Duncan
FINANCIAL GROUP

Making It All Work **Together**

# New Client Guide

# Our Team

## As Independent Advisors, we have a fiduciary duty to our clients:

Their interests always come first. We provide personalized advice and guidance, with a focus on the client relationship, that takes a comprehensive approach to your wealth management; retirement and financial planning, income protection, investment management, estate & legacy planning and tax strategies.

### Making It All Work **Together**

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# About Our Clients

At Duncan Financial Group, we serve an exceptional group of clients.

We love working with clients who:

- Believe in the power of working with trusted professionals
- Focus on what's important in life
- Value personal relationships with family and friends

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# Comprehensive Wealth Management Services

## INVESTMENT PLANNING

- ☐ Review of Portfolio
- ☐ Asset Allocation
- ☐ Time Horizon Planning
- ☐ Withdrawal Strategies
- ☐ Account Aggregation
- ☐ Monitoring of Outside Accounts such as 401(k), etc.
- ☐ Risk Analysis
- ☐ Stock Concentration

## ESTATE PLANNING

- ☐ Wills
- ☐ Power of Attorney
- ☐ Living Will
- ☐ Health Care Proxy
- ☐ Trusts
- ☐ Irrevocable Life Insurance Trusts
- ☐ Estate Taxes
- ☐ Guardians for Minor Children
- ☐ Charities

## RETIREMENT PLANNING

- ☐ Retirement Goal Setting
- ☐ Social Security Analysis
- ☐ Cash Flow Analysis
- ☐ IRA Contributions & Roth Conversions
- ☐ Review of Employer-Sponsored Plans
- ☐ Annuities & Pensions
- ☐ RMD's & Withdrawal Strategies
- ☐ Self-Employed Plans
- ☐ Bucket List Items

## INSURANCE PLANNING

- ☐ Review of Existing Policies
- ☐ Life Insurance Needs Analysis
- ☐ Long Term Care Insurance Analysis
- ☐ Disability Insurance Analysis
- ☐ Health Insurance Review
- ☐ Home, Renter's, Auto & Umbrella Review
- ☐ Liability Coverage
- ☐ Health Savings Accounts
- ☐ Medicare Advice

## CASH FLOW & BUDGET

- ☐ Review of Income Sources
- ☐ Setting Goals Expenses & Budgeting
- ☐ Debt Management
- ☐ Review of One-Time Expenses
- ☐ Planning Large Expenses
- ☐ Emergency Funding
- ☐ Dollar Coast Averaging
- ☐ Mortgage Review
- ☐ Lines of Credit

## LEGACY PLANNING

- ☐ Gifting
- ☐ College Planning
- ☐ Caring for Elderly
- ☐ 529 College Savings Plans
- ☐ Roth IRA's for Children
- ☐ UGMA/UTMA
- ☐ Establishing Trusts
- ☐ Successor Trustee

## TAX PLANNING

- ☐ Tax Sensitive Investing
- ☐ Review of Cost-Basis
- ☐ Review Realized Gains
- ☐ Carry Forward Losses
- ☐ Tax Loss Harvesting
- ☐ Deductions & Credits
- ☐ Potential Roth Conversions
- ☐ Health Savings & Flexible Spending Accounts
- ☐ Tax Return Preparation & Review

**In addition to our services listed, we also:**

» Coordinate with other advisors such as your attorneys and accountants.

» Maintain copies of documents such as insurance policies, estate planning and legal documents, & tax returns.

» Hold regular meetings and ensure that all planning is well coordinated and implemented.

» Coordinate family legacy meetings to facilitate communication and understanding of legacy goals

# Duncan Financial Group Capabilities

## Communication

Transparent Client Communication is important to us. All clients will receive monthly statements, monthly email commentary and quarterly lifestyle newsletters. **Please note, initial correspondence includes disclosures from all applicable investment sources (described on next page) which amounts to a deluge of confirmations within the first 30 days.*

Additionally, because we want to offer custom online access based upon what's most important to you, there are several ways to access your account.

## "I want to receive my statement and/or other correspondence electronically…"

Your custodian, Pershing, offers online access to check your account, receive online statements, confirmation and tax docs. Their mobile app also allows you to check your account at any time!

- Log on to www.netxinvestor.com
- Your Financial Institution is 5CR

## "I want to see my entire financial picture in one place…"

Our Personal Client Website is more than just a portal to view your accounts online. Your website is a one-stop location for your entire Financial Life: Account Aggregation, Goals, Spending and Budgeting, Online Vault, Transactions and More!

