FIRST WEALTH

FINANCIAL GROUP, LLP

CELEBRATING 35 years

DEFINE VALUE

"Risk comes from not knowing what you are doing."

Warren Buffett

First Wealth Financial Group goes back... *Way back.*

Back in 1987, Breton Williams, a jeweler by trade, did planning with an agent representing New York Life. Breton enjoyed the planning process and appreciated the effort the agent made. Intrigued by the financial industry, Breton met with the agent and inquired about the financial services industry and the opportunities in the area. After meeting briefly, Breton was introduced to the Davenport, IA managing partner and entered a 5-month long interview process. Breton signed his New York Life contract effective October 1, 1987 at the age of 24.

Breton started First Wealth with his office located on the 4th floor of the Howes Building in downtown Clinton, IA. Breton employed one part-time staff member and did initial training through the extensive three year program at New York Life. Many agents or advisors in the industry get their start by working with existing clients. That was not possible in Clinton at that time, so Breton had to prospect and build the practice from the ground up. Breton recalls making copies at the public library until the practice could afford a copy machine several months later. The days were long, driving all over Clinton and Jackson counties in Iowa and Whiteside and Carroll counties in Illinois. Although it was slow going, the work paid off and Breton built many strong client relationships those first five years.

Fast forward 35 years, and the 6,500 square foot office we built is one of the nicest professional buildings in the area. As our practice grew, we felt that our clients would be better served if we were fully independent advisors, not representing one company, but representing our clients. Today, we are fortunate to have a full team of professional staff in our operation.

While the office, our team, and our industry affiliations have changed over the years, the ingredients that made First Wealth a success when it was founded are still alive and well today, and benefit each client, our staff and all of our advisors.

So, why should clients choose First Wealth Financial Group?

Of course, there are many reasons to choose First Wealth, but perhaps the most important is the incredible client service we offer. We take the time to be sure our clients have the best planning and investment experience. We also make sure each of our clients obtains the understanding and clarity that he/she needs. Our commitment to you is unsurpassed. We work to make sure each of our clients is pleased with our stewardship of the resources they have entrusted to us. Our commitment to service starts with the first appointment and grows deeper and stronger from there.

From the latest selection of financial products, planning and services available in the industry, to our deep experience, identifying opportunities missed by others, and teaching how to manage risk, First Wealth has the expertise to help you work towards your financial goals and objectives. And, of course, our full team of friendly professionals is excited to answer all the questions you may have.

First Wealth Financial Group provides much more than financial advice and products; and, we offer a single online login so our clients can see all of their investments, including their 401k plan values on one site. Employing only highly trained professionals, we make your life of dealing with investments, retirement planning and all the aspects of your financial picture, pleasant and understandable, helping to move clients from feeling vulnerable to having more clarity and confidence.

From your initial appointment with us, until your plan is in place, First Wealth Financial Group is excited to be your financial advisory firm.

If you have any aspect of your financial objectives that are not where you want them to be, or, you see value in getting a second opinion, don't hesitate to contact us online, by phone, or simply stopping in to one of our locations.

We look forward to meeting you soon!

Breton Williams
CEO, Wealth Advisor

Our Mission

To be a good steward of that which is entrusted to us.

The mission of our office is to provide service to our clients and proceed in a manner that will add value to their lives. This is done in an environment of cooperation and teamwork.

It is our purpose to serve the public with the highest ethics and to act with trust, honesty, integrity and character in all situations.

It is our goal to provide appropriate direction, advice, support and products that will improve the financial performance and stability of each client's own situation.

Our Core Values

First Wealth Financial Group was founded on four fundamental principles that still represent how we do business today:

INTEGRITY | RELATIONSHIPS | EXPERIENCE | ACCOUNTABILITY

WE ADD VALUE

Have questions?

We have answers

Portfolio & Investments

There is a difference between a firm holding your investments, and a firm managing them. We actively manage your accounts and portfolios in our office.

Pursue Returns

We show you how to pursue returns without taking unnecessary risk.

Income Strategy & Solutions

We utilize proper portfolio management that seeks to provide investment income and that can incorporate guaranteed income strategies throughout retirement.

Tax Efficiency

We are able to share ways to potentially reduce taxes today and in the future.

