LLG Financial

Wealth Management & Planning

LLG FINANCIAL, home of the ...

RETIREMENT GEEK$

CONTACT INFORMATION

LLG Financial
Wealth Management & Planning

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info@LLGfinancial.com

DISCLOSURES

Securities, fee-based, and asset management services offered through LPL Financial, member FINRA/ SIPC, America's No. 1 independent brokerage firm.*

†Trust services offered through The Private Trust Company N.A., an affiliate of LPL Financial.

*America's No. 1 independent brokerage firm based on revenues, as reported by Financial Planning magazine, June 1996-2013.

Though our fixed insurance agents are licensed in all 50 states, our LPL Financial registered representatives associated with this brochure may only discuss and/or transact securities business with residents in the states in which they are licensed. Jon Dewar, the LPL Branch Manager is licensed in the following states: Alabama, Arkansas, California, Colorado, Florida, Iowa, Indiana, Massachusetts, North Carolina, New Jersey, New York, Ohio, South Carolina, and Virginia.

LLG Financial is independent of LPL Financial.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®
and CERTIFIED FINANCIAL PLANNER™ in the U.S.

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LLG MISSION

To achieve client life goals by providing financial consulting services that continually exceed expectations.

LLG VISION

To provide the best in financial consulting, allowing clients to maximize their happiness and live their legacy now.

A MESSAGE FROM OUR PRESIDENT

Retirement and financial planning, investments, insurance, and estate planning can be all about life and death, but it's much more fun to focus on life. At LLG Financial (LLG), we're committed to giving clients "Advice for Life." Our desire is for you to achieve not only your financial goals, but your life goals and life vision as well. We want to help you focus less on "surviving" and eventually "leaving" a legacy, and focus more on "thriving" and "living your legacy" today. We'll assist you to maximize your current financial situation, so you can achieve peace of mind to move forward rapidly toward **achieving those life goals and dreams**.

As you can tell from talking with LLG's advisors and from our Mission, Vision, and Five Professional Standards, (in this brochure) we passionately strive to be the most knowledgeable financial group in the country. We are well aware, however, that **our clients don't care how much we know until they know how much we care.** This is why each day we improve and share our knowledge and push ourselves to humbly and passionately care about our clients' lives, their work and their families.

As we continue to build our reputation for client service excellence and innovation, we know that the key to our success is our people. LLG's culture of caring starts by making sure that our team of advisors and staff are the best and the brightest people who share our values and commitment and know the added-value potential of **giving clients independent "Advice for Life."**

"Independence" isn't just a buzzword at LLG; it's in our DNA. We make it easier for our advisors and staff to keep the **"client-first" long-term relationship-focus** by making sure our group operates as independently as possible from the investment companies and insurers, so that we work for our clients (not for an employer or for a financial transaction).

We all know that proper planning leads to a more enjoyable journey, since traveling without a map can result in being lost most of the time. To help develop your financial planning map, we provide experienced advisors, several of whom have 30 years experience navigating complex financial issues. Our advisors have earned important credentials and accolades during their careers, and all of the experience came together over ten years ago in the formation of the LLG team. We're here to help you simplify what can be, to some, an overwhelming process where errors can be costly, but proper discipline can reap sizable rewards over the long term.

We're confident that our "Advice for Life" approach can help you enjoy your retirement planning and live your legacy now. **We look forward to helping you and earning your trust and referrals.**

President and CEO
LLG Financial
Wealth Management and Planning

MEET LLG'S PRESIDENT

Jon Dewar founded LLG Financial Wealth Management & Planning with partners ten years ago with the passionate idea that wealth management and retirement planning advice must be unbiased and must only be given after thoroughly understanding a client's goals, concerns, and dreams. Jon provides customized financial planning and educational presentations to help clients maximize their retirement and move up the "**7 Levels of Retirement Planning**"*. Like the rest of his advisory team, he is a self-described Retirement Geek, and studies a client's whole situation before offering unbiased solutions from all the **top financial companies** in the marketplace.

