THE PINNACLE
PLANNING GROUP, LLC

Comprehensive, customized financial solutions for individuals and businesses

Making your financial success personal

Securities offered through Triad Advisors, LLC (member FINRA/SIPC). Investment advice offered through Resources Investment Advisors, LLC, an SEC-registered investment adviser. Pinnacle Planning Group, RPAG and Resources Investment Advisors, LLC are separate entities from Triad Advisors, LLC

Discover a better return on your financial planning experience

Financial success doesn't just happen. It's the result of smart planning. And financial plans work best when they are tailored to your specific goals, your lifestyle, and your risk tolerance. That's what we do for you at The Pinnacle Planning Group. We want you to be successful, and we want you to be comfortable on your journey to success, to feel confident that every decision along the way is the right one for you, and for those who depend on you for their financial security.

When you choose The Pinnacle Planning Group, you can count on:

▶ INTEGRITY
We provide objective advice and clear guidance on the risks and rewards of multiple strategies.

▶ LOYALTY
We communicate regularly and clearly, working side-by-side with you to develop and adjust your plan or strategy.

▶ PROFESSIONALISM
We offer you a deep well of collective expertise through a dedicated team of experienced professionals.

▶ INNOVATION
We work as your advocate to create the most appropriate, most productive blend of solutions that match your financial objectives and your comfort level.

5 steps to financial success:

The Pinnacle Planning Group combines a disciplined, strategic, data-driven approach with passionate, focused, personal attention to your needs. Here are the five foundations we follow to make your experience productive and personalized:

Step 1	Define your goals—We put the “personal” in personal financial planning. Whether you are an individual or a business owner, understanding your objectives is the first critical step.
Step 2	Understand your time horizon and risk tolerance—We help you to identify the relationship between your goals and your resources.
Step 3	Assess the spectrum of risk—We help you find a comfortable balance between volatility and returns.
Step 4	Construct strategic, diversified financial solutions—We create a customized portfolio that matches your risk tolerance and goals.
Step 5	Review and adjust regularly—We work with you to make necessary adjustments to stay ahead of market changes and to stay on course toward your ultimate financial objectives.

Solutions for individuals

Pinnacle has you covered for all of life's financial needs. Our experienced financial professionals can work with you to devise customized plans for the most critical areas of financial management, including:

RETIREMENT PLANNING

- **IRA(s) –** Traditional, Roth, Inherited, and Rollover
- **Annuities**
  - Fixed – Deferred & Immediate
  - Variable* – Deferred & Immediate
  - Equity Indexed*
  - Risk Impaired
  - Policy Audits/Beneficiary Reviews
- **Transition Planning for Out-Placed Individuals**

ESTATE PLANNING

- **Life Insurance**
  - Term
  - Whole
  - Universal
  - Variable*
  - Indexed Universal
  - Policy Audits/ Beneficiary Reviews
- **Premium Financing**
- **Charitable Planning/Planned Giving**

EDUCATION PLANNING

- **529 Plans***
- **Coverdell ESA (formerly Education IRA)**

WEALTH MANAGEMENT PLANNING

- **Traditional Brokerage* –** Mutual Funds, ETF(s), CD(s), and Publicly-Traded Stocks
- **Advisory Programs****
- **Separately Managed Accounts (SMA)****
- **Unified Managed Accounts (UMA)****
- **Mutual Fund Wrap****
- **Sudden Wealth Planning**
- **Structured Settlements*****

MEDICAL RISK MANAGEMENT

- **Health and Dental**
- **Disability**
- **Long-Term Care/Critical Illness**
- **Medicare Supplements**
- **HRA/HSA**

FINANCIAL PLANNING

- **Basic Needs Analysis**
- **Modular and Comprehensive Analysis**
- **Divorce and Collaborative Consulting*****

* Offered exclusively by Registered Representatives of HTK   ** Offered exclusively by Investment Advisory Representatives (IAR) of HTK   *** Offered by properly credentialed advisors

Solutions for businesses

Protect the legacy of your business and your employees through these solutions from The Pinnacle Planning Group, including:

WEALTH MANAGEMENT PLANNING

- SEP IRA
- SIMPLE IRA & SIMPLE 401(k)
- Group 401(k)
- Owner 401(k)
- 403(b) Plans
- 412(e) Plans
- Pension/Profit Sharing

EMPLOYEE BENEFIT PLANS

- Education Briefings
- Customized Programs for Trade Associations
- National Account Programs
- Fee-Based Financial Planning*
- Basic Needs Analysis

BUSINESS SUCCESSION PLANS

- Key Person Coverage
- Buy-Sell Funding
- ESOP Funding
- Business Overhead Expense Funding
- Disability Buy-Out Funding

* Offered exclusively by Investment Advisory Representatives (IAR) of HTK

MEDICAL RISK MANAGEMENT

- Group Health & Dental
- Group Disability
- Group Long Term Care/Critical Illness
- HRA /HSA
- Cafeteria Plans
- Voluntary Benefits

EXECUTIVE BENEFIT PLANS

- 162 Bonus Plans
- Non-Qualified Deferred Compensation Plans
- Group Carve-Outs
- Split Dollar
- 401(k) Look-Alikes
- Fee-Based Financial Planning*
- Basic Needs Analysis

NOTES:

Add the power of collaboration to your financial strategies

The Pinnacle Planning Group is a multi-disciplinary team of financial professionals who offer you their collective experience, dedication, and passion for problem solving.

This team-oriented approach provides you with:

- More experience and a wide range of specializations
- Greater collaboration and innovation in crafting financial strategies
- Additional resources through our professional network of CPAs, attorneys, and broker partners
- Increased accountability from team members who support each other with the same high level of support we give you

Why choose The Pinnacle Planning Group?

Entrusting someone with your future is a serious decision. That's why we treat your trust seriously, acting as the caretaker of your goals, hopes and dreams.

When working with The Pinnacle Planning Group, you can count on:

A PARTNER FOCUSED ON YOU

Throughout the entire process, we listen to your goals and priorities, giving you confidence in your financial strategies and peace of mind.

INNOVATION & CUSTOMIZATION

Innovation and customization—These two go hand-in-hand, as we create solutions that are as individual as you.

YOUR OWN DEDICATED TEAM

In the complex world of financial planning, specialization and expertise are the keys to success. That's why we offer a diverse, experienced group of professionals, each lending their unique talents to you.

Get the personal attention you deserve from your financial partner

Contact The Pinnacle Planning Group today.

You've worked hard for your money. Now team with someone who works hard to help protect your assets and secure your financial future. Someone who listens to your objectives, collaborates with you to devise sound financial strategies, and offers expertise to meet multiple investing challenges. Someone who puts the investor ahead of the investments.

Have you outgrown your current financial planning arrangements? Are you looking for new ideas?

Please contact us at The Pinnacle Planning Group:
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