Consult, Educate & Teach

People often have questions or concerns that are not solved by a product or service. We share knowledge, wisdom, experience, and teach economic truth.

Multiply & Maximize

We share ways that strive to enhance or multiply your assets and investments. We will help you maximize your legacy and estate.

Risk Management

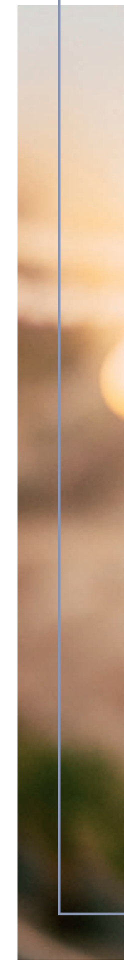
Investments and net worth are subject to many risks – inflation, nursing home costs, interest rates, market fluctuations, etc. We have the knowledge to improve your probability for success.

Macro Planning

- New Opportunities
- Identify & Develop Solutions

We have the tools to uncover new opportunities that may not be obvious in retirement and estate planning. We are also able to demonstrate verifiable solutions to financial concerns.

All investing involves risk including loss of principal. No strategy assures success or protects against loss.



And financial confidence

Our Team Provides a WEALTH of EXPERIENCE

Relationships matter. When you choose to work with First Wealth Financial Group, you will be welcomed warmly by folks who know your name. Our experience is that people love to work face-to-face versus handling finances with an 800-number. Any concerns you have will be addressed promptly by our courteous team because we strive to provide an exceptional client experience every day.

Our wealth of knowledge is found in the team of advisors who look to understand your situation and educate you on your best options. We personalize our discussions and share important information on the financial markets, risks and appropriate investment products for your objectives. As things change, which they always do, we invite you in for a review meeting where clients are confident that appropriate adjustments are made with the goal to maximize opportunity and to reduce risk. Our team is just a phone call or email away from helping you at any time.

EDUCATION & KNOWLEDGE

Our team of experienced advisors and professionals will help you UNDERSTAND THE MARKETS: both the risk and the opportunities. We will teach you about your top options so that you are able to properly discern what is best for you.

INVESTMENTS

Your success is our success. That is why we share our 6 Keys to Successful Retirement Income Portfolio with each of our clients.

INVESTMENT PITFALLS

Most know that investment DIVERSIFICATION is critical. Today, all the markets move together, making them very correlated. To be properly diversified means much more than simply having 5 mutual funds or EFTs.

EASE OF DOING BUSINESS

We make the transition from work to retirement as seamless and easy as possible. You can have confidence that you are in good hands with:

- No Fee Planning
- 401K Transition Assistance
- Paperless Options
- 24/7 Account Access
- Cutting Edge Technology, Products, & Services

INDEPENDENT

Being independent allows us to be OBJECTIVE and to work for our clients, not for a company. Our planning involves looking at the BIG PICTURE:

- Retirement Planning
- Estate & Legacy Planning Strategies
- Investment Management
- Risk Management

Investment Management: Managing Investments vs. Holding Investments

The economy, politics, tax laws and interest rates change all the time and all of them have an impact on the investment markets. Yet many people notice that their investments rarely, if ever change. It is as if their money is being held, not managed.

At First Wealth, we manage our portfolios in house. We find that there are times to be more optimistic and we make adjustments to help capitalize on opportunities. And, there are times to be more conservative, where pulling back or even being defensive is appropriate.

There is a huge difference in firms that hold your money and First Wealth, where we manage it. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.


Breton Williams
Founder & CEO


Andrew Meyers
Wealth Advisor


Joe Mills
Wealth Advisor


Pat Pollard
Wealth Advisor & Certified Financial Planner, CFP


Cari Bush
Senior Client Service Representative, Wealth Advisor


Kelsey Gammon
Client Service Representative


Alison Decker
Client Service Representative


Brook Boyson
Business Manager


Vickie Williams
Chief Financial Officer of First Wealth Financial Group


Stephanie Woodin
Executive Assistant & Office Manager


Teddy Gordon
Accounting Dept. & Processing Manager


Lisa Collins
Financial Paraplanner, Qualified Professional FPQP


Keri Lynn Kramer
Processing Specialist


Cathy Eversoll
Administrative Assistant

PASSION
HONESTY
EXPERIENCE
VALUES
CHARACTER
FAMILY
DISCIPLINE
CONSERVATIVE
TEAM
INTEGRITY


Randy Kirkpatrick
Wealth Advisor


Steve Wilger
Wealth Advisor


Chelsey DeHamer
QCA Office Manager


Bryce Williams
Wealth Advisor

OUR STRENGTH IS IN *our people*

UNCOVERING POTENTIAL *The planning process*

GATHER
What do you have and what do you hope for?