Jon is an LPL Investment Advisor Representative (IAR) which allows him to provide fee-based asset management, hourly financial advice or a financial plan for clients to implement on their own. Jon makes himself available for up to one hour to anyone wanting some complimentary initial direction to improve their financial situation, and in each meeting he shares up-to-date ideas and strategies based on your goals and the "**Five Fundamentals of Financial Fitness.**"

Jon has over sixteen years of experience in providing financial advice to clients (the youngster on his team of five partners). He was previously a District Leader at GE Financial Advisors and a Vice President of Wachovia Bank, now Wells Fargo. At LPL Financial in 2012 Jon was given the Director's Club award, his fourth award for Outstanding Client Service. Jon has been a member of the Financial Planning Association (FPA) and in 2011, Jon became a member of The Financial Services Institute (FSI) a non-profit working to ensure that all have access to competent and affordable financial advice, products, and services delivered by independent advisors and financial firms.

Jon earned his MSM/MBA at Georgia Tech in Atlanta, was Magna Cum Laude as an engineering grad at NC State, and has been a member of MENSA® (the High IQ Society) and Million Dollar Round Table (MDRT), a distinction placing him among the top performers of the financial services industry based on exceptional professional knowledge, expertise and client service. Jon is the LPL Branch Manager in the Raleigh office of LPL Financial through which his Series 24 securities registration as the General Securities Principal is held. In addition to wealth management, Jon is also licensed to work with the top financial companies to provide clients life insurance, annuities, disability, health, and long-term care insurance. He also has a thorough knowledge of company retirement plans and **cutting-edge retirement planning software** such as WealthVision by eMoney.

On a personal note, Jon has been married for 18 years to his wife Debbie, an attorney with SAS Institute, and has two wonderful daughters who add excitement to his life in many ways especially through the YMCA's Y-Princesses program where Jon is the chief and CASL soccer where Jon is a coach. Jon teaches financial planning and "Success Skills" to high school students through Junior Achievement and is an active Executive Board Member and Heritage Society Member of Junior Achievement.

Lastly in 2011, Jon became the "Head Geek" at **RetirementGeeks.com**, a retirement planning network of independent professionals Jon launched to put a fun name on the serious subject of retirement planning.

Look for more details about bolded items at LLGfinancial.com/client-resources.php

LLG MANAGING DIRECTOR

Al Howell, CLU®, ChFC®, LPL Financial Consultant

With more than 30 years in the financial services business, Al has been a member of Million Dollar Round Table (MDRT) Court of the Table, a distinction placing him among the top performers of the financial services industry. As one of LLG's most experienced team members, he is often brought in to assist with advanced client cases.

Al heads up training of LLG consultants, is a primary recruiter, and has been a Continuing Education instructor for over 25 years. Al began his stellar career in 1980 with the Life Insurance Company of Virginia, achieving numerous awards including: Agent of the Year for leading new agent and a nomination by management for integrity; Most Valuable Performer for leading agent in region; and President's Honor Council a top leadership club for quality of business. Al holds various designations, including the most prestigious one for the life insurance business, The Chartered Life Underwriter®. Al holds a Chartered Financial Consultant (ChFC®) designation that represents the highest standard of knowledge and trust in the industry.

Al earned his Bachelor's degree in education from UNC-Greensboro, and did his Master's work at Virginia Commonwealth University. He is a graduate of the Agency Management Training Course and The Purdue Management Institute. As a Series 7, 6, 22, 63 and 24 securities registrations (all held with LPL Financial), Al brings his exceptional experience and knowledge to LLG clients and serves as mentor and trainer to LLG's staff of consultants.

Al is married to Debbie, with whom he enjoys a busy life after having raised their four children.

LLG FINANCIAL CONSULTANTS

Wat Keys, CFP®, CRPS®

Wat entered the financial services industry in 1983 as a financial planner. For the past 18 years, Wat has specialized in corporate retirement plans, adding his considerable expertise to his clients' organizations as a trusted partner.

Wat is a graduate of UNC-Greensboro. He holds a series 7 securities registration with LPL Financial, is a Certified Financial Planner™ certificant, and a Chartered Retirement Plan Specialist℠. Wat is an Associated Professional Member (APM) of the American Society of Pensions Professionals and Actuaries (ASPPA), and regularly attends ASPPA conferences to keep up with the latest pension developments. He is a member of the Financial Planning Association, where he served on the board for seven years, and provided stewardship as president of the local North Carolina chapter.

