

The
Investment
Center



OUR WEALTH MANAGEMENT PROCESS

Our approach to assisting you in the identification of your financial objectives is based on a solid foundation of five disciplined steps and procedures:

▲ STEP ONE TO START...WE BEGIN BY LISTENING

We spend time getting to know your goals and objectives before developing a suitable investment strategy. Through a personal interview process, we identify your short and long-term financial objectives. We discuss your current financial situation and where you would like to be at defined points in time as well as the level of risk with which you are comfortable.

▲ STEP TWO DEVELOPING YOUR CUSTOMIZED PLAN

We will thoroughly analyze the information you have provided. We will review the data and formulate specific recommendations to help you achieve your goals. We consider your investment preferences, income and liquidity needs and the tax situation and circumstances of your family. From here, we prepare a plan tailored specifically for you.

▲ STEP THREE PRESENTING YOUR PLAN

Together, we will be able to confirm our interpretation of your investment goals, and modify if necessary. Once this is done, we will review specific financial planning recommendations for your approval.

▲ STEP FOUR EXECUTING YOUR PLAN

At this point, we can develop an action plan to implement any of the recommendations you decided to move forward with. You decide how to prioritize your financial goals. Again, this is your personalized plan.

▲ STEP FIVE MONITORING AND ONGOING REVIEW

Based on your individual circumstances, we will meet with you to review your planning strategies as your financial situation or family circumstances change, and to review progress against the action plans. In addition, we are always available to answer any client questions that may arise.

COMPLIMENTARY INTRODUCTORY MEETING

During a complimentary session, we will determine if our firm can provide the services required to help meet your financial planning and investment management needs.

This initial meeting will provide an opportunity for you to present an overview of your financial situation and expectations. We will discuss your goals and any concerns you have about your financial future.

Without obligation we can discuss your financial objectives and provide you a basic understanding of the steps necessary to help you achieve your goals. Please contact our office to schedule your complimentary introductory meeting.

Stephen Boush | Investment Advisor Representative

Branch Offices for International Sales:
The Investment Center International Pte Ltd
7 Thomas Lane, Sky@Eleven 37-03 Singapore 297725
Tel: (82) 10-2910-2221 Fax: (1) 757 282 7772 Email: sboush@investmentctr.com

COMPREHENSIVE WEALTH PLANNING

Are you well invested? Wondering if there's a better way? Today's investment environment is more complicated than ever. At this stage in your life, you may require a higher degree of customization and advice regarding your growing investments and desire for financial independence.

Our mission is to stand beside you – to help make wealth management simpler for you. Our firm has helped clients – just like you - to develop a flexible wealth plan that's designed to help achieve your financial goals.

PROVIDING PERSONALIZED SERVICE AND ATTENTION

You need a financial advisor who is as passionate about your dreams as you are, someone who will take the time to get to know you - not as just another account – but someone who “connects” with you. Our goal is to form a long-term relationship by working one-on-one with you to help you discover and define your personal goals, and then to devise a plan that may help you achieve them.

AREAS OF OUR EXPERTISE

Our firm specializes in wealth management consulting – developing long-term investment strategies for investors. We take an objective and unbiased approach, tailoring each plan based on such questions as:

- ▶ HOW MUCH MONEY SHOULD I HAVE FOR RETIREMENT?
- ▶ HOW SHOULD MY MONEY BE INVESTED?
- ▶ WHAT SHOULD I DO WITH MY COMPANY RETIREMENT PLANS?
- ▶ WHAT IF I WISH TO HELP MY CHILDREN/GRANDCHILDREN ATTEND COLLEGE?
- ▶ HOW DO I KNOW IF MY INSURANCE PROGRAM IS ADEQUATE TO PROTECT MY FAMILY AND MYSELF IN THE AREAS OF LONG TERM CARE AND LIFE INSURANCE?
- ▶ WHAT ARE THE DIFFERENT STRATEGIES TO TRANSFER MY WEALTH TO MY HEIRS?