- Verify what you have in place
- Clarify vision
  - Each separate piece
  - How each part fits
- Review concerns
  - History to each
- Consider new opportunities
- Discuss risk(s)

ASSESS
Where are you currently headed and what are the opportunities?

- Verify current path and anticipated results
- Uncover potential opportunities or pitfalls
- Prioritize opportunities
  - Planning
  - Investments
  - Taxes
  - Etc.
- Teach about opportunities
- Demonstrate impact of changes

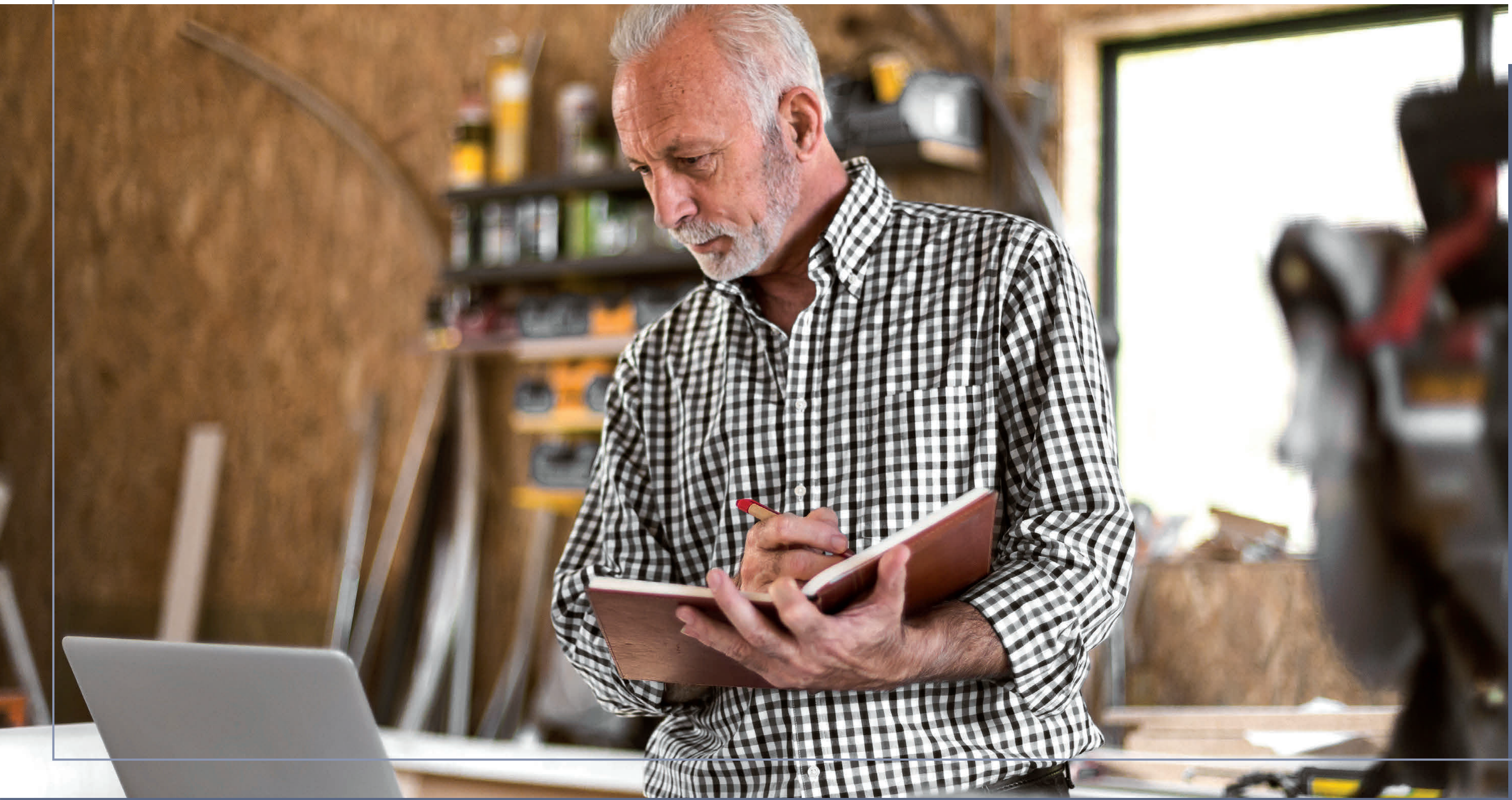
IMPLEMENT
Putting the appropriate changes in motion.

