

**THE
FRIEDEN**
AGENCY
SERVICE WITH INTEGRITY SINCE 1928



**FRIEDEN
WEALTH MANAGEMENT**[®]
YOUR GOALS. YOUR NEEDS. OUR GUIDANCE.





Personal Financial Analysis and Investment Strategies

- *Needs Analysis*
- *Suitability Verification*
- *Risk Tolerance Adherence*
- *Time Horizon Projection*
- *Income Strategies*
- *Accumulation Projection & Strategies*
- *Portfolio Comparisons*

Retirement Strategies

- *IRA – Traditional & Roth*
- *SIMPLE IRA and SEP IRA*
- *401(k), Safe Harbor, Profit Sharing*
- *403(b)*

Business Continuation Strategies

- *Buy-Sell Agreement Funding*
- *Stock Redemption Plans*
- *Key Man Insurance*
- *Succession Planning Strategies*

About Us

The Frieden Agency began operating in 1928. Founded by the late Jack J. Leterman, it was the first John Hancock agency established in Virginia. From its inception, the Agency has been locally owned and operated by the family of its founder. We have offices in Virginia Beach and Newport News, Virginia and work with businesses and individuals throughout the country.

From the beginning, the Agency focused on meeting the needs of business owners and individuals by offering employee benefits and life insurance planning (buy-sell agreement funding/key person insurance, or estate planning strategies for business owners).

In the late 90s, the Agency began its focus on retirement planning services and wealth management. Frieden Wealth Management offers innovative products and services to help guide clients in meeting their wealth accumulation and retirement needs.

The Frieden Agency is committed to furthering our record of success in employee benefits and sound financial management. We keep learning, growing, and developing so that we can always be in the best position to help our clients achieve their financial goals. We believe that a corporate culture based on mutual trust and respect is key to our continuing success. It is not only what we do, but how we do it, that sets us apart. Our culture encourages positive, effective working relationships both internally and with our clients.

Since 1928

NEEDS. OUR GUIDANCE.

In the Company of Excellence

What makes us different? Maybe it's our personalized approach to helping you build, maintain, and protect your assets; our full range of outstanding products and services; or our relationships with some of the most respected financial service companies in the marketplace. The truth is, it's all of these – backed by our commitment to always maintain our relationship with you.

Our Mission: Your Goals. Your Needs. Our Guidance

It is our mission to help determine your short and long-term goals and needs, and then guide you through the process of selecting quality investment vehicles and insurance products to help you achieve those financial goals.

While mutual funds, annuities, life insurance, disability income, and long-term care insurance form the core of our product portfolio, in today's environment, group and individual health insurance programs have also become essential elements of proper financial planning. Let us use the expertise of our agents and representatives at The Frieden Agency /Frieden Wealth Management to help you and your business.

Community Involvement

Since 1928, The Frieden Agency has had a strong sense of community and industry responsibility. Today, members of our Agency participate with and often play leadership roles in organizations such as The March of Dimes, YMCA, Boy Scouts of America, Special Olympics, and Alzheimer's Association.

Since 1928, it has been the mission of The Frieden Agency to serve our clients with honesty and integrity. Today, we feel more committed than ever to these principles.

Insurance Protection

- *Term Life*
- *Whole Life*
- *Variable Life*
- *Universal Life*
- *Survivorship Life*

Executive Compensation Strategies

- *Split-Dollar*
- *Reverse Split-Dollar*
- *Executive Bonus*
- *Deferred Compensation*

