



Be Brilliant.®

Balancing life today and dreams for tomorrow.

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PAR Advisory Group
Private Wealth Advisor
Owner/President

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Finding financial balance

**Goals you
have for today**



**Dreams you
have for tomorrow**



Be prepared...

Family
changes



Social Security



Job change



Injury
or illness



Market
volatility



How will you be brilliant?



Ameriprise Financial cannot guarantee future financial results. Client experiences may vary.

Mapping your journey

- *Balance* today and tomorrow
- Get a *guide* to lead you
- *Be prepared* for the unexpected
- *Plan* as priorities change along the way



Navigating the road ahead

Today...

- Increase your *savings* rate by making smart tradeoffs
- *Build* your wealth
- Protect what you *will* earn
- *Plan* to make an impact on the people and causes you care about
- Enjoy a more confident, *balanced* life

and tomorrow...

- Manage your *retirement income* by using savings wisely
- *Safeguard* your wealth
- Protect what you *have* earned
- *Secure* the impact you have on the people and causes you care about
- Enjoy a more *confident* retirement



Looking to the future

- Re-assess and adjust
- Keep a steady balance
- Manage transitions

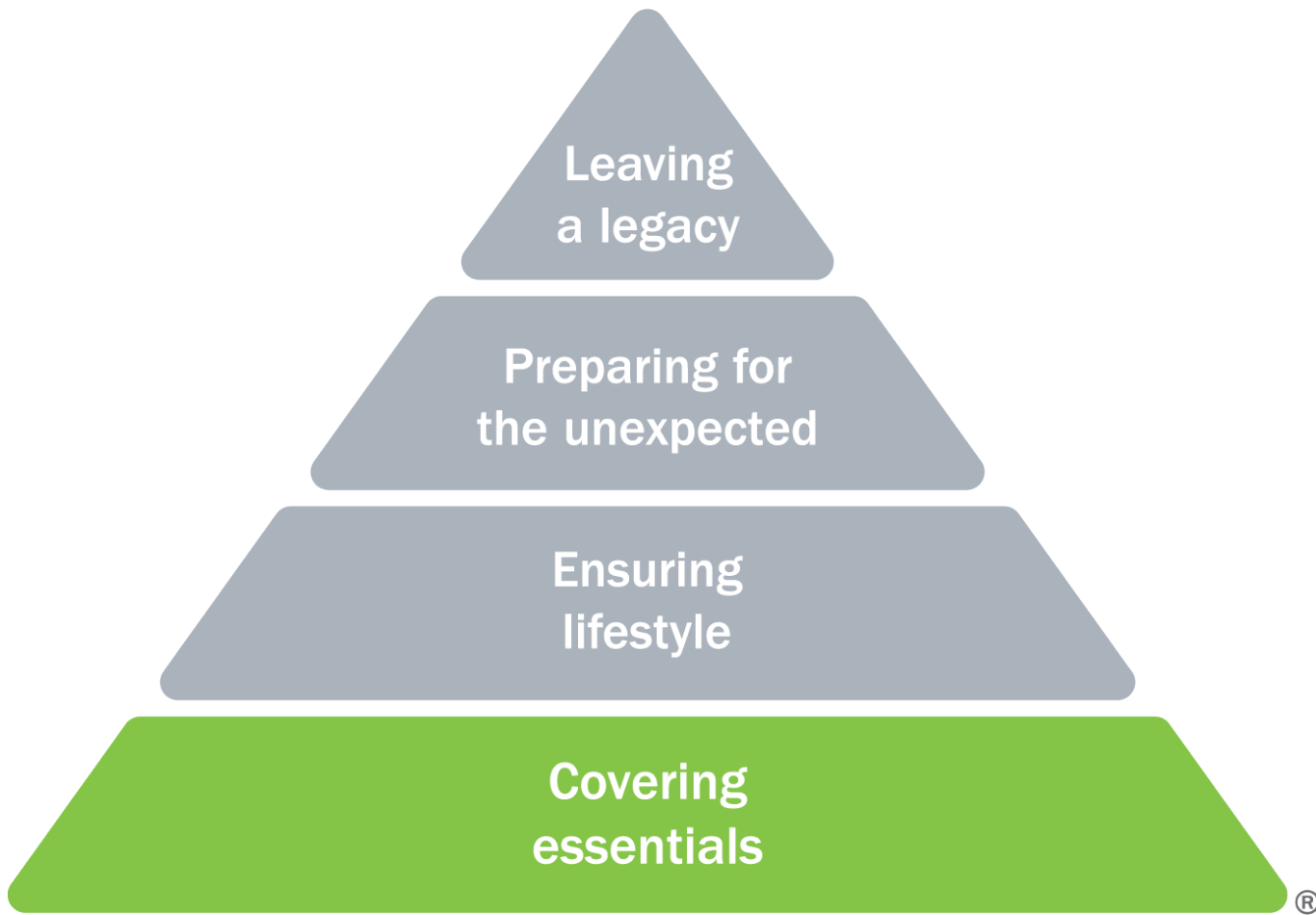




Introducing the *Confident Retirement*[®] approach



The *Confident Retirement* approach is not a guarantee of future financial results.



Covering essentials

Essentials are the necessities – the monthly expenses that keep your life running. Make the most of your income and build a reserve to cover those expenses.





