THE FAMILY CFO® PROCESS

Creating Paychecks For Life®
—For The Life You Desire

EPSTEIN
FINANCIAL SERVICES
A Registered Investment Advisory Firm

Creating Paychecks for Life®—For The Life You Desire.

Our abundant mindset and unique process has always been what sets us apart from other advisory firms.

No matter what cards you're holding, you can play them right—and build the financial future you desire.

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Your Future is BIGGER Than Your Past

What We Do

We create greater clarity, confidence and the capabilities for you and your family to become more empowered for a greater financial future. Our goal is to help you generate Paychecks for Life®, so you have the comfort to do all that you desire.

Why We Do It

We are passionate about helping you see that bigger future and building out the custom strategies for your financial dreams for yourself and your family, and redefining what retirement is for you.

How We Do It

We redefine what retirement can be for you through our evolutionary process, personalized coaching, unique tools and technology. We listen to your viewpoints about money, share alternative philosophies and prepare a comprehensive plan that best suits your short- and long-term goals. As a result, you may experience greater success, satisfaction and significance in your life.

Ask Yourself...

- Are you struggling to navigate the day-to-day complexities of a rapidly changing financial landscape?
- Are you worried your income will run out before you do?
- Do you have a well-articulated financial plan to maximize your family wealth?
- Do you dream of a bigger, more abundant future, but keep experiencing frustration rather than satisfaction?

What If...

...You were able to achieve your biggest dreams, goals and aspirations?

...You were able to overcome your instinctive financial myths?

...Your financial future had the possibility to be filled with abundance?

...You embraced financial self-actualization?

Myths Of Money

Retirement has been defined as: "to put out of use." Let's call it what it should be—your ***Desirement Years***. The years for all the things you desire to do in life. Time that you can spend on what you're passionate about and accomplish those things you've promised yourself you'll do "one day, someday."

What are your myths about money? How do they affect your financial decisions? At Epstein Financial Services, we dig deep to uncover all your concerns and apprehensions. Driven by integrity and trust, we act as a steward of your family's financial future. Together, we will determine the best approach to support your success. We engineered our Family CFO® Process with five steps to ensure we build a financial plan that will help you achieve your most valued aspirations.

I have to pay off my mortgage before I retire.

When I retire, I'll be in a lower tax bracket.

I must be debt free!

The Family CFO® Process

Every company has a CFO.
Our company gives you an
Extraordinary Family CFO.

You worked hard to accumulate your wealth. We created The Family CFO® Process to create greater Simplicity, Focus and Balance in your financial affairs so you may enjoy life to the fullest.

This service is for busy entrepreneurs, professionals and individuals who want to create a life that fully engages and ignites their passions. Our five-step process was designed to help create greater financial independence, reduced financial anxiety and Paychecks for Life®—for the life you desire.

- **Clear goals**
- **Reduced financial anxiety**
- **Delegated financial decision making**
- **Financial independence**
- **Lifetime fulfillment**

Simplicity. Focus. Balance.

Simplicity.

Our Family CFO® Process is a liberating, evolutionary system that provides clear and easy-to-understand solutions to help you achieve greater clarity for your life goals.

Focus.

We provide a team of skilled, dedicated and unbiased professionals whose only focus is to provide you with comprehensive analysis and guidance so you may achieve your financial dreams and aspirations.

Balance.

The results of going through The Family CFO® Process are:

1. *Freedom From* financial anxiety, the stress associated with information overload, and the complexity of keeping up with the rapidly changing financial and tax law environment.
2. *Freedom For* an abundant mindset and a life pursuing what is most important, fulfilling, and unique to you. Whether it be family, travel, charity, recreation, education, or some other personal fulfillment, our Family CFO® Process will help you achieve greater clarity, confidence and the capabilities to enjoy your journey and accomplish your goals.

