



OUR WORLD - more complex today than ever - creates uncertainty and poses challenges to your financial situation. At Sagemark Consulting, we make the financial world clear and understandable. We work to better prepare you for important decisions that will help preserve, grow and transfer the assets you have worked a lifetime to achieve.

It's all about anticipating and seeing the solutions clearly. We keep you at the center of the process. We are your advocate. Ultimately, we measure success by creating and implementing a customized plan that helps provide a high probability of meeting your goals.

The Academy of Medicine of Cleveland & Northern Ohio AMCNO has negotiated with Sagemark Consulting, a premier financial planning organization to offer you, its members, valuable services. You will be entitled to discounted fees for personal financial planning as well as discounted fees for investment management.

For More Information Contact:

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The comprehensive financial planning services outlined here are offered exclusively to AMCNO members through Sagemark Consulting.

If you are not a member of AMCNO, contact us today at 216-520-1000 to learn about membership options.

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Securities offered through Lincoln Financial Advisors Corp., a broker/dealer. Investment advisory services offered through Sagemark Consulting, a division of Lincoln Financial Advisors Corp., a registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. CRN

Not a deposit - not FDIC insured - not insured by any government agency - not guaranteed by the bank (or) savings association - may go down in value.



**WHEN IS THE LAST
TIME YOU HAD A
CHECK UP?**

**A COMPREHENSIVE
FINANCIAL PLANNING
CHECK UP?**

*The Academy of Medicine of
Cleveland and Northern Ohio
(AMCNO) in conjunction with
Sagemark Consulting has joined
together to offer you the following
services:*

Financial Planning

- As an AMCNO member you are entitled to **discounted** comprehensive financial planning from seasoned experts in the field of financial, estate and retirement planning.
- You will receive priority access from a dedicated service team which includes a one-on-one assessment of your financial situation, goals and objectives.
- You will receive a detailed implementation plan with an outlined schedule of steps in order to help achieve your goals and objectives.
- We will revisit your goals and objectives annually at a reduced fee in order to make sure your short and long term goals are being met.

Investment Planning

- We will conduct a comprehensive review of your investments to ensure that your investment allocation is structured properly.
- Help develop an investment policy statement through the identification of your risk tolerance and objectives.
- Help develop a plan to adjust your investments based on life changes (marriage, birth of a child, death of a loved one...)
- Devise a plan to turn your retirement savings into a monthly income check.
- Help you achieve your desired financial security in your retirement years.
- Show you ways to eliminate unnecessary costs (taxes, probate, etc.) at death on your investment assets.

Retirement Planning

- Help identify retirement goals and objectives.
- Help prepare cash flow modeling.
- Help determine at what point you can comfortably retire based on your goals and objectives.

Insurance Planning

- You will receive a detailed analysis of your existing insurance in order to determine any additional insurance needs.
- Sagemark Consulting has access to over 40 different insurance companies in order to offer the most competitive pricing.
- We can help structure an individual disability insurance program (**discounted** premium for AMCNO members) in order to meet your income needs in case of a debilitating event.
- We will assess your Long Term Care (LTC) needs and offer competitive quotes (**discounted** for AMCNO members)

Estate Planning

- Legal document review (i.e. trusts and wills).
- Re-confirm your family's goals and objectives.
- Discuss current planning techniques to help reduce taxes associated with wealth transfer.
- Review ownership of assets and beneficiary designations.
- Ensure retirement assets are coordinated with your estate planning documents.