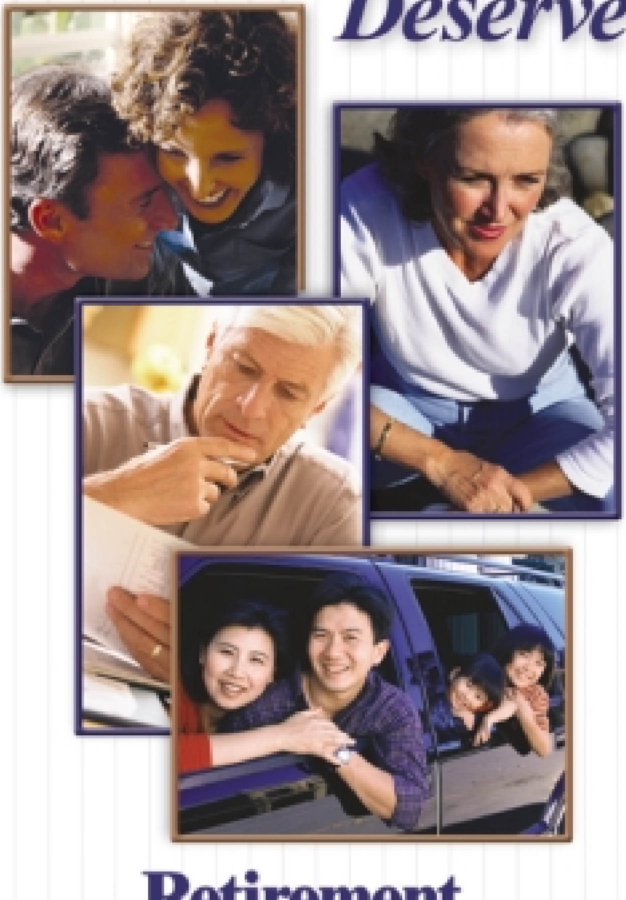
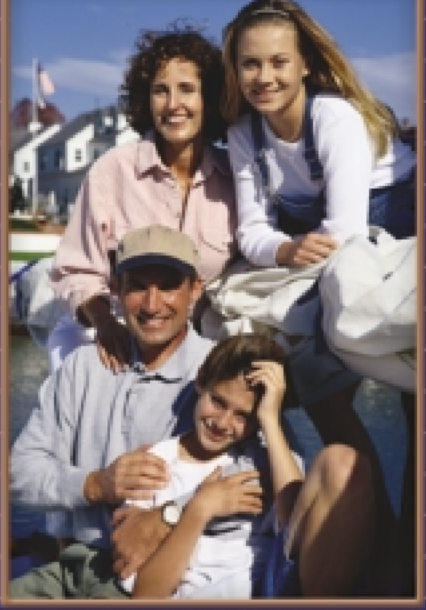
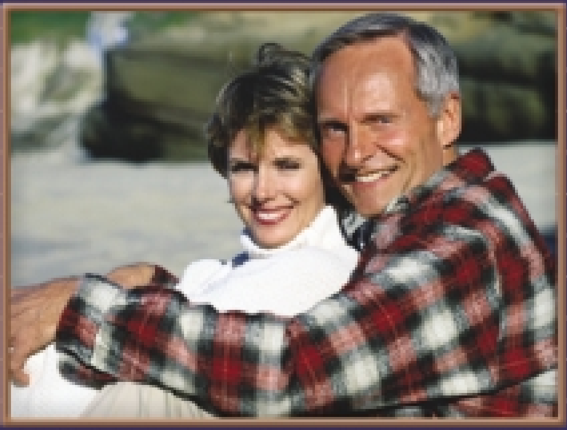
Financial Guidance

for the Future You Deserve



Retirement Plus Inc.


As you move through the ages and stages of your life, you will face different needs, changing concerns and ever-new questions. In addition to routine money management responsibilities, there will be times when personal financial matters loom large. Sometimes you'll need a little advice, sometimes a lot!

While there is no shortage of information available, today's changing tax and investment landscape can complicate the decision-making process and make your head spin. Then there is always the question of conflicting information and whom you can trust. Your life is busy enough, and it may be a chore to determine just which piece of advice is right for you — and who's "on the level."

At some point in your life, you'll wake up and say, "I need a financial planner — a professional I can trust to provide professional advice. Someone to help me make the best decisions."

If you are seeking independent, objective advice or professional asset management, Retirement Plus, Inc. stands ready to be of service. We offer personalized, needs-based solutions — from comprehensive financial plans to professionally managed investment portfolios — to help you reach your most important life goals.

Whether you are financially independent and in need of professional wealth management, working hard to accumulate assets and build for a secure financial future, or just starting out on your financial journey, Retirement Plus, Inc. provides financial guidance for the future you deserve.