Increase your savings rate



Improve your workplace benefits

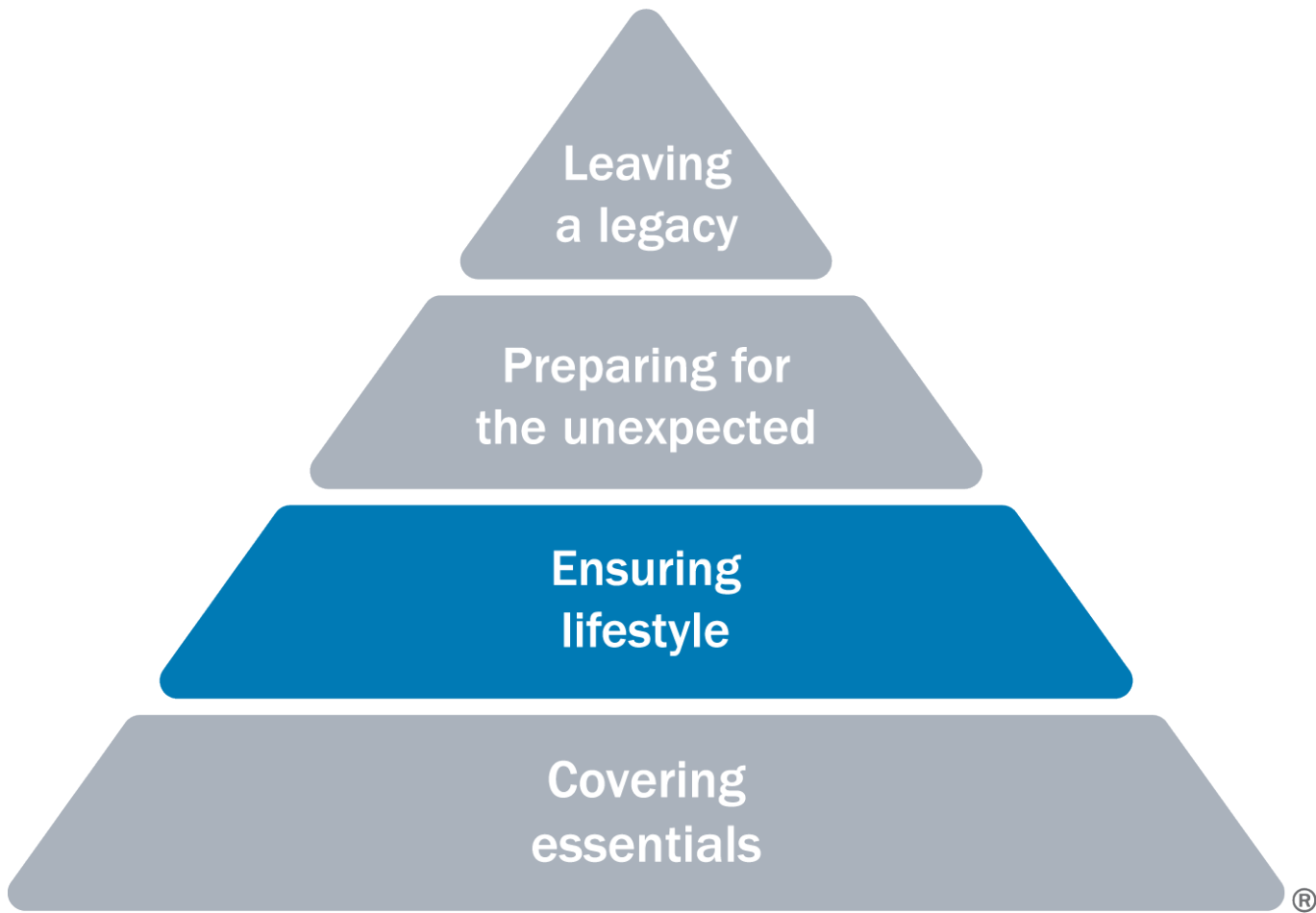


Ensure your monthly expenses are covered with a cash reserve



Solutions for covering essentials





Ensuring lifestyle

Lifestyle is about the things that you want to do and how you want to live, today and in the future. Build a savings and investment plan for what's important.