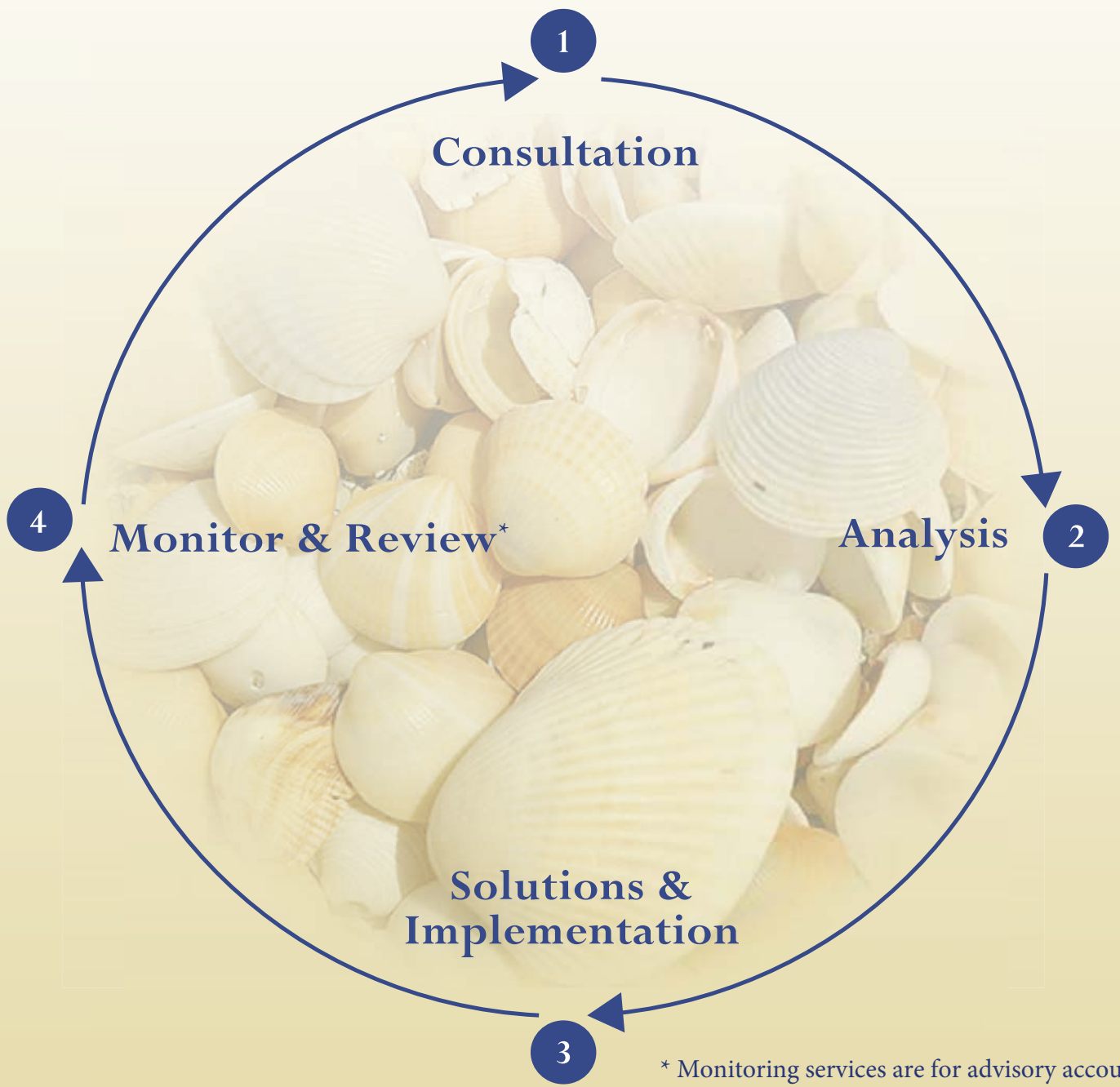
Individual & Employee Benefit Strategies

- *Group and Individual Health Insurance On and Off the Marketplace*
- *Health Care Compliance*
- *Life*
- *Disability Income*
- *Dental*
- *Group Carve Out-Executive Bonus*



OUR PROCESS

Through a four-step process, we consider your needs and goals, in conjunction with your financial information, to create a customized wealth management strategy. This process is ongoing because we are here to guide you and to make necessary changes to your strategy based on the changing market and your evolving life situations.





TRUST

A RELATIONSHIP OF TRUST

Step 1: Consultation – Understanding Your Goals and Priorities, Gathering Facts

First, we'll simply get to know you, your financial situation, and your needs. By gathering facts, we'll help to define your goals and priorities. With our solid experience, knowledge, and dedication, you can be assured that we will understand your personal and business goals, and translate them into customized solutions.

