



Retirement.

It's a big word—and an even bigger change.

To some, it means “the end of work.” To us, it's the start of an entirely new chapter: one that's written by you.

Let's Discover Whats Ahead.

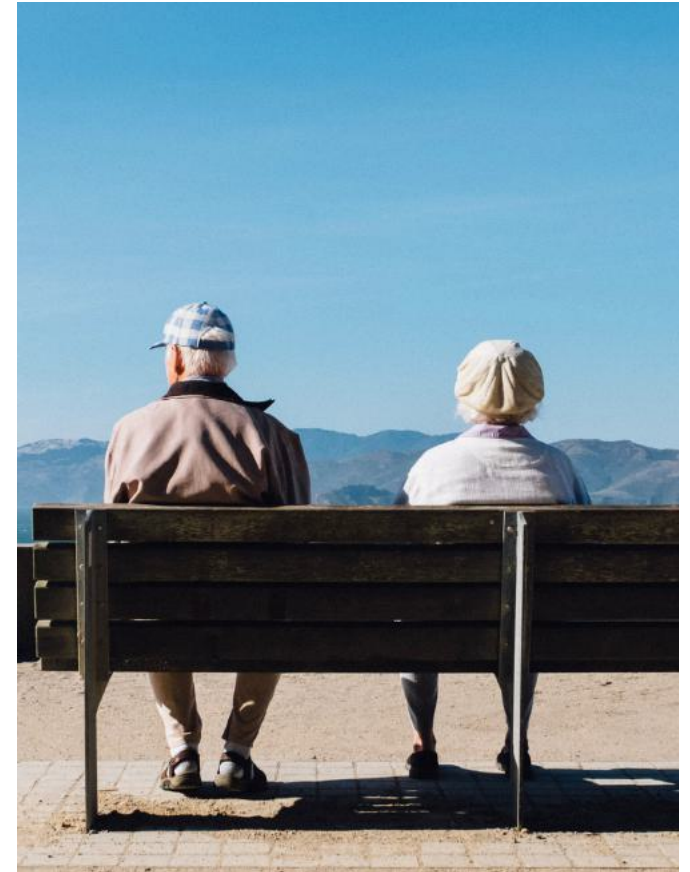
After a lifetime of hard work and careful planning, we believe that your retirement should add up to more than a number.

That's why, at Great Waters Financial, we're more than investment planners or money managers. We're here to help you redefine retirement—because we know that there's more to it than money.

We're passionate about helping you find balance beyond your accounts. In walking beside you as you envision the life you want. In thinking about what you're retiring to—not just what you're retiring from.

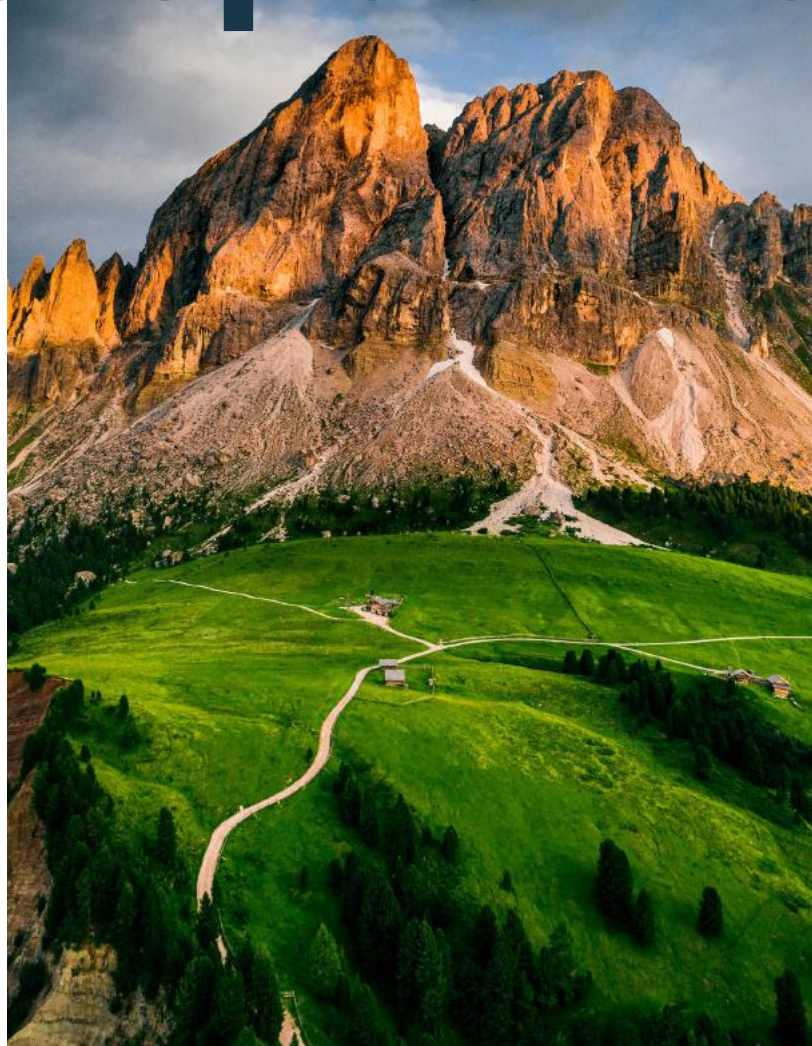
This is anything but the end of the road—it's an entirely new and exciting journey.