Wat is passionate about helping business owners and employees get the most out of their retirement plan. Clients need someone who is trustworthy and competent, and he is honored that his clients trust him with their life's savings.

A native North Carolinian, Wat grew up in Greensboro and moved to the Raleigh area after college. He and his wife, Vania, have two sons, Joseph and Benjamin. The Keys are active in the local Juvenile Diabetes Research Foundation.

David Grubbs, CPA, CFP®, CLU®, ChFC®
Branch Operations Manager, Tax Consultant

Dave is a Certified Public Accountant (CPA) and tax consultant for LLG Financial. Along with more than 30 years in the financial services field, his in-depth CPA knowledge helps everyone at LLG handle client questions, especially those relating to estate and income taxes. Dave has a long string of additional financial planning designations including a CERTIFIED FINANCIAL PLANNER™ (CFP®), Chartered Life Underwriter® (CLU®), and Chartered Financial Consultant (ChFC®). He also has his Life and Health, Series 7, 63, and 65 securities registrations with LPL Financial as well as several supervisory licenses. Dave is a FINRA Arbitrator, a member of the North Carolina Association of CPAs and a commercial jet/helicopter pilot/flight instructor. He is married to Chris Anthony who is also a pilot.

LLG FINANCIAL CONSULTANTS

Chad Trevithick, CLTC®
LPL Financial Advisor

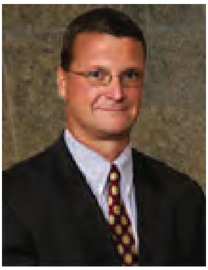
Chad Trevithick is a Financial Advisor at LLG Financial who brings more than 9 years of financial planning and investment management experience to the firm. Chad builds long-term relationships that enable him to have a deep understanding of each of client's objectives. Knowing clients are mainly concerned with saving enough, saving in the right places, and knowing they won't run out of money in retirement, Chad develops appropriate strategies helping his clients accumulate, protect and transfer their wealth more efficiently and effectively.

Chad began his career as a Financial Advisor in Overland Park, Kansas and since then has received numerous awards including the Rookie of the Year Award, given to the top 3 first year advisors in the country. As he grew respect on a national level, he was promoted to District Manager and Managing Associate positions in both Baltimore and Chicago where he led teams of up to 22 Financial Advisors and was developing and implementing training curriculum, formulating long-range business goals for the firm. Throughout his career Chad has built a wealth of knowledge around financial concepts and strategies, practice management, marketing and leadership development. Joining LLG Financial in 2012 allowed him the opportunity to get back to what he enjoys most - helping his clients succeed financially.

Chad has received his "Certified in Long-Term Care" designation (CLTC) which is the long-term care insurance industry's only third-party professional designation. The CLTC program and Chad's LTC experience helps him offer guidance to families on a range of issues including home care, assisted living, nursing homes, social services, taxes, current law, and most important, how to pay for those resources.

Chad is a graduate of Newman University in Wichita, Kansas with a triple major in Business Administration, Marketing & Management. On a personal note, Chad is engaged to his fiancé Jeorgine and they are excited for their upcoming wedding in April, 2013 at the beautiful Biltmore Estate.

LLG FINANCIAL CONSULTANTS



Tim Gardner, AIF®
LPL Financial Advisor

Tim brings clients more than 19 years of experience with retirement plans and retirement planning. Prior to joining the LLG Financial and the Retirement Geeks network, Tim was in charge of compliance and operations and was also a Pension/401k consultant at Charles Schwab, Lincoln National, and Merrill Lynch. At Charles Swab, Tim was twice awarded to the Chairman's club for outstanding customer service and business growth. Currently with LPL he has earned membership in LPL's Retirement Plan Consulting Group (one of less than 500 advisors nationwide) by proving he is an experienced specialist with the ability to help improve almost any aspect of a company's retirement plan.

Tim received his Bachelors in Economics from Miami University before finding his passion for retirement plans. With his many investment licenses registered with LPL Financial (series 7, 63, 65, 9, & 10) as well as having his Life, Health, and Disability insurance licenses, Tim shares a wealth of knowledge nationwide, especially with his Washington, DC and Triangle, NC client base. Additionally, Tim has also earned the Accredited Investment Fiduciary® (AIF®) professional designation which represents him having a thorough knowledge of and ability to apply fiduciary practices to retirement plans, trusts and foundations.