Step 2: Analysis

Our professionals will take your input and conduct a thorough analysis of your current financial situation. In order to offer you truly comprehensive services, we will work closely with your legal, accounting, and tax advisors in order to fully understand your resources and the impact all potential strategies will have on you, both personally and professionally.

Step 3: Solutions and Implementation

We understand that each person and each business is unique, and therefore faces distinct challenges. Your customized financial strategy will address the challenges that are most important to the success of your financial future. We will utilize the products and services from a pool of the more than 50 insurance companies and financial service providers to tailor solutions to your goals and needs.

Step 4: Monitor and Review

Our relationship doesn't end with the implementation of your financial strategy. We will meet with you on a regular basis to monitor your evolving needs and goals in light of changes in the investment markets, tax laws, etc., and will recommend changes as appropriate. We pride ourselves on this commitment, and look forward to strengthening our relationship with you over time.

You've made promises — to yourself and to the people you care about. Whether it's your children's college educations, a legacy for your heirs, a supplement for your retirement income, or a plan for the orderly succession of your business, the agents and representatives at The Frieden Agency / Frieden Wealth Management can help you to keep those promises.

A successful wealth management strategy is one that provides for you and your family today and helps to preserve enough for future generations. To achieve this success, a financial strategy must be comprehensive. That's why we work with your attorney, trustee, accountant, and other professionals as necessary to create a customized strategy that considers all your wealth management needs.

Depending on your stage of life and concerns, our financial professionals will help you find the appropriate solutions to issues like funding for education or retirement, tax planning, protecting your assets and your family, and organizing your estate.

Wealth Protection

- **Life Insurance** – Whether you want to help protect your family or your business, we will assist you in designing a policy that meets your unique needs.
- **Survivorship Protection** – We can help you develop a strategy using life insurance to provide the income your heirs will need to maintain their way of life.
- **Disability Income Insurance** – Often overlooked is the need to protect one's current income stream and future earnings in the event of a disability. Let us assist you in choosing a policy that meets your individual needs.
- **Long-Term Care Insurance** – Needing long-term care places a strain on your family emotionally, physically, and financially. With proper planning, we can help protect your assets from the rising costs of long-term care due to accident or illness. A variety of plans are available that provide for your care both at home or in a facility.

Wealth Accumulation

- **Portfolio Building** – With the right asset allocation, we can help develop an investment strategy that balances potential risk and return by diversifying your assets across

MANAGEMENT

several investment categories. We'll take into account your risk tolerance, liquidity needs, as well as your short and long-term goals.

- **Retirement Planning** – If you are planning for a secure retirement, we can help you evaluate all of your existing retirement plans: pensions, 401(k)s, IRAs, and annuities. We can also work with your tax professional to assess the tax consequences of your IRA rollover and assist in implementing your decisions.
- **College Funding** – Choosing the right savings and investment vehicles and maximizing the best plans available for financing an education is a crucial part of financial planning, especially as the cost of education continues to rise. We can assist you in choosing UGMAs, UTMAs, 529 plans, and other strategies that will help to fund your child's education.

Wealth Distribution

- **Retirement Income Planning** – Only through proper planning can you build an appropriate strategy to fund your retirement years and avoid having to make tough decisions down the road. Now is the time to determine a strategy that will generate the money and resources you'll need to make your vision of a good retirement a reality. We'll help you get ready for retirement.
- **Trust and Estate Planning** – With the right strategy, you can control your assets according to your wishes, as well as minimize taxes, reduce administrative costs, and ensure the effective management of your affairs should you become incapacitated. You may also be interested in developing charitable or family gifting strategies to pass along your wealth. Based on your individual situation, we can recommend techniques for approaching these challenges should you pass away or become incapacitated.