So let's start dreaming. Because it's not just your retirement—it's your life. **Live it greatly.**



Our Perspective

*We see things
differently.*



Our expertise, approach and our model are fundamentally different from traditional planning firms. We see ourselves as more than planners—we're here to walk alongside you as you fully envision and prepare for this next chapter.

OUR PHILOSOPHY:

We believe the best plans are made with purpose. That's why we guide you through a deeply personalized approach to helping you define your retirement.

OUR EXPERTISE:

We offer the full breadth of financial services and capabilities to meet your planning needs—whatever they may be.

OUR STRUCTURE:

Our planners do not work on commission, and are free to recommend any brand of financial tools. They serve you and you alone.

***At Great Waters, we
believe your retirement
plan should serve **you**,
not your advisors.***



Our Philosophy

This is your time.

The average adult spends 2,400 hours working every year.

When you're done trading your time for income, how will you spend those hours? How will you find joy in this next chapter? In the midst of tremendous change, what values will you keep at the center of your life—and your retirement plan?

Asking deep, driving questions like these is at the heart of how we help our clients redefine retirement. But it's only the beginning.

Your team at Great Waters will walk alongside you—prompting purposeful exploration in parallel with your financial planning.

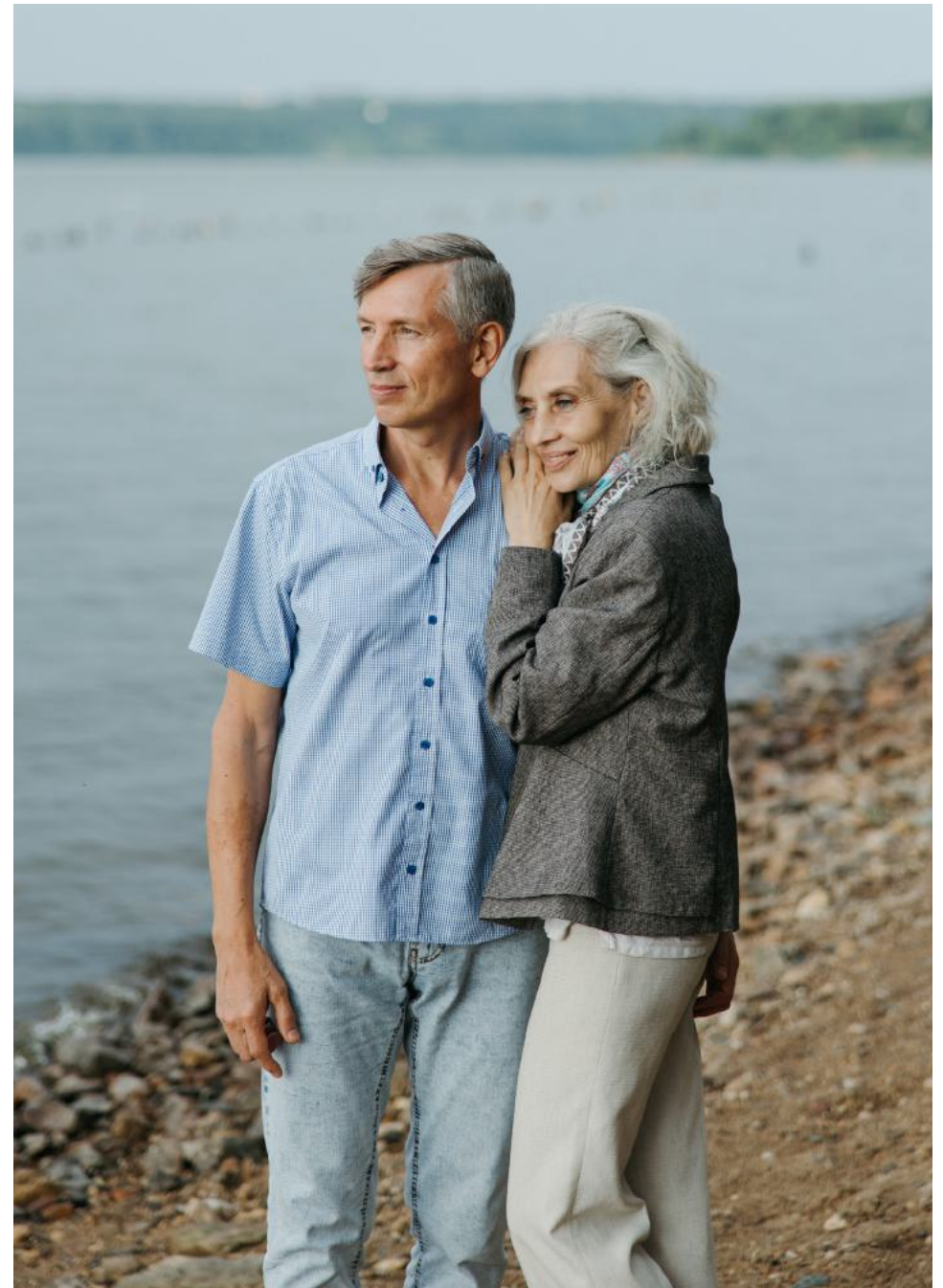
Our Process

*Planning that's more than personal.
It's purposeful.*

Looking ahead to retirement can be exciting. Overwhelming. Full of possibility.

That's why we're here to help you prepare for this next chapter—and support you navigating everything the planning process can bring.

Here's what you can expect when you work with us.





01

*Bring more than your
account balances.
Bring your aspirations.*

Discovery Meeting



Your retirement plan should suit more than just today's needs—it should also accommodate tomorrow's aspirations.

Our discovery meeting is our first chance to sit down and listen to your full story. Where are you now? How did you get here? What did you work for? We want to understand you and your goals holistically—not just the value of your accounts.

Of course, we'll also take the time to review your financial statements, create a risk tolerance profile, and discuss your 401k, social security, insurance, and other investments.

We'll put it all together into a single snapshot—so that you have a clear picture of your financial health and how it aligns with your vision for the future.



02

Creating your financial projection.

Behind the Scenes

After our discovery meeting, your team will deeply analyze all of the information you provided.

We'll consider your year-by-year plan, perform cash flow analysis, review past performance of your investments, ensure that your portfolio matches your risk tolerance, stress test your retirement plan for market volatility, evaluate your insurance policies, project your RMDs,

