LIFE LOYAL ADVISORS

Preparing Your Financial Journey

We are a wealth management firm committed to helping you align your financial resources with your life's mission.

In alliance with

EQUITABLE ADVISORS

Who are we

Your goals and dreams should never be reliant on a solo practitioner and plans should always be put in place in case the unexpected occurs. Although we've been working together since 2002 we felt it was critical to our clients success that we formalize our relationship. Our loyalty to helping clients achieve their goals is everlasting and since client's interests can span across generations Life Loyal Advisors was created. Our clients will always work with a primary Financial Professional but will get to know our entire firm in order for synergies and cohesive relationships to be built over time.

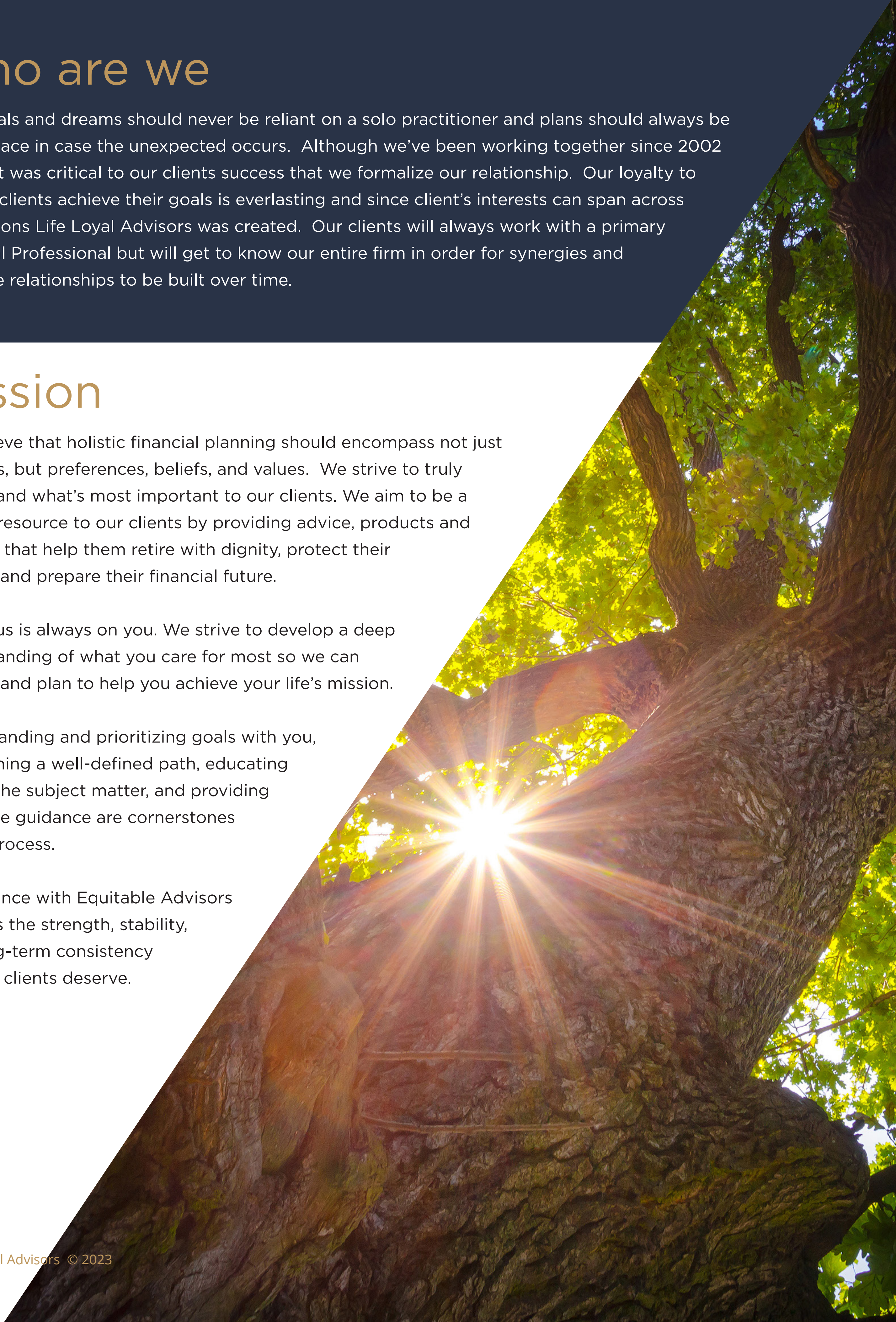
Mission

We believe that holistic financial planning should encompass not just numbers, but preferences, beliefs, and values. We strive to truly understand what's most important to our clients. We aim to be a trusted resource to our clients by providing advice, products and services that help them retire with dignity, protect their families and prepare their financial future.