**Diversification does not guarantee a profit or protect against loss. It is a method used to help manage investment risk.*

The Value of Professional Guidance:

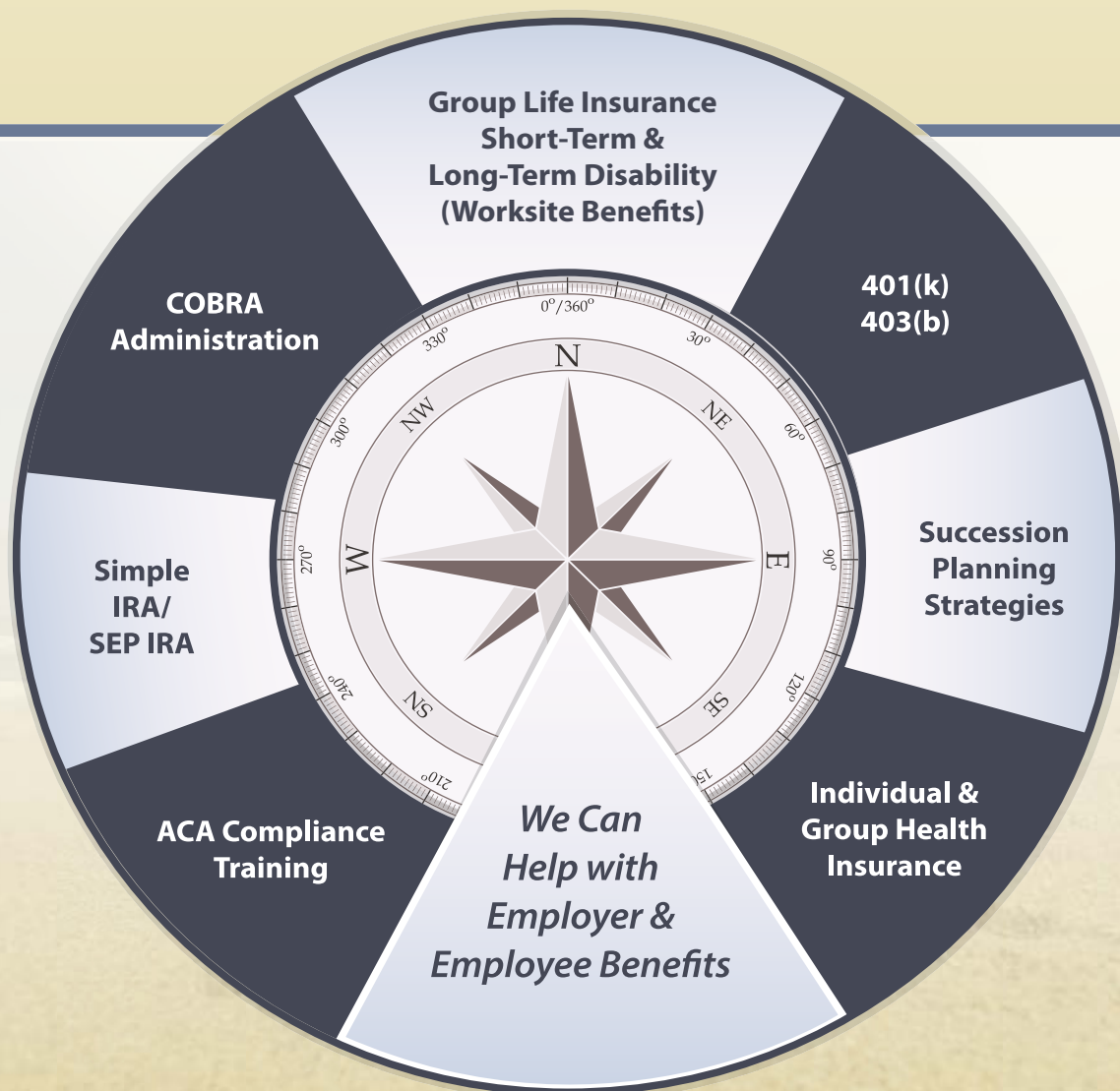
Recognizing the potential benefit of diversification and risk-management is an important first step in determining a financial strategy.*

Even more crucial is your choice to work with an investment professional who can guide you through periods of market volatility. Professional guidance can help you in adhering to a disciplined investment approach. Our investment professionals believe in frequent and open communication as being the cornerstone of a successful client-advisor partnership.



We know that you have a lot on your mind. As a business owner, you're faced with countless decisions: How can I do the best by my employees, yet stay as lean as possible? What does the Affordable Care Act (ACA) mean for my company? What would happen if one of my key employees needed to go out on disability? I'm about to become Medicare eligible – should I stay on our group health insurance plan or not? If anything happens to my business partner, will I have enough assets available to buy out my partner's share of the company?

