



BRAZIER, HINZ & ASSOCIATES

Financial Planning* For The Second Half Of Life

Suzanne K. Brazier, ChFC®, CASL, CLU®
Kadi F. Hinz, MSFA
Financial Planners*
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Brazier, Hinz, and Associates is a comprehensive financial services firm dedicated to helping you reach financial independence. As independent financial planners with over 25 years combined experience, we offer a wide range of products and services including Securities and Life and Long Term Care Insurance.

We specialize in working with those within 5 years of retirement or already retired and have worked extensively with Oregon PERS employees. Everyone's economic and life situation is unique, and we keep that in mind when providing financial advice. We believe that personalized service is essential in building a financial plan focused on your specific needs. By dedicating ourselves to learning about your personal goals and circumstances, we are able to match clients with the right financial products and services.

Having a financial plan in place is the first step toward financial independence. However, we recognize that changes in life, anticipated or not, may require some reworking of your financial goals. We will continue working together to review how these changes affect your financial goals and how to keep these goals in tact.

Suzanne K Brazier

Ms. Brazier is an Investment Advisor Representative with SagePoint Financial, Inc. She provides independent, objective advice regarding asset management and preservation, retirement, education funding and estate planning for individuals, families and small businesses. She is also well versed in the issues facing teachers and state employees regarding PERS, IAP, and the Oregon Growth and Savings Plan.

Suzanne holds the Series 6 & 7 and Series 63 & 66 securities registrations and is a licensed independent insurance agent. In addition, Suzanne holds the Chartered Financial Consultant® (ChFC®), as well as the Chartered Life Underwriter (CLU) and Chartered Advisor for Senior Living (CASL) from the American College.

Originally from the Midwest, Suzanne received her B.A. from Michigan State University. Prior to her time in the securities industry, she spent 10 years in banking and financial management. Ms. Brazier has also worked in human resources and in management in a non-profit organization. She and her husband, Allan, enjoy traveling and spending time on the Oregon coast.

Kadi F. Hinz

Kadi, a native Oregonian, holds the Series 7 and 66 securities registrations, and is also licensed in Life, Health and Variable insurance products. She is an Investment Advisor Representative with SagePoint Financial, Inc. Kadi also holds a M.S. in Financial Analysis from Portland State University, a B.S. in Finance from the University of Oregon, and is a member of Beta Gamma Sigma.

In addition to her commitment to the financial well-being of her clients, Kadi is committed to the well-being of others through her charitable activities with Living Savior Lutheran Church and Friends of Felines. As an Aurora resident, Kadi also enjoys riding her motorcycle, quilting and gardening.

Sarah Owre – Registered Assistant

Sarah is a Registered Assistant and holds the series 6 & 63 securities registrations. She works closely with our advisors and Kim in handling client inquiries and account transactions and heads up our marketing and special projects. Sarah holds a B.S. in Liberal Arts from Corban University. In her spare time, Sarah enjoys spending time with her husband and two children, crafting and teaching Zumba® classes as a licensed Zumba® instructor. Sarah is heavily involved in music at her church, volunteers with Parent Teacher Fellowship at her children's school, and is a volunteer softball coach.

Kim Weible – Registered Assistant

Kim is a Registered Assistant and holds the series 6 & 63 securities registrations. She assists our advisors in scheduling appointments and running the day to day operations of our office. Kim holds an A.A. in computer support/programming from Chemeketa Community College. A native Oregonian, Kim enjoys being outdoors on her little farm, spending time with her daughter and motocross with her husband. In her down time she enjoys gardening, scrapbooking and sewing. A strong advocate against animal abuse and neglect, Kim has volunteered for Fences for Fido and Feral Cat Coalition.

**Suzanne K. Brazier and Kadi F. Hinz are Investment Advisor Representatives offering Securities and Advisory Services through SagePoint Financial, Inc., member FINRA/SIPC and a registered investment advisor. Brazier, Hinz, and Associates is not affiliated with SagePoint Financial, Inc., or registered as a broker-dealer or investment advisor. Insurance services offered through Brazier, Hinz, and Associates is not affiliated with SagePoint Financial, Inc.*



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Financial Planning Fees and Services

January 2014

Initial consultation at no-charge.

I. Comprehensive Financial Plan **\$1000 - \$2,500 by agreement**

No charge for additional appointments with Suzanne for one year from date of agreement. Planning will include discussion in any or all of the areas listed below:

Investment review	Insurance review
401k advice	Expense review/budgeting
Retirement assessment	Asset allocation review
Investment basics	Income distribution strategies
Income tax review	Net worth review
Estate planning overview	Health and long term care planning
Education planning	

Fees for annual reviews after the initial planning period will be negotiated on an individual basis.

