RENAISSANCE FINANCIAL

OUR VISION
YOUR FUTURE

INVESTMENTS • PLANNING • INSURANCE

WWW.RENAISSANCEFINANCIAL.COM

OUR MISSION

Using creative business and personal planning, we help our clients achieve financial freedom... one relationship at a time.

"A GOAL WITHOUT A PLAN IS JUST A WISH."

– ANTOINE DE SAINT-EXUPERY

DO YOU HAVE A PLAN?

For such a simple question, there's a complex answer that incorporates your goals, dreams and financial situation. At Renaissance Financial, our mission is to use the experience and broad range of our team to tailor a strategy that is uniquely suited to where you are right now and where you intend to be in the future.

The financial world is complex; so we take specialists from all fields in the financial industry and bring them together to work for you. Our team helps you develop a strategy to make the question, "Do you have a plan?" a simple one.

We want to ensure you are on the right path for yourself, your family, your business and your dreams. We have created long-standing professional relationships with substantial and well-established financial institutions around the world. This enables us to offer you attention, flexibility and personal service in collaboration with our global network.

We have selected financial services from a wide array of institutions in order to provide options that our experts can customize to your needs. The shared goal of our dedicated team members is to offer you a complete financial package that is uniquely suited to benefit you.

For over 25 years, Renaissance Financial has used creativity, collaboration and wisdom to help take your goals from a wish to reality so that you can achieve financial freedom. As we continue to expand our team of professionals and our resources across the country, we invite you to grow along with us. Join the Renaissance Financial family and let us help you create a strategy that will lead you toward your goals.

We look forward to collaborating with you.

INDIVIDUAL SERVICES

Your needs change throughout the stages of life. We will work with you to make sure you have the right strategy in place now and in the future.

A FINANCIAL STRATEGY AS UNIQUE AS YOU ARE

Each stage of life comes with a different set of hopes and concerns. That is why we begin by looking at your overall financial picture, starting with your current situation. We will explore options for building a personal safety net, lowering your tax burden and decreasing your debt. We can help you uncover your long-term financial goals and then create an investment strategy to support both your lifestyle today and the one you desire for the future.

LIFE NEEDS FLEXIBILITY, AND YOUR FINANCIAL PLAN SHOULD ACCOMMODATE

Your needs change throughout the stages of life, so your fee-based* financial plan needs to be flexible enough to respond to the unexpected, but disciplined enough to stay on track toward your goals. We will work one-on-one with you to make sure you have the right plan in place now and in the future by helping you:

- Connect your dreams to specific goals and financial targets
- Balance risks and returns to customize a financial plan that reflects your unique situation
- Navigate complex financial markets, tax laws and investment opportunities
- Protect your legacy with individually designed trust strategies
- Collaborate seamlessly with accountants, attorneys and other advisors to help ensure you are always getting the right advice.

WE REMAIN INDEPENDENT SO THAT WE CAN ALWAYS PRIORITIZE YOU

Renaissance Financial is an independent financial firm, which means we are under no pressure from a parent company to work with their particular offerings. We have the freedom to choose financial and investment products that benefit our clients' goals. With these creative strategies we are at liberty to design unique solutions which are effective and responsive to your changing needs. No matter how we grow as a firm, our independence enables us to stay local and focused on the priorities of those we serve, our clients.

CORPORATE SERVICES

CORPORATE FINANCIAL SERVICES

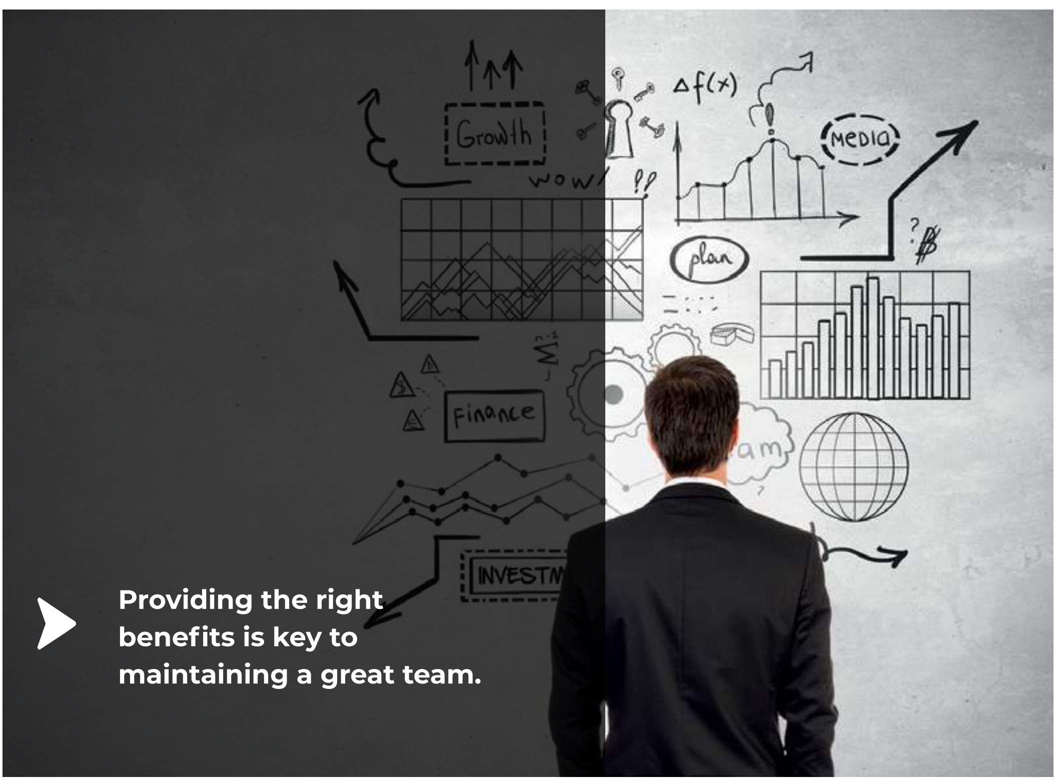
Businesses of all shapes and sizes need a strong support structure to grow. At Renaissance Financial, we provide the tools and expertise to create a strategy that is uniquely suited to each business. We are committed to helping your business reach its goals and ensuring that your employees are well cared for.