Tim spends his free time actively participating in competitive swimming (he swam for the University of Michigan and coached swimming from youth levels to high school and up to National levels). When he isn't spending time with clients or his three daughters, Tim is enjoying time with his wife, Michele and they both work to support local artists as well as the non-profit visual arts center, Art Space in Raleigh, NC.

LLG FINANCIAL CONSULTANTS

Dennis Palumbo, CPA, MBA, MT
LPL Financial Advisor

Dennis is an LPL Investment Advisor Representative (IAR) serving clients by providing fee-based asset management, hourly financial advice and flat-fee financial planning services. Dennis has been a CPA in public practice since 1980 and is licensed as a CPA in Colorado and North Carolina, and currently provides investments and insurance in Delaware, Georgia, Iowa, Maryland, New York, North Carolina and Tennessee.

Dennis creates customized financial plans and is a passionate proponent of values-based financial planning. He specializes in assisting affluent individuals and business owners to make smart choices about their money so they can accomplish their goals for the reasons that are most important to them. Dennis' unique process benchmarks where a client is now, creates the financial plan from the client's perspective and provides a step-by-step plan of action for implementation. Dennis' goal is to help his clients live life "on purpose", to put their financial house in order and to keep it there. Dennis works to give every client a confidence that no matter what happens in the market, the economy or their life, their financial plan will be kept on track.

My goal is to establish a plan of action to make life easier and smoother for clients by establishing strategies and identifying resources to overcome obstacles. I see my role as a life coach that specializes in money. I am happy to meet with prospective clients on a complimentary basis to prepare the client's financial road map. This is a tool that helps put my client's financial position into perspective and offers the opportunity during this first meeting to see if there is a fit between the client's needs and my firm's services.

Dennis is the LPL Branch Manager in the New Bern Office of LPL Financial through which his series 24 securities registration is held, and helps clients out of the LLG office in Raleigh as well as travelling nationwide to meet clients. Dennis became a member of The Financial Service Institute (FSI) a non-profit working to insure that all have access to competent and affordable financial advice, products, and services delivered by independent advisors and financial firms.

One of the most knowledgeable advisors you'll run into, Dennis has his accounting degree from Western Michigan University, his MBA from Wayne State University, and his Master of Taxation from the University of Denver.

On a personal note, Dennis has been married for 20 years to his wife Beatriz and has a son Edward who is a freshman at Davidson College.

LLG FINANCIAL AND YOU

You're independent, and your advisors and agents should be too. From asset management to retirement planning, financial risk assessment to estate planning and insurance services, LLG professionals nationwide are dedicated to providing you with independent advice to help secure your financial goals and dreams. From inception to execution, LLG is with you every step of the way.

To provide the highest caliber of personalized service, each LLG professional — from our Administrative Assistants to our CFP® certificants, CPAs, MBAs and Estate Attorneys — is committed to five professional standards:

1. A pledge to always offer independent, unbiased advice, presenting clients the pros and cons of all financial options;
2. A commitment to exceptional life-long client relationships focused on your current goals and concerns;
3. An intense desire to cultivate and share overwhelming financial knowledge with you;
4. A concentration on teamwork, internally with LLG and externally with your team of attorneys and tax professionals;
5. A dedication to continuous improvement by identifying and implementing financial planning "best practices" to leverage our efforts on behalf of our clients.

OUR PHILOSOPHY

We believe that in order to maximize your legacy, you need to live your legacy now. LLG's vision is to help you do just that. By maximizing your financial situation, you are freed up to pursue your dreams, whatever they may be.

Now, that's independence.


Our Focus ...

OUR FOCUS

LLG Financial has two primary areas of focus: LLG Wealth Management & Planning and LLG Advanced Insurance Services.