Five Success Steps to our Family CFO® Process

1 The Exploratory Discussion

Getting to know you, getting to know all about you

Our complimentary "get acquainted" session, where we learn about your needs, concerns, frustrations, as well as your goals

2 The Discovery Session

What if you were able to achieve your biggest dreams and aspirations?

Starting to lay the groundwork for developing the tools you need to achieve what you desire

3 The Wealthcare Simulator

When you wish upon a star

Our Crystal Ball Experience® uses our "what-if" simulator to help you map out milestones toward your bigger future

4 Your Family CFO Solutions

Freedom From to Freedom For

Customized, analysis-based strategies to help support an abundant financial future and your Desirement Years, with comprehensive guidance along the way

4

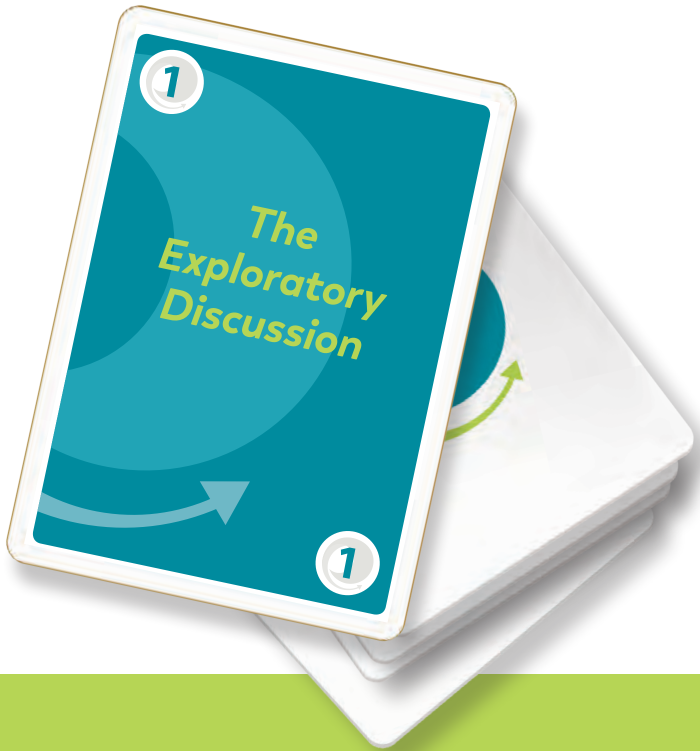
5 The Wealthcare Monitoring System

Automated Simplicity. Focus. Balance.

Together, we will track your financial progress toward achieving the goals you've set for yourself to help create your bigger financial future

5

Getting to Know You, Getting to Know All About You



Step 1: The Exploratory Discussion

This is our complimentary “get acquainted” session where we learn about you, your concerns, frustrations and fears, as well as your goals, ambitions and priorities. It’s also a time for you to learn about our firm, our areas of expertise and our scope of services.

What if You Were Able to Achieve Your **BIGGEST** Dreams and Aspirations?

Step 2: The Discovery Session

In this intensive fact-finding session, we become intimately familiar with your current financial situation, your myths about money, as well as what has and has not been working for you financially. This is the start of helping you lay the groundwork for developing the systems, strategies and solutions to help you create greater freedom for what you desire in your personal and work life.

