps

5

**Review**

- Reassess your goals
- Track your progress
- Make adjustments as needed
- Celebrate successes





# Customized strategies to meet your personal needs.

At Ascend Planning & Consulting, LLC, we rely on a well-established methodology that incorporates the most important elements of planning into your personalized financial plan.

For most individuals and couples, understanding their personal and financial goals is the best place to begin. Comparable to taking a vacation, it is most important to know where you are heading and develop a strategy to arrive there safely. Our team of professionals can assist you in articulating your goals, then provide you with guidance on the best options to achieve them.

Each individual or couple has different objectives and concerns so a cookie cutter approach is of little value. The planning strategies and solutions we provide are designed to guide you successfully toward your destination and are as unique as you are.

1

## Financial Planning

Creating a plan becomes a collaborative effort with you and other advisors that are required to support the implementation of your objectives. We take pride in acting as your financial quarterback to assure that there is coordination of your planning strategies.

Once the plan is developed, we will assist you to implement these strategies and continue to monitor and review your progress along the way.

2

## Retirement Planning

For most individuals, the heart of their financial concerns center on their ability to achieve a comfortable retirement. Successful retirement planning consists of two distinct components: accumulating adequate assets and then developing a strategy to take income distributions that you won't outlive. Similar to mountain climbing, the descent, or in this case, income distribution, may entail the most risk.

Our team of experienced professionals can outline prudent strategies to help you accumulate wealth as well as provide greater certainty on the distribution strategies for your retirement income.

3

## Wealth Management

We all want the best of everything – great investment returns, the least amount of risk, and low taxes. A well-constructed portfolio should take each of these elements into consideration.

In marathons, headwinds and hills will slow your performance. In investing, taxes and emotional decision-making may have the same effect. Allow us to guide you with strategies to address the complexities of risk, return, time horizon, and help you arrive at a better outcome.

4

## Risk Management

Just as a home's structural success is dependent upon its foundation, for many plans, success is built upon a secure foundation of risk management principles. The best laid plans may come unraveled in the event of an untimely death, disability, or long-term illness.

Transferring risk to an insurance carrier may be the best strategy to mitigate these risks. Our team of professionals has experience in developing appropriate strategies when implementing life insurance, disability insurance, and long-term care insurance strategies.

5

## Estate Planning Strategies

Do you know who your beneficiaries are? Oftentimes it is not as clear as you might believe. Regardless of the wealth you accumulate during your life, having a well-planned estate distribution strategy is important. You likely worked hard to accumulate your estate assets. Without proper planning, your estate may be left to unintended beneficiaries, including payment of unnecessary state and/or federal death taxes.

Allow us to coordinate with your estate attorney to both develop and implement a strategy that should enable your estate to go to your intended beneficiaries and possibly reduce costs due to taxes and estate administration.

6

## Education Funding

Private school, college, graduate school? Education costs have risen faster than most other living expenses. A concern for many parents is the competing expenses of tuition costs versus funding their retirement.

Evaluating the various strategies available can be a daunting task. Our team of professionals can assist in the evaluation of strategies to achieve your education funding objectives.





# Sophisticated planning to meet your **business needs.**

As a busy corporate executive, professional, or business owner, you understand the importance of making good business decisions. There are those decisions that are primary to your business, the areas where you and your team possess the expertise. In other areas, you understand the importance of relying upon professionals to provide assistance.

At Ascend Planning & Consulting, LLC, we strive to provide you with the needed information based on our knowledge and experience to enable you to make the right decisions in the areas of risk management, wealth management, personal financial planning, as well as corporate planning and benefits.

The following are the six key areas where we believe our clients have received the greatest value.

1

## **Qualified Retirement Plans** including 401k, Profit-Sharing and Pension Plans

Retirement plans are a key employee benefit and may help to both attract and retain quality employees. With regulations ever-changing, coupled with the needs of a growing business, our professionals can assist in creating a qualified plan that is designed for your business' specific objectives. We may also serve as a co-fiduciary to assist with the ongoing responsibilities that qualified plans require.

2

## **Employee Benefit Plans**

It is not uncommon that employee benefit plans are among the top three expenses outside the salary line item of a business. It also may be one of the least appreciated benefits by employees. Along with our strategic relationships, we can assist in the evaluation, benchmarking and conducting an RFP to assist with both the design as well as cost management of these important benefits.

Employee benefit plans often include health insurance, life insurance, dental and disability insurance. Regardless of what the needs of your business may be, we can be an important component in the design and administration of these benefits.

3

## **Executive Benefits** and Deferred Compensation Plans

Keeping top-level executives is an essential component to a business' overall success. Increased cash compensation and qualified plans alone may not adequately reward key executives. Our firm has proficiency in the design and implementation of plans that are specifically designed to reward and retain your key management team.

4

## **Business Succession Planning**

Without a plan in place, what would happen upon the retirement, death, or disability of an owner, and what financial impact would occur to both the business and the business owner's family?

For most closely held businesses, the owner's largest estate asset is often the value of their business. A well-developed business succession strategy is extremely important for both the business as well as the financial security of the owner's family. In addition, a business with a questionable succession strategy may have difficulty retaining employees should they become concerned over the long-term viability of the business.

5

## **Key Person Programs**

It is quite often that the success of a business is largely due to its key employees. While the retention of those employees is important, there are circumstances that are beyond one's control such as an unexpected death or disability. Our team can assist with the implementation of a contingency plan to soften the financial impact should such an event occur.

6

## **Employee Education Seminars**

In order to further assist employees with their financial wellness, our firm can provide ongoing education seminars designed to provide important information to employees. It is well understood that when employees have less financial stress, they'll often be happier and more productive on the job. If employees are knowledgeable about principles of personal planning and utilizing their employee benefits, this may lessen the financial stress on them and thus enhance their productivity.



# Your Trusted Partner

Dedicated to offering  
premier services to our clients

Allow our firm to take a proactive approach with what's most important to you. Not sure where you stand? Meet with us to review your financial situation.

## ***Enhancing Financial Decision Making<sup>SM</sup>***

Experience. Knowledge. Collaboration. Service.  
Resources. Technology.



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## **Serving Individuals, Families and Businesses Throughout the United States**

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