Match savings &
assets to your goals



Consider the
tax impacts

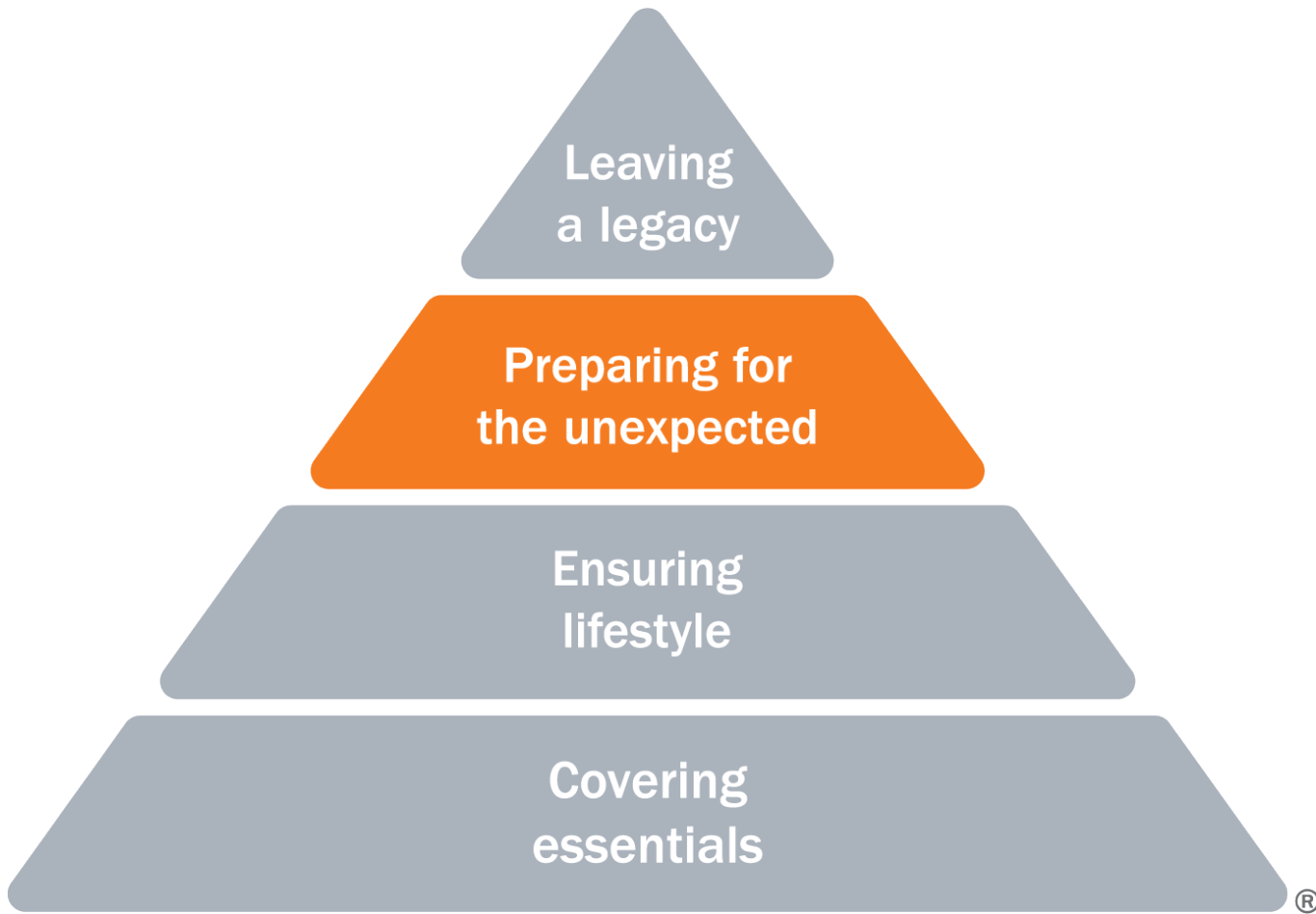


Develop smart
investment plans



Solutions for
ensuring lifestyle





Preparing for the unexpected

The unexpected are events that could derail your financial plan. Protect yourself from the certainty of uncertainty.