Our focus is always on you. We strive to develop a deep understanding of what you care for most so we can identify and plan to help you achieve your life's mission.

Understanding and prioritizing goals with you, establishing a well-defined path, educating you on the subject matter, and providing proactive guidance are cornerstones of our process.

Our alliance with Equitable Advisors provides the strength, stability, and long-term consistency that our clients deserve.



How we work with you

Fee Based Services[1]

Accommodating our client's needs means we'll find the potential strategy that places our client's best interest and preferences at the forefront. Our goal is always to be flexible and understanding of your specific needs. This menu is meant to be a guide but can be modified as needed to best suit your situation.

Financial Planning[2]

Our wealth advice begins by developing an understanding of your long-term vision. This covers where you are today, and where you aspire to be in the future.

Individuals & Families

Whether you're single and needing financial guidance or part of a large family in need of holistic planning, we can help.

Wealth Management

The first step in the wealth management process is to clearly define your investment goals, time horizon, risk tolerance and preferences.

Private Markets

Whether you're a business owner or an executive at a large firm, your needs and challenges are unique. Our firm and network of Financial Professionals are well suited to help you navigate the financial complexities.

Public Markets

Our experience and understanding of the pensions, tax code, and culture allow us to best serve our public sector clients.

Risk Management

Protecting against a catastrophic event is considered the foundation of financial planning.

1The purchase of insurance products (life, annuities, etc.) would be subject to additional costs, including commissions.

2Fee-based, and non-fee based financial planning is offered by financial professionals who are investment advisor representatives of Equitable Advisors, LLC, a SEC-registered investment advisor.

For Individuals

We know financial planning for life isn't a one-time thing. As your life evolves, so will your goals. We'll be there with you, helping you shift your strategy, update your portfolio and leverage the right products to make smart choices for every new chapter of your life.

Education
Estimate the future cost of tuition and related expenses to design a plan to help meet them.

Asset Allocation[3]
Determine what proportion of your portfolio holdings to invest in various asset classes.

Retirement
Plan the accumulation and distribution aspects of retirement.

Estate Analysis[4]
Arrange for an efficient, cost-effective property transfer.

Risk Management
Plan for disability, long-term care, survivor needs and other concerns.

3Asset Allocation, which is a method of diversification that positions assets among major investment categories, does not guarantee a profit or protection against a loss.

4Equitable Advisors, its affiliates and Financial Professionals do not provide tax or legal advice or services.

For Businesses

As a business owner, you can take control of your businesses' future with approaches designed for a broad range of needs and product choices to implement those strategies.

Qualified Retirement Plans 401(k), Profit Sharing & Pension

Employee Benefits

Key Person Retention

Business Succession Planning

Executive Benefits & Deferred Comp Plans

Employee Education Seminars

Our Process

Our five-step process can help clients better understand their financial well-being.

Our five-step process helps clients better understand their financial well-being. It starts with the **Discovery** phase where we jointly determine if strategic planning can improve your financial fitness. During the **Profile** phase, we obtain a clear picture of your financial goals and current situation. In the **Strategy** phase, we share an analysis of what is needed to reach each goal. If there are gaps, we review potential strategies and a plan that's suitable for your needs in the **Action** step. The last step is the **Review —** an important step, as factors affecting plans often can change.

Determining Your Needs

1 DISCOVERY

- Assess your current financial situation
- Identify your priorities and concerns
- Present the process

2 PROFILE

- Gather information and establish priorities
- Analyze your data

3 STRATEGY

- Present the results of your analysis
- Discuss priorities and future steps

4 ACTION

- Review your specific potential strategies
- Help you select suitable products and services
- Develop an implementation schedule for products and services

5 REVIEW

- Review your implementation schedule
- Analyze your review checklist
- Assess necessary changes or enhancements

About Us

Our purpose is to help people build fulfilling futures

We aim to be a trusted resource to our clients by providing advice, products and services that help them retire with dignity, protect their families and prepare their financial future.

Our firm

We have a long-standing commitment of building a culture of inclusion, professional excellence and continuous learning.

INCLUSION

We embrace the diversity of our teams and welcome every employee and financial advisor to be their unique self.

PROFESSIONAL EXCELLENCE

With a passion for our business, our employees are shaping our culture and our communities to reflect the best of who we are and the company we aspire to be.

CONTINUOUS LEARNING

We offer rich experiences for employees to grow, to develop new skills and bring new ideas to the table.

We look forward to helping
you take control of your financial future.

Our focus is always on you. We strive to develop a deep understanding of
what you care for most so we can identify and plan to help you achieve your life's mission.

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