Independent, Objective Financial Planning

Financial planning is a long-term process of wisely managing your finances so that you can achieve your goals and dreams, while at the same time helping to negotiate the road blocks that inevitably arise in every stage of life.

Retirement Plus, Inc. offers individual, comprehensive financial planning services, including active asset management for clients. We take a highly personalized approach; there are no cookie-cutter programs and one-size-fits-all solutions. Each plan is individually created and professionally monitored.

While we maintain and work in a professional atmosphere, we take pride in building long-term affable relationships with our clients. Our staff is competent, caring and dedicated to your success.

At Retirement Plus, Inc. we will help you move with confidence to meet key milestones and strategic goals. Our five-step **Invision™ Process** is an all-encompassing solutions-based program designed to dynamically blend multiple planning strategies and investment methodologies into a unified wealth accumulation, preservation and distribution management system.

- **Exploration** – Getting answers to key questions, setting realistic expectations.
- **Creation** – Designing a blueprint of comprehensive strategies for your immediate benefit and long-term success.
- **Implementation** – Selecting and blending the right solutions for you.
- **Observation** – Ongoing monitoring and review of the financial plan's components.
- **Evaluation** – Regular reports and analysis coupled with periodic meetings to discuss your progress and ensure you stay on track.

One of our primary aims is to help you look at the big picture. That's why we take a high-level approach. Financial planning is more than just retirement planning, investing for the future, obtaining the right insurance coverage and/or tax planning.Through ongoing counsel and communications, we will help you:

- Understand how various financial decisions impact other areas of your life
- Simplify record-keeping and the decision-making process
- Analyze a multitude of future uncertainties, including retirement scenarios
- Invest to meet personal wealth and income objectives
- Create a secure financial future

Still, we know that your life is about more than "just money." Building peace of mind is an important part of what we do. Our blended approach of financial goal achievement coupled with the identification and accomplishment of your most important life goals can produce the ultimate family and personal enrichment.

Who We Serve

Our clients are successful, busy people who appreciate the finer things in life: family, friends, a good challenge and a reward well earned. Some are retired and financially independent. Others are accomplished professionals with bills to pay, kids to raise, careers to build.

We are proud to serve teachers, doctors, nurses, business owners, attorneys, and other professionals. Whether you're a country club member who enjoys the good life or the quintessential millionaire-next-door still driving that ten-year-old Ford, we'll roll out the red carpet for you.

We also have special expertise in helping Federal employees make the most of their benefits and plan for the future — you can live well and retire rich with the right guidance and advice! And if you are "a millionaire in the making" we'd be pleased to talk to you — after all, financial planning is not just for the wealthy. We'll help you get started with the potential and money you've got.

Wherever you are on your financial journey, Retirement Plus Inc. welcomes you.

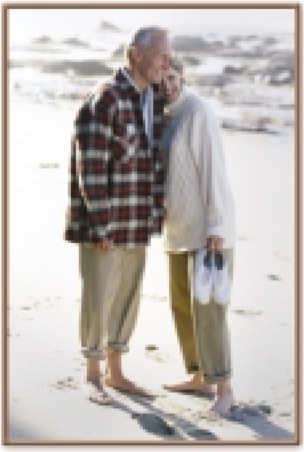
Fee-Based Investment Management

Successful investing is achieved by combining focus and discipline with patience and commitment. Unfortunately, most investors allow isolated short-term events, misguided media-driven hype, and personal fears and greed to influence their investment decisions — all without regard to the big picture impact.

At Retirement Plus Inc., we do not allow such diversions to dictate investment strategies. Instead we use a more objective, institutionalized approach when devising strategies to achieve clients' long-term objectives within their specified parameters. We utilize an integrated investment system that includes sophisticated asset allocation programs, computer modeling and various other ancillary services that assist in developing and managing your portfolio's many components.

Our mission is to help you reduce your financial dangers, focus on your opportunities, and then provide a clear path to help you achieve your goals. We do this by building upon your strengths, employing our professional acumen, and then taking steps to increase the certainty that the job gets done right and on time. Peace of mind and a sense of surety are the most essential part of what we deliver through the financial planning and asset management process.

All services are provided on an independent, objective basis. In addition to discussing our fee structure with you during our initial meeting, we will provide you with a copy of our disclosure document. "Form ADV, Part II" will detail our fees, services, background, qualifications, regulatory history, and much more. Please take the time to read it and ask any questions you may have. Be sure you request a copy of Form ADV, Part II from any and all financial advisors you interview.