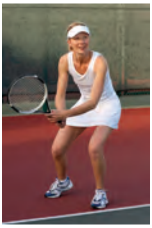
WEALTH MANAGEMENT & PLANNING

LLG Wealth Management & Planning is a private wealth management company with a dedicated team of financial advisors aligned with LPL Financial (LPL), the nation's number one independent brokerage firm.* Through our affiliation with LPL, we are supported by solid investment research, technology and products that will provide you with innovative strategies and a comprehensive plan to achieve financial success.

*Based on revenues, as reported in Financial Planning magazine, June 1996-2013.

ADVANCED INSURANCE SERVICES

Insurance is complex. With highly qualified and experienced independent brokers, licensed in all 50 states, we are dedicated to protecting your assets through life insurance, long-term care, disability, health insurance and annuity solutions. With access to over 200 A-rated insurance company products, we ensure you have access to the options you need to achieve your goals at a cost you can afford.



Wealth Management & Planning	Advanced Insurance Services
Investments	Life Insurance
Retirement Plans	Estate Planning
Variable Annuities	Fixed Annuities
Real Estate Analysis	Long-Term Care
Income Tax Consulting	Disability Insurance
Fee-Based Financial Planning	Educational Seminars
Trust Consulting and Services†	Medical/Health Insurance
Wealth Building & Preservation	Agent Services and Support

†Trust services offered through The Private Trust Company N. A., an affiliate of LPL Financial.

Would you like to learn more about LLG Financial, read useful articles, sign-up for our newsletter, or learn about our financial planning seminars?

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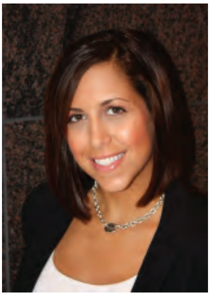
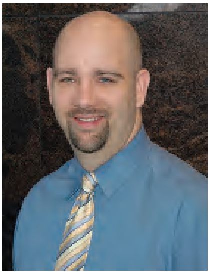
LLG TEAM



Nikki Kourie, Executive Assistant to President

Nikki has been excelling in client services in both the investment and insurance areas ever since graduating with Honors from the University of North Carolina in Chapel Hill seven years ago. In addition to her client-service focus, Nikki works diligently to improve all aspects of LLG including business planning, operations, marketing, finance and accounting.

Nikki works closely with Jon, the President of LLG to make sure he has everything he needs to help his clients reach their goals. Nikki is a specialist in organization and improvement implementation, and is also a Public Notary. She enjoys cheering on the Tarheels even though some others at LLG might prefer the Wolfpack or Duke, and she likes to spend time with her Pug dog Gwen.



Rick Field, Database, Research and Analytics Manager

Rick provides LLG with critically important back-office research regarding client accounts and he is in charge of all management reporting. He has continuously improved his technical and computer skills since attending the SAE Institute of Technology and Lee University.

He is LLG's database, technology, and security professional and he enjoys doing sound-work for local bands in his spare time

USEFUL DEFINITIONS

The Certified Financial Planner™ (CFP®) designation is a certification mark for financial planners conferred by the Certified Financial Planner Board of Standards. To receive authorization to use the designation, the candidate must meet education, examination, experience and ethics requirements. For CFP® certification, students must master a list of 89 topics on integrated financial planning. The topics cover major planning areas such as: General principles of financial planning, insurance planning, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Chartered Financial Consultant® (ChFC®) is a professional financial services designation granted by The American College (Bryn Mawr, PA) to individuals who have proven themselves to be:

Educated. By completing an eight-course curriculum focused on the comprehensive financial planning process.

Qualified. By passing a series of written examinations.

Experienced. By meeting specified experience requirements or having three years of qualifying professional experience.

Ethical. By maintaining ethical standards and adhering to The American College's Code of Ethics.

Knowledgeable. By earning their re-certification every two years through The American College, thereby ensuring they are informed on the latest developments in financial services.

Certified Public Accountant (CPA) is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. In most U.S. states, only CPAs who are licensed are able to provide to the public attestation (including auditing) opinions on financial statements.


Live Your Legacy.

Notes:

LLG WEALTH MANAGEMENT & PLANNING
LLG ADVANCED INSURANCE SERVICES

CONTACT FORM

TURN IN THIS FORM FOR US TO CONTACT YOU	
Name:	
Phone Number:	
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Subject:	
Reason for Contact::	
Message:	

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