- We will first send you a custom email to register for your website.
- Log on to https://wealth.emaplan.com/ema/SignIn?ema

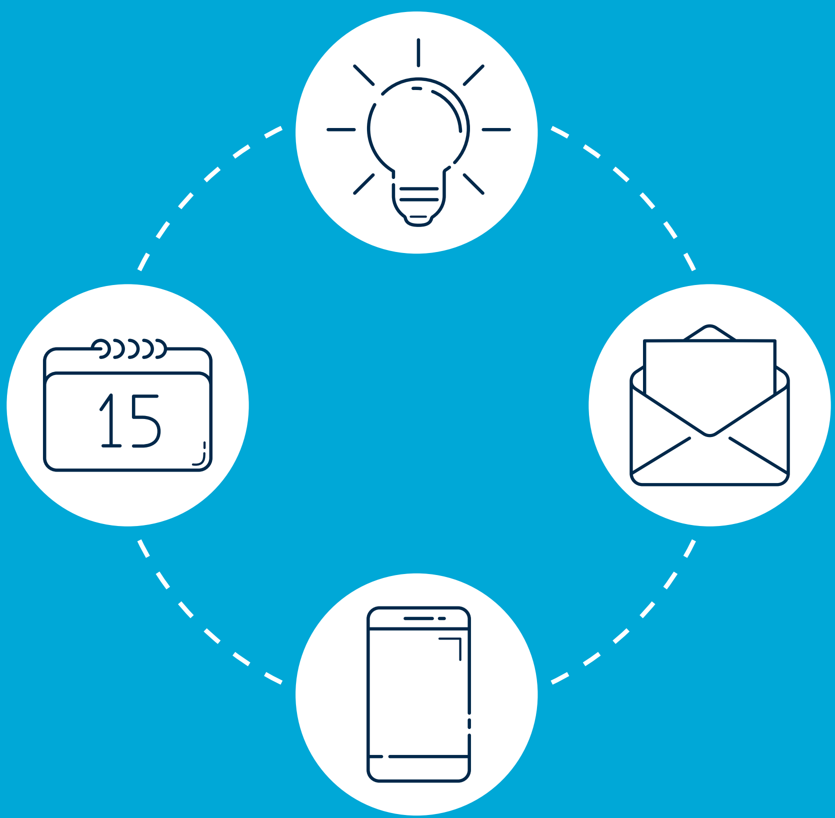
## "I want to see how my accounts have performed…"

Access to CIR Statements allows you to check the performance of your account(s) at any point in time. In addition, you can view details on your investments as well as transactions and unrealized gains.

# Communication and Online Access

We, at Duncan Financial Group,  believe an educated client is a happy client.

You'll hear from us regularly through emails, phone calls, and in-person meetings



# Who's Who

## Investing Client (You):
You have the freedom to choose to interact with your financial professional through a fee-based or commission relationship, or both, based on your financial needs.

## Investment Firm (Cambridge Investment Research):
A Registered Investment Advisor (RIA) processes the fee-based business of IARs licensed with the firm and holds certain responsibilities for regulatory compliance and adherence to securities law.

A broker-dealer facilitates the buying and selling of securities on behalf of the registered representatives licensed with the firm and holds certain responsibilities for regulatory compliance and adherence to securities laws.

## Custody and Clearing Firms (Pershing):
These firms provide the trade execution, clearing, custody and other services for securities and related transactions.

## Regulators:
The Securities Exchange Commission (SEC) is responsible for ensuring fairness for the individual investor and oversees Financial Industry Regulatory Authority (FINRA), which in turn oversees broker-dealers, custody and clearing firms, as well as your Financial Professional.

## Choice, Flexibility, Independence

As an independent broker-dealer, Cambridge Investment Research, Inc. has chosen non-affiliated clearing and custody firms to provide the trade execution, clearing, custody, and other related services for our clients.

# When You Make an Introduction

## Know Someone We Should Meet?

Duncan Financial Group's growth comes primarily through introductions by our current clients.

We're honored when you refer us to your family and friends. Our commitment to you is to treat your referrals with honesty, transparency, and the highest levels of professionalism.

### Making the Introduction:

There are a number of ways for you to introduce your friends and family to us in a no-pressure environment. We're happy to answer any initial questions they may have and encourage an introductory meeting. Your friends and family can reach any member on our team either via phone or email.

### Our Commitment:

For friends and family of our current clients, we offer a complimentary consultation to discuss needs and determine how we may be able to help. Rest assured that private information is never shared, and we will serve your friends and family with the same care and dedication with which we serve you.

At Duncan Financial Group, we do not have any account minimums and through our planning process, we can help just about anyone who wants to improve their financial future.

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