Protect your
income



Protect the people
and causes important
to you



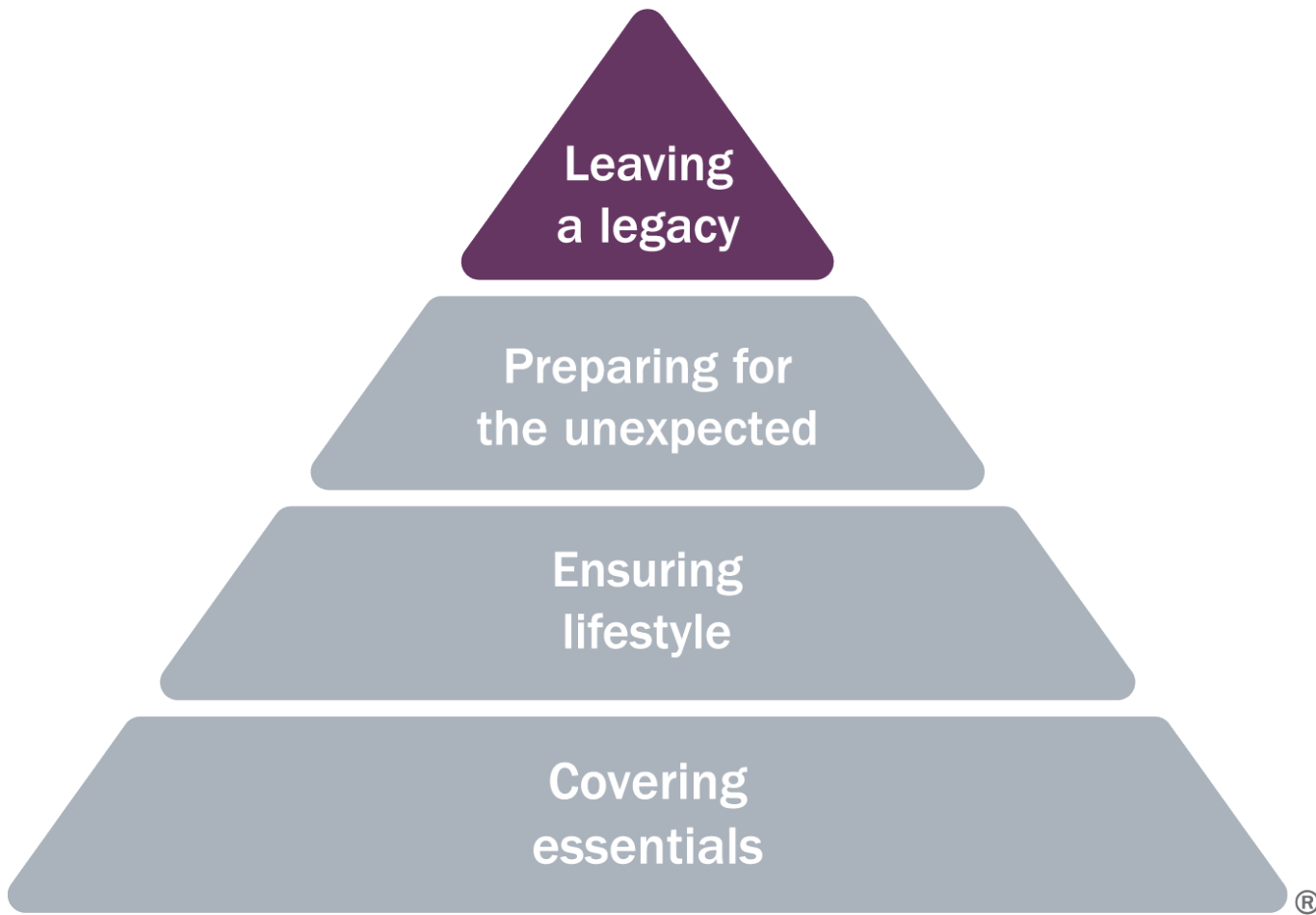
Protect against
additional risks



Solutions for
preparing for the
unexpected



Before you purchase, be sure to ask your advisor about the insurance policy's features, benefits and fees, and whether the insurance is appropriate for you, based upon your financial situation and objectives.



Leaving a legacy

Legacy is about the impact you'll make on the people, charities and causes that are important to you. Plan now to maximize your giving and make your wishes known.





Make your wishes known & update your documents



Will, health care directive
& power of attorney

Digital accounts

Guardianship papers

Trusts





Bringing it
all together



FINANCIAL POSITION

Mark & Kim

ASSETS		
Personal Assets		
Raynham, MA - Primary Residence:	\$590,000	
Auto - 2020 Toyota Forerunner:	\$45,000	
Auto - 2016 Honda Pilot:	\$17,000	
Auto - 2015 Mazda CX5:	\$10,000	John's use
Other Personal Property:	\$20,000	
Total Personal Assets:	\$682,000	
Cash and Other Assets		
Checking:	\$7,500	on average
Savings - ING Bank:	\$45,000	as of 08/31/20
Total Cash and Other Assets:	\$52,500	
Education Earmarked Assets		
John's Fidelity Direct 529 Plan:	\$84,623	as of 08/31/20