When You Wish Upon a Star

Step 3: The Wealthcare Simulator

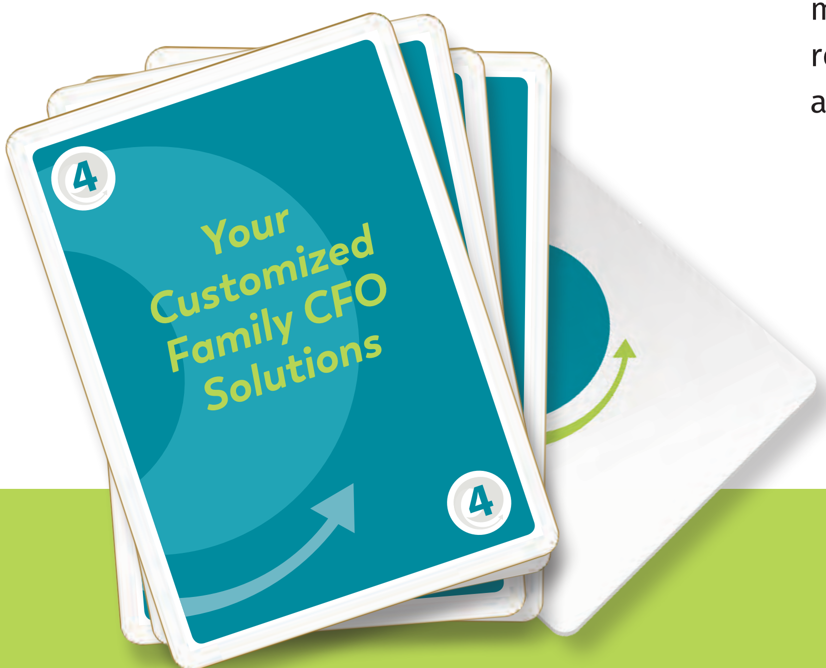
Now it's time to dream big about the life you want to create for yourself and your family, and perhaps the impact you want to make in your community and the world. It's time to begin to create your "bigger future."

We do this with our Crystal Ball Experience® using our unlimited "what-if" simulator that helps you formalize and articulate your financial road map milestones. We analyze how alternative cash flow, tax and investment strategies may impact your future standard of living and ability to pay for everything you desire to do.

Freedom *From* to Freedom *For*

Step 4: Your Customized Family CFO Solutions

After careful analysis and due diligence, we offer a customized strategy that is in your best interests to support you in creating greater *Freedom For* the achievement of your personal goals, ambitions and aspirations.



We then assist you in organizing your finances, personal and business life with greater confidence and clarity so you can implement them successfully. We help you with the implementation of your financial decisions, including your estate plan, managing your investments, minimizing taxes, resolving insurance issues and helping to create a bigger financial future.

Automated Simplicity. Focus. Balance.

Step 5: The Wealthcare Monitoring System

You may be thinking, “I’ve been here before. I’ve worked with a financial advisor; everything started off great, and then life happened, they never followed up, I never followed through and it was just frustrating and a waste of time and money.”

That’s exactly why we built our Family CFO® Process and the team to support it. We are tenacious when it comes to supporting you in getting *Freedom For:* your family, business, health, vitality, community and beyond.

Together, we will track your financial and personal progress toward achieving the goals you’ve set for yourself and your bigger financial future.

About Epstein Financial Services

Founded in 1981 by Charlie Epstein, CLU, ChFC, Epstein Financial Services LLC, a Registered Investment Advisory Firm, provides corporate retirement plan consulting, wealth management and fee-for-service financial planning for businesses and individuals. Charlie's passion for helping his clients achieve a successful retirement outcome has led him to author two books: *Paychecks for Life: How to Turn Your 401(k) into a Paycheck Manufacturing Company* and *Save America, Save! The Secrets of a Successful 401(k) Plan.* Nationally known as The 401k Coach®, Charlie has traveled the country spreading his Paychecks for Life® message.

The highly experienced team at Epstein Financial Services LLC is committed to providing you with Simplicity, Focus and Balance as you navigate the path to your bigger financial future! Each member of the team has an important role in empowering you to feel more educated, more in control and better prepared for your Desirement Years. You can put your confidence in us to get you to your goals.

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Let's Get Started Today!

Set up a complimentary exploratory discussion to see if our Family CFO® Process is a good fit for helping you create *Freedom For* a bigger future.

Go to **epsteinfinancial.com** and complete our bigger future scorecard. Then call Lisa Thompson at **413.224.3620** to schedule your first meeting.

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