From tax-advantaged investment strategies and business transition services for you, to 401(k) and executive benefit plans for your employees, we offer a wide range of products and services to help your business maximize its financial and operating potential.

THE EXTRA MILE

Our corporate financial services specialize in supporting businesses in growing and attracting the right team members. By analyzing your current group benefits and retirement services, our team can develop or enhance what is offered to your employees.

Choosing, customizing and implementing a benefit or retirement program can be particularly complex. Our Employee Benefits Division and Retirement Division can manage the entire process, freeing you to focus on growing your business.



LOOK WHAT WE CAN DO FOR YOU

- WEALTH MANAGEMENT
- INVESTMENT STRATEGIES
- RETIREMENT STRATEGIES
- ESTATE PLANNING
- INSURANCE STRATEGIES
- EMPLOYEE BENEFITS

- PLAN DESIGN
- PREPARATION OF CUSTOMIZED ENROLLMENT
- RECORD KEEPING AND ADMINISTRATION
- COMPLIANCE TESTING
- GOVERNMENT REPORTING

OTHER SERVICES TO MEET YOUR NEEDS

SERVICES FOR INDIVIDUALS

Fee-based Portfolio Management

Mutual Funds

Fee-based Financial Planning*

Cash Management

College Funding

Retirement Strategies

Estate Planning**

Stocks

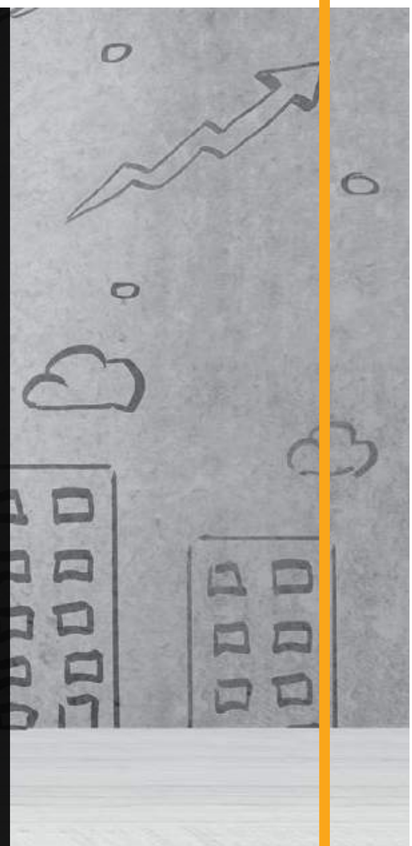
Bonds

Tax Reduction Strategies**

Life Insurance

Disability Insurance***

Long-Term Care Insurance***



SERVICES FOR BUSINESSES***

IRAs, SEPs, KEOGHs & 401(k)s

Key Employee Insurance***

Buy/Sell Funding

Succession Solutions Deferred

Compensation

Defined Benefit Plans

Retirement Strategies

Executive Compensation Programs

Financial Education Seminars

Executive Bonus Arrangements

Securities offered through Cetera Advisor Networks LLC, member FINRA/SIPC. Advisory Services offered through Cetera Investment Advisers LLC, a registered investment adviser. Cetera is under separate ownership from any other named entity.

*Separate from the financial plan and our role as a financial planner, we may recommend the purchase of a specific investment or insurance products or accounts. These product recommendations are not part of the financial plan and you are under no obligation to follow them.

**Please note that neither Renaissance Financial or Cetera Advisor Networks nor any of its agents or representatives give legal or tax advice. For complete details, consult with your tax advisor or attorney.

***Group benefits and certain fixed insurance products offered through Renaissance Fixed Insurance. Group benefits offered in partnership with Caravus, LLC. Renaissance Financial and its advisors receive a commission on these plans.

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