Michael's Fidelity Direct 529 Plan:	\$84,521	as of 08/31/20
Total Education Earmarked Assets:	\$169,144	
Retirement Earmarked Assets		
Joint Non-Qualified SPS Advisor:	\$44,637	
Mark's SPS Advisor Inherited IRA:	\$340,327	
Mark's SPS Advisor IRA:	\$222,039	
Mark's American Funds SIMPLE IRA Plan:	\$440,000	as of 06/2020
Kim's SPS Advisor IRA:	\$201,721	
Kim's SPS Advisor Roth IRA:	\$52,301	
Kim's Nationwide 457(b) Plan:	\$8,500	est. as of 12/31/19
Total Retirement Earmarked Assets:	\$1,309,525	
Total Assets:	\$2,213,169	
LIABILITIES		
Mortgage @3.375%:	\$104,000	as of 09/20
Home Equity Line of Credit - \$50,000 Limit:	\$23,900	as of 09/20
Auto Loan - Honda Pilot - (2016, 5 yr., 2%):	\$0	
Credit Cards:	\$0	
Total Liabilities:	\$127,900	
NET WORTH: \$2,085,269		
Annual Estimated Income		
Mark's Salary:	\$40,000	
Mark's Targeted Commissions:	\$260,000	
Mark's Auto Reimbursement:	\$2,700	
Kim's Salary:	\$9,000	part-time admim.
Total Annual Estimated Income:	\$311,700	
Estimated Annual Expenses (Including Taxes)		
		\$292,700
Annual Planned Savings		
Kim's 457(b) Plan:	\$0	
Mark's SIMPLE IRA Plan:	\$13,000	
Kim's IRA:	\$0	
Fidelity 529 College Savings:	\$6,000	
Total Annual Planned Savings:	\$19,000	
Note: Please refer to Section One of the attached "Important Disclosure".		
Values as of (unless indicated above):		9/1/2020