II. Fee for Service Investment Management **% of assets charged monthly or quarterly**

Includes quarterly or semi-annual appointments with Suzanne to review investments and goals. Requires a minimum investment of \$25,000 per account. After the initial planning charge, additional planning will be included at no charge.

III. Transaction-based Investments and Insurance **Individually priced**

Mutual funds
Annuities
Life insurance-term and cash value products
Long term care insurance
Health and disability insurance by referral

IV. Consultation by the Hour **\$160 per hour**

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Client Cash Flow Summary

Client(s) Name: _____ Date: _____

		Monthly	Annual
Housing			
	Mortgage		
	Extra Payment on principal		
	Homeowners Insurance		
	Property Taxes		
	Homeowners Association		
	Equity Loan/Second Mortgage		
	Electricity		
	Natural Gas		
	Water		
	Garbage		
	Cable/Satellite TV		
	Telephone		
	Cellular Service		
	Internet Service		
	Home Improvements		
	Magazines/Newspaper		
	Appliances		
	House Cleaning		
	Gardening Service		
	Gardening Projects		
	Pet Care		
	Other:		
	Total Housing		
Child Care			
	Daycare		
	Activities		
	Sports		
	School Expenses		
	Allowances/Grades		
	School Clothes		
	Other:		
	Total Child Care		
Transportation			
	Car Payment 1		
	Car Payment 2		
	Maintenance (oil, brakes)		
	Gas		
	Tires		
	Insurance		
	Parking Fees		
	Other:		
	Total Transportation		

Cash Flow Pg 1

		Monthly	Annual
Food			
	Groceries		

	School Lunches		
	Other:		
	Total Food		
Clothing			
	Adult Clothing		
	Dry Cleaning		
	Uniforms		
	Shoes		
	Children's Clothing		
	Accessories		
	Other:		
	Total Clothing		
Furnishings			
	New Furnishings		
	Cleaning/Repair		
	Decorative		
	Other:		
	Total Furnishings		
Personal Care/Cash			
	Haircuts		
	Manicures/Pedicures		
	Athletic Club		
	Pocket Money		
	Beauty Products		
	Other:		
	Total Personal Care		
Medical/Dental			
	Insurance		
	Co-Pays		
	Prescriptions		
	Non-Covered Expenses		
	Vision Wear		
	Other:		
	Total Medical/Dental		
Other Insurance			
	Life		
	Disability		
	Long Term Care		
	Other:		
	Total Other Insurance		

Cash Flow Pg 2

Debt/Installment Payments		Monthly	Annual
	Major Credit Cards		

	Store Charge Cards		
	Student Loans		
	Other:		
	Total Installments		
Entertainment			
	Dining Out		
	Movies/Theater		
	Video Rentals		
	Social Groups		
	Sports/Recreation		
	Hobbies		
	Other:		
	Total Entertainment		
Vacations/Holidays			
	Vacation Travel		
	Holiday Travel		
	Outdoor Activities		
	Weekend Get-Aways		
	Birthdays		
	Christmas		
	Other:		
	Total Vacations/Holidays		
Charitable Contributions			
	Place of Worship		
	Charities		
	Other Non-Profits		
	Other:		
	Total Charitable		
Additional Expenses			
	Care for Family Members		
	Education for Grown Children		
	Other:		
	Total Additional Expenses		
Current Level of Savings			
	Bank Savings		
	Money Market		
	Children's Education		
	IRA/Roth (not inc. employer plans)		
	Other:		
	Total Savings		

1. Inflation—the rise in prices over time—can erode your investment return. Long-term investors should be aware that if portfolio returns are less than the inflation rate, their ability to purchase goods and services in the future might actually decline. However, portfolios with long-term returns that significantly exceed inflation are associated with a higher degree of risk. Which of the following portfolios is most consistent with your investment philosophy?
 - a. Portfolio 1 will most likely exceed long-term inflation by a significant margin and has a high degree of risk.
 - b. Portfolio 2 will most likely exceed long-term inflation by a moderate margin and has a high to moderate degree of risk.
 - c. Portfolio 3 will most likely exceed long-term inflation by a small margin and has a moderate degree of risk.
 - d. Portfolio 4 will most likely match long-term inflation and has a low degree of risk.

