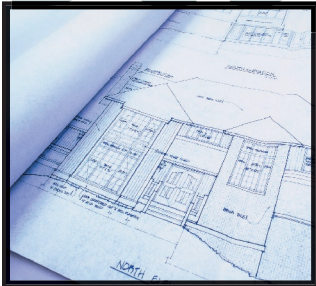


The Niehaus Approach

Creating and implementing your financial plan is like designing, constructing, and maintaining a house. Our process is outlined below.

Design



Draft the Blueprint

Designing your financial plan begins with listening to you and clarifying your goals. Paying for college, providing income during retirement, and passing wealth to heirs are common areas of concern. An effective plan also requires accurate information. Your assets and liabilities, current and future sources of income, anticipated short-term and long-term expenses, investment experience, and risk tolerance are examples of factors to be considered. Action steps are determined and prioritized.

We will help you:

- Gain perspective by considering the “big picture”
- Focus on what’s most important

Construct



Break New Ground (or “Rehab”)

Though you may not need to start from scratch when implementing your financial plan, significant “rehab” may be necessary in order to achieve your goals. Common improvements include expanding use of tax-advantaged accounts, increasing diversification, reducing interest costs, and developing systems to generate income.

We will help you:

- Take action when you are ready
- Consolidate your accounts

Maintain



Update, Improve, Repair

Regular reviews improve your chance of success. These should happen at least annually. Check your progress toward your goals and determine if adjustments to the original plan are necessary. New opportunities can be considered, often arising from changes in tax law. Unanticipated developments, like a job change or health issue, may impact the original plan and be cause for action.

We will help you:

- Increase your confidence as an investor
- Stay on track