We know that those are only a few of the questions that you grapple with as a business owner. At The Frieden Agency / Frieden Wealth Management, we've been helping business owners with employee benefits since 1928. Let us see what we can do for you.



FOR BUSINESSES

Working closely with your legal and tax advisers, we can help you reach your business and estate planning goals with solutions that can help maximize your personal benefits, provide the tools to recruit and retain employees, protect against the loss of key employees, and create ownership succession strategies. These solutions can help build your business and transfer wealth to future generations. Once your customized plan is in place, we continue to support you by conducting annual reviews to help ensure that the plan is on track.

- **Retirement Planning** – Qualified plans can help owners and long-term employees build financial independence. Some examples are 401(k), pension planning, profit sharing, simple and defined benefit plans.
- **Executive Compensation Strategies** – We design supplemental pension, deferred compensation, executive bonus, and other retirement and incentive compensation programs. These programs motivate key people with financial incentives that enhance job security.
- **Key Person Insurance** – The unexpected death or disability of a key employee can create serious problems for a business. Key person insurance policies will help to protect you and your business.
- **Business Overhead Expense Disability Insurance** – Your business depends on you to keep the lights on, but what would happen if you were to face a disabling illness or injury? Having a business overhead expense disability policy could help pay expenses such as rent, utilities, salaries, taxes, accounting fees, etc. This way, your insurance policy can take care of business while you take care of yourself.
- **Business Succession Planning** – Our succession strategies can be catered to your wealth transfer objectives. We can provide life insurance funding for a Buy-Sell Agreement to provide for the orderly disposition of a closely held business if an owner dies, becomes disabled, or sells.

For family business owners, we identify alternative strategies to equalize estate assets among all children – whether they are active or inactive in the family business.

Employee Benefits, Education, and Compliance

As a business owner, you realize the importance of attracting and keeping talented employees who are dedicated to the success of your business. We can help you in this endeavor. We work with business owners every day to implement benefits for their employees and to help them make sure they stay compliant with the newest healthcare legislation. We offer a number of important services:

- *FSA & POP Administration*
- *COBRA Administration*
- *Compliance trainings for business owners and benefit administrators*
- *Group and individual health insurance on and off the Marketplace*



FINANCIAL SOLUTIONS FOR BUSINESSES

If you are impacted by the recent changes in healthcare legislation, we can help you create the employee benefits package that is right for your business, including: group or individual medical, dental, disability, supplemental insurance, cafeteria plans, and long-term care insurance.



- **Health Insurance** – Choosing the right plan for your business has never been more complex. In addition to considering group or individual coverage on and off the Marketplace, you should be aware that there are some very promising self-funding options suited to certain healthy groups. Using our proprietary software, we can run the various group and individual rates for the major carriers in our region both on and off the Marketplace. We can analyze your employee data to determine which employees may be eligible to save money by getting a subsidized plan on the Marketplace. And we can help you discover whether a self-funded health insurance plan might be appropriate for your group.

- **Educational Services** – Health insurance is a hot topic for both you and your employees. We can conduct seminars for your employees on their health insurance benefits, as well as on their retirement packages.

We hold periodic compliance seminars for large and small employers regarding the different ways to measure full-time vs. part-time employees; reporting requirements and their deadlines; distribution requirements of compliance documents to employees; ACA pay-or-play rules; individual and small group Marketplace qualification rules; required model notices that must be given to all employees; HIPPA compliance, etc.

- **POP Administration** – Whether you already have in place a cafeteria plan that meets the regulations of section 125 of the Internal Revenue Code or are just beginning to think about it, we can help you with the POP administration and the required plan documents.

- **COBRA Administration** – Not sure if you are in compliance with the COBRA regulations? We can administer your COBRA plan, or we can advise you on the state continuation options if you're an employer with less than 20 employees.

- **Short-Term and Long-Term Disability** – These plans can be surprisingly affordable and can make an important difference in the lives of your employees during times of disability.



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INSURANCE | INVESTMENTS | EMPLOYEE BENEFITS

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