analyze your tax strategy, uncover hidden fees, consider IRA conversions, consider long-term care options, and plan the ideal time to buy or sell appreciated or depreciated assets.

You may not have had this depth of analysis before, but it's an essential starting point in outlining how we can support you in living your retirement greatly.

03

*See how your portfolio
fits into your future.*

Analysis Meeting

During this meeting, we'll present our analysis of your complete financial picture, and how it looks next to the future you've envisioned.

You'll see your plan's projections before we discuss any portfolio enhancements or adjustments, but it's not uncommon in this meeting to discover ways you can immediately improve your retirement.

Whether you decide to continue with Great Waters or not, our analysis meeting will give you a better understanding of how your future and your finances align.



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4

Composing Your Future



*Let us write
the first draft
of your next chapter.*

Once we've reviewed your financial picture, the real adventure begins.

Taking everything we've learned about you and your aspirations, your team will create a completely customized retirement plan that suits your needs now and in the future.



*Your first look at
living greatly.*

Review Your New Plan

This will be your first chance to see your new financial plan.

We'll evaluate it side-by-side next to your existing plan and explain the adjustments we recommend—and how they'll support you in living out your exciting new chapter.

This is also a great time to ask questions: About your new plan, about our fee structure, and how you can expect us to stay committed to you throughout your retirement.



06

Lets journey together.

Open New Accounts

In this meeting, we bring your new retirement plan to life.

We'll help you transition your accounts to Great Waters Financial, making the process as simple and smooth as possible.

We'll also walk you through what you can expect from us every year going forward—from strategy sessions to client appreciation events, to how we continuously evaluate your plan's stability.





Our *Live Greatly.* Promise

Some say there's no telling what the future might bring. But at Great Waters Financial, we believe that with the right partner in planning, your best days are still ahead.

However you envision your retirement, we're passionate about helping you get there. You'll feel it in the way you're greeted. In the way we listen. In the way we walk with you today—and in the years to come.

Because whether it's around the world or closer to home; whether you're anticipating new adventures or unexpected joys, your retirement is your time. Live it greatly.



What are you waiting for? Live Greatly.

Schedule a conversation today.

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