- Verify changes to be made
- Outline the order and flow of changes
- Execute the plan
- Provide client information
- Set expectations and timeline for completion and online access

FUTURE
How does the plan stay current?

- Periodic reviews
  - Client objectives
  - Tax law changes
  - Interest rates, geo-political and other facets of the economy that impact the markets
- Stress test
  - Current plan
  - Portfolio/Investments
  - Income
  - Debt
  - Etc.
- Proactively adjust

This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.



THE SECRET TO GETTING AHEAD

is getting started

Mark Twain

Getting Started

1 Call or email us to schedule your first appointment
Call 563.242.1885 and ask for Cathy, our Administrative Assistant.
You can also email at cathy@firstwealthfinancialgroup.com

2 Pull together your financial information
You will receive an email from us with a list of the best items to bring to your first meeting.

3 Initial Appointment
Share openly your questions, concerns, ideas, and goals. Schedule your next appointment.

4 Planning Appointment
Review first appointment and demonstrate anticipated results. Discuss new opportunities and how they may change the future. Schedule additional planning appointments as needed.

5 Implementation Appointment
Finalize details and begin to put things in motion.

Our Innovative Tools

Powerful & Concise (not 50 pages long)

SRB
Smart Retirement Booklet
3 pages that spell out what your retirement income needs to be to match your working income.

RIS
Retirement Income Spreadsheet
2 pages that tell you if your retirement income is sustainable for 30 years.

A&I
Asset & Income Model
This model demonstrates both your investment risk and your retirement income probability for success.

OUR COMMITTMENT TO *Excellence*

Our Promise

Give First – We do not charge a fee for our planning
Be the professional advisor
Educate thoroughly
Practice advanced disclosure
Provide excellent service
Own what we recommend

Our Core Principles

Excellence matters
People are paramount
Truth at all costs
Accountability
Enthusiastic hard work
Being a good steward of that which is entrusted to us

Common Wealth Challenges

- Market crash – depleted savings
- Pension and Social Security not providing enough income to retire or to cover inflation for 30 years
- Lack of a risk management planning
- Under-performing assets

Three Rates of Return

- Internal Rate of Return – the gross return on an account
- External Rate of Return – the net return after taxes
- Eternal Rate of Return – the net return to the beneficiaries (legacy)

Triple Income Strategy

- Guaranteed lifetime income
- Fixed income
- Variable income

Our single GOAL is your SUCCESS

CONTACT US

CLINTON

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MARSHALLTOWN

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FirstWealthFinancialGroup.com

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We look forward to meeting with you!

If you don't go after what you want,
you'll never have it.

If you don't ask,
the answer will always be no.

If you don't step forward,
you will always be in the same place.

PEOPLE DO NOT DECIDE THEIR FUTURE.
THEY DECIDE WHAT THEY WILL DO TODAY,
AND WHAT THEY DO TODAY *will decide their future.*

Independence Powered by LPL Financial

First Wealth Financial Group is supported by the resources of LPL Financial, the nation's largest independent broker/dealer.* This relationship provides us with access to independent research and a comprehensive array of tools, resources and technology. As an independent firm with no proprietary products to sell or sales quotas to meet, we are able to offer you objective financial guidance and experienced investment recommendations.

*As reported by *Financial Planning* magazine, June 1996-2019, based on total revenue.

The independent professional at First Wealth Financial Group put your interests first during our personalized approach to financial planning. We welcome the opportunity to speak with you about your financial goals and the guidance we can provide to help you pursue them. Please contact us to schedule a no-obligation consultation and discover the value of our experience, professional advice and personal service.

VALUE, DEFINED

We are ready to help you feel confident in what you're doing.