FINANCIAL SERVICES WE OFFER

Our expertise encompasses a broad spectrum of services geared toward individuals and business owners:

For the Business Owner

- In-depth analysis of your financial situation and current assets.
- Assessment of employee benefits programs: group health, life, and long-term disability insurance, pension, profit-sharing and deferred compensation plans.
- Evaluation of business insurance programs, including buy-sell agreements, key employee insurance, and estate planning.
- Work together with you to simplify the complexities of your business and financial life by allowing you to focus on managing your wealth in a systematic way for the long-term.

- Financial Planning
- Investment Planning
- Retirement Planning
- Small Business Planning
- Traditional & Roth IRAs
- Tax Sheltered Accounts
- 401(k) Plans
- College Savings Plans
- Estate Planning
- Life Insurance Planning
- Disability Insurance
- Long-Term Care

For the Individual

- Analysis of your current financial situation.
- Establishment of personal objectives.
- In-depth evaluation of your short-term and long-term financial goals.
- Evaluation of your retirement plans, IRAs, college savings plans and insurance plans.
- Work together with you to simplify the complexities of your financial life by allowing you to focus on managing your wealth in a systematic way for the long-term.

WE ARE AN INDEPENDENT FIRM

As independent registered representatives, we are not pressured by a parent company to direct you into their “in-house” financial products. We have the freedom to provide you with a wide variety of investment choices that the financial services industry has to offer.

With our extensive resources and comprehensive wealth management services, we can help keep you moving forward through each stage of your wealth management plan. We function in a totally unbiased atmosphere where the only factor in our decision-making is what is best for you.

IN SUPPORT OF YOUR SUCCESS

Our firm combines expertise in multiple disciplines, with access to professional relationships, to help manage and coordinate your complete and evolving financial needs. This begins with a strong back-office support team.

The Investment Center, Inc. & IC Advisory Services, Inc.

These firms work behind the scenes to provide back-office support and service regarding the technical and regulatory requirements of handling client accounts. The Investment Center, Inc. is the Broker-Dealer and IC Advisory Services, Inc. is the SEC Registered Investment Advisor. The Investment Center, Inc. is a member of both the Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC).

Both firms allow us the ability to focus on satisfying your needs for personal, one-on-one service from experts we can trust. As a leader in providing business solutions for independent financial advisor, both The Investment Center, Inc. & IC Advisory Services, Inc. understands the distinctive, entrepreneurial needs of our business.

How do these firms benefit you as an investor? Both The Investment Center, Inc. & IC Advisory Services, Inc. are independent firms and are not affiliated with or owned by an investment or insurance company, nor do they create their own proprietary investment products. Therefore, our firm is encouraged to recommend investment opportunities that are appropriate to your specific investment goals and objectives.

Pershing LLC, A Subsidiary of The Bank of New York Mellon Corporation

General securities transactions executed with The Investment Center, Inc. are cleared through Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation. Pershing is a member FINRA, SIPC and NYSE.

Since 1939 Pershing has been providing brokerage execution, clearance, data processing and financial products to broker-dealers worldwide – representing approximately 5 million active investors. Please refer to Pershing’s Statement of Financial Condition for additional information (available at www.pershing.com).

How does Pershing benefit you as an investor? Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation, works on behalf of your financial organization to support your investment success. Pershing offers financial services firms a one-stop, full service global solution with integrated, multicurrency clearing and execution, plus a full range of global resources.

Pershing develops and continually enhances top-tier investment products and services – and give you access, through your financial organization, to cutting-edge technology solutions. Pershing offers unequalled experience built over seven decades of serving financial organizations of every size and business model.

Important Disclosures

All securities offered through The Investment Center, Inc., Bedminster, New Jersey Member FINRA/SIPC. Advisory services provided through IC Advisory Services, Inc.- An SEC Registered Investment Advisor. Clearing through Pershing LLC, a subsidiary of BNY Mellon Corporation Member FINRA/SIPC.

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