Complimentary Initial Consultation

Beforehand, take the *3-Minute Confident Retirement*[®] check.

Map out your journey using the *Confident Retirement*[®] approach.

Tell me about what's important to you.

Learn about what you can expect when you work with me.

Determine if we're a good match.

The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations.

90% of clients who have had the Confident Retirement conversation feel more confident about retirement. Source: Ameriprise Financial Confident Retirement Survey results from May 2012 through May 2018. Question: Please share with us your overall evaluation of the retirement-related conversation you had with the Ameriprise financial advisor. To what extent do you agree or disagree with the following statements? Results reflect Top 2 Box (strongly/somewhat agree).



Thank you.

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HYPOTHETICAL FINANCIAL POSITION Josh & Kelly SAMPLE CLIENT

ASSETS

Personal Assets

MA - Primary Residence:	\$590,000	
Auto - 2020 Toyota Forerunner:	\$45,000	
Auto - 2017 Honda CRV:	\$17,000	
Auto - 2014 Mazda:	\$10,000	John's use
Other Personal Property:	\$20,000	
Total Personal Assets:	\$682,000	

Cash and Other Assets

Checking:	\$7,500	on average
Savings - ING Bank:	\$45,000	as of 08/31/20
Total Cash and Other Assets:	\$52,500	

Education EarJosed Assets

Joe's Fidelity Direct 529 Plan:	\$84,623	as of 08/31/20
Emily's Fidelity Direct 529 Plan:	\$84,521	as of 08/31/20
Total Education EarJosed Assets:	\$169,144	

Retirement EarJosed Assets

Joint Non-Qualified SPS Advisor:	\$44,637	
Josh's SPS Advisor Inherited IRA:	\$340,327	
Josh's SPS Advisor IRA:	\$222,039	
Josh's American Funds SIMPLE IRA Plan:	\$440,000	as of 06/2020
Kelly's SPS Advisor IRA:	\$201,721	
Kelly's SPS Advisor Roth IRA:	\$52,301	
Kelly's Nationwide 457(b) Plan:	\$8,500	est. as of 12/31/19
Total Retirement EarJosed Assets:	\$1,309,525	
Total Assets:	\$2,213,169	

LIABILITIES

Mortgage @ 3.375%:	\$104,000	as of 09/20
Home Equity Line of Credit - \$50,000 Limit:	\$23,900	as of 09/20
Auto Loan - Honda Pilot - (2016, 5 yr., 2%):	\$0	
Credit Cards:	\$0	
Total Liabilities:	\$127,900	

NET WORTH: \$2,085,269

Annual Estimated Income

Josh's Salary:	\$40,000	
Josh's Targeted Commissions:	\$260,000	
Josh's Auto Reimbursement:	\$2,700	
Kelly's Salary:	\$9,000	part-time admin.
Total Annual Estimated Income:	\$311,700	

Estimated Annual Expenses (Including Taxes) \$292,700

Annual Planned Savings

Kelly's 457(b) Plan:	\$0	
Josh's SIMPLE IRA Plan:	\$13,000	
Kelly's IRA:	\$0	
Fidelity 529 College Savings:	\$6,000	
Total Annual Planned Savings:	\$19,000	

Note: Please refer to *Section One* of the attached 'Important Disclosure'.

Values as of (unless indicated above) : 9/1/2020