2. Portfolios with the highest average returns also tend to have the highest chance of short-term losses. The table below provides the average dollar return of four hypothetical investments of \$100,000 and the possibility of losing money (ending value of less than \$100,000) over a one-year holding period.

Please select the portfolio with which you are most comfortable.

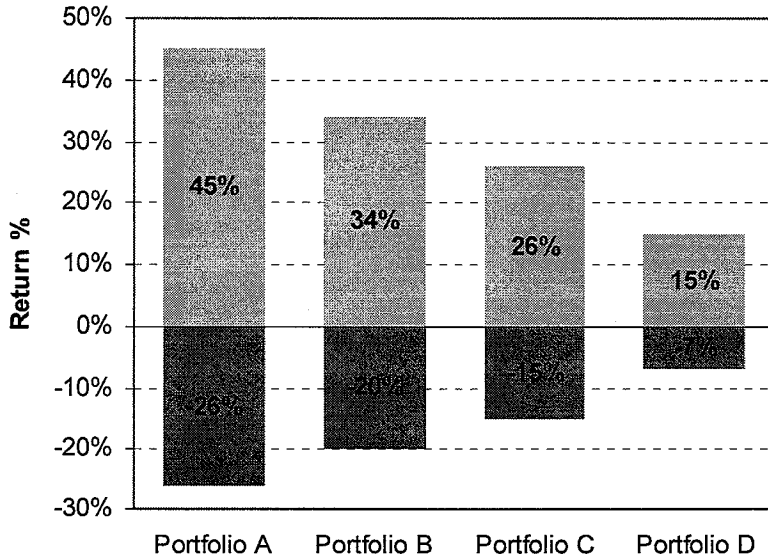
	<u>Possible Average Value at the End of One Year</u>	<u>Chance of Losing Money at the End of One Year</u>
a. Portfolio A	\$106,000	16%
b. Portfolio B	\$107,000	21%
c. Portfolio C	\$108,000	25%
d. Portfolio D	\$109,000	28%

3. Investing involves a trade-off between risk and return. Historically, investors who have received high long-term average returns have experienced greater fluctuations in the value of their portfolio and more frequent short term losses than investors in more conservative investments have. Considering the above, which statement best describes your investment goals?
 - a. Protect the value of my account. In order to minimize the chance for loss, I am willing to accept the lower long-term returns provided by conservative investments.
 - b. Keep risk to a minimum while trying to achieve slightly higher returns than the returns provided by investments that are more conservative.
 - c. Balance moderate levels of risk with moderate levels of returns.
 - d. Maximize long-term investment returns. I am willing to accept large and sometimes dramatic fluctuations in the value of my investments.

4. Historically, markets have experienced downturns, both short-term and prolonged, followed by market recoveries. Suppose you owned a well-diversified portfolio that fell by 20% (i.e., \$1,000 initial investment would now be worth \$800) over a short period, consistent with the overall market. Assuming you still have 10 years until you begin withdrawals, how would you react?
 - a. I would not change my portfolio.
 - b. I would wait at least one year before changing to options that are more conservative.
 - c. I would wait at least three months before changing to options that are more conservative.
 - d. I would immediately change to options that are more conservative.

Risk Tolerance (cont.)

5. The following graph shows the hypothetical results of four sample portfolios over a one-year holding period. The best potential and worst potential gains and losses are presented. Note that the portfolio with the best potential gain also has the largest potential loss.



Which of these portfolios would you prefer to hold?

- a. Portfolio A
- b. Portfolio B
- c. Portfolio C
- d. Portfolio D

6. I am comfortable with investments that may frequently experience large declines in value if there is a potential for higher returns.

- a. Agree
- b. Disagree
- c. Strongly disagree

Distribution Order

What order do you intend to make distributions from your accounts?

- I intend to distribute from my accounts and holdings with an eye on deferring income taxes
- I intend to ensure that there are no undue estate consequences from passing qualified plans to heirs
- I intend to distribute in the following custom order. In the section below, enter the account reference codes next to the desired number. If more than one account is listed next to the same number, this indicates that distributions will be made from these accounts simultaneously.

Order #	Account/Holding Reference #	Order #	Account/Holding Reference #
1	_____	6	_____
2	_____	7	_____
3	_____	8	_____
4	_____	9	_____
5	_____	10	_____



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North



South

We are located at 3550 Liberty Rd S Ste 230 (2nd floor) Salem, Oregon 97302.

We are located across the street from Thompson's Brewery & Pub (McMenamin's) Restaurant

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