Our Investment Approach

Your financial plan — which hinges on your goals, needs and personal objectives — will drive our investment decisions. Through the **Invision™ Process** you'll experience a dynamic cycle of exploration, creation, implementation, observation and evaluation. You will always be informed and in touch with your larger life-and-money goals.

Your investment strategy will include selection and blending of the appropriate:

- Investment platforms
  - Traditional (mutual funds; annuities — fixed, variable, immediate)
  - Institutional (Separately Managed Accounts, Multi-Strategy Accounts, Exchanged Traded Funds and Leveraged / Hedge Funds)

- Portfolio allocation and diversification methodologies
  - Strategic and tactical asset management
    - Quantitative indexing
    - Actively managed positioning

- Income producing strategies
  - Systematic withdrawal; interest and dividends; annuitization

- Tax management strategies
  - Taxable, tax-deferred, tax-free, tax-credit

- Estate Management Tools
  - Wills; Trusts; Durable Power of Attorney; Health Care Powers

Unlike other firms where your options are focused on the product d'jour, Retirement Plus, Inc. offers you a universe of choice. Your personalized portfolio will be uniquely and professionally designed through a coordinated approach. It will be comprised of the appropriate blend of traditional and institutional platforms and methodologies while utilizing cost-efficient investment techniques and strategies fashioned by ongoing advances in modern technologies and cutting-edge innovations. In the past, many of these investment strategies and platforms were typically available only to the ultra-wealthy. Retirement Plus, Inc. is proud to offer these higher-level money management solutions to its clientele — all aimed at achieving your stated goals and objectives.

Randall P. Hallier, CFP®

President and Founder

Randy Hallier has been in the financial planning and investment management business for over 25 years. A CERTIFIED FINANCIAL PLANNER™ professional, Randy maintains a rigorous schedule of continuing education to maintain his certification through the CFP Board of Standards. He completed his professional education through the UMKC School of Business. After passing the rigorous 2-Day certification examination and proving that he had met the CFP Board's specific experience requirements, Randy received the right to use the CFP® marks of distinction.

Randy is the host of **The Bottom Line**, a weekly radio show on KMBZ 980 AM and KXTR 1660 AM. He's been quoted in the *Kansas City Star, College Boulevard News* and Sun Publications. He has also been a guest on public radio's Walt Bodine and Peter Newman's "Moneyline" shows, and has been profiled on *MorningstarAdvisor.com*. A prolific writer, Randy's thoughts on retirement readiness were published by *Research* magazine in a feature-length article.

He is a member of the Financial Planning Association™, the largest organization of professionals dedicated to championing the financial planning process. FPA believes that everyone needs objective advice to make smart financial decisions and that when seeking the advice of a financial planner, the planner should be a CFP® professional.

A skilled presenter and public speaker, Randy has conducted continuing education courses for the states of Kansas and Missouri. He also serves as a guest speaker for several non-profit organizations, a recent one being the Federally Employed Women's Organization, and is widely known throughout the region for leading a campaign to promote financial literacy through his company, Financial Workshops LLC.

Randy's passion for helping people make smarter financial decisions is rooted in his own personal experience. His father died when he was three years old, leaving the family with no financial plan and very limited resources. Randy recalls seeing his mother, standing before the empty refrigerator, and remembers feeling as helpless and scared as she did.

As a financial professional, Randy is determined to help people avoid needless financial stress and potential calamity. He chose to study education in college and committed himself to educating the public and assisting families in both realizing their financial dreams and protecting their loved ones.

The result of Randy's hard work and dedication is Retirement Plus, Inc. Supported by a team of caring professionals, Randy provides independent financial advice, professional asset management and the insights that only a seasoned financial advisor can deliver. The Retirement Plus Team is dedicated to providing personalized and timely service in an affable, family-oriented atmosphere.

"At Retirement Plus, Inc. we know a lot about money — how to save it, protect it from the ravages of taxes and inflation and grow it prudently over time. We also know about people and "what makes them tick." While no two people are exactly alike, a common thread connects us all. Every one of us wants to sleep well at night, knowing that we've made sound decisions and are moving closer to our goals.

When you become a client, your goals become our goals. We'll stand by you every step of the way — through all the ages and stages of your life — to ensure you meet your most important life goals. We know that financial planning is about more than "just money." It's about your life.

Our mission is to help you reduce your financial dangers, focus on your opportunities, and then provide a clear path to help you achieve your goals. We do this by building upon your strengths, employing our professional acumen, and then taking steps to increase the certainty that the job gets done right and on time.

Peace of mind and a sense of surety are the most essential part of what we deliver through the financial planning and asset management process."

For your free initial consultation,
call (913) 402-0313.

Visit www.RetirementPlusInc.com
for more information and a calendar of events.

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