

Senior Financial Advisors, Inc. Senior Financial Insurance Agency, Inc.

Due to the growing demand for competent financial coaches to serve baby boomers, seniors and the affluent, **Mr. Nannen** decided to form **Senior Financial Insurance Agency, Inc. (SFIA)** in 2001 and **Senior Financial Advisors, Inc. (SFA)** in 2003. Both **SFIA and SFA** serve people age 55 and over offering the following services:

Retirement and IRA Distribution Planning: Through our experience and IRA training, we can help you plan with confidence to have sufficient income to live the life of your dreams. If leaving a **“Loving Legacy”** for your children and grandchildren is a goal, we offer **STRETCH** IRA planning which can provide your heirs with a reminder of your love for their lifetimes. We will also provide **ROTH IRA** conversion analysis, for a **TAX FREE** income for life.

Insurance and Annuity Planning: We offer a variety of creative solutions in planning our clients’ insurance and annuity needs. **Long-Term Care:** We provide a myriad of potential solutions for the challenges of planning for long-term care (LTC) needs. **Medicare Supplements:** We offer the finest Medicare Advantage plans and Medicare Supplement plans.

Investment and Asset Management: One of our conservative investment philosophies is based on the Nobel Prize winning **Modern Portfolio Theory**. Each client’s return requirement, risk tolerance and investment time horizon are assessed in the planning process to determine the appropriate asset allocation. Our primary objective is to **minimize risk** and **lower investment expenses** first, then to achieve a market rate of return within the given risk parameters. **SFA**, places client funds with **BTS Asset Management, Inc., Matson Money, Inc. and USA Wealth Management, Inc.** They each professionally manage portfolios for a fee as a percentage of assets under management. We are **FEE only** and not commission based!

Asset Protection and Estate Planning: We introduce our affluent clients to specific **Asset Protection** strategies that may help shield their real estate and other assets from creditors. We guide clients with the help of competent attorney’s and CPA’s, in designing and implementing a plan that will effectively transfer their assets in a safe and tax efficient manner to their heirs or charities of their choice.

DISCLAIMER: Neither Mr. Nannen nor **SFA or SFIA** is an attorney or accountant. Seek professional advice from your advisors in those areas. **SFA** and Mr. Nannen are **registered** in MA as an **investment adviser** and **adviser representative** respectively. **SFA** has a solicitor’s agreement with **USA Wealth Management, LLC**, a national registered investment adviser (RIA), to invest client funds. **USA** utilizes Fidelity Investments as their custodian. **SFA** also utilizes Charles Schwab Institutional, member NYSE/SIPC, as a custodian for client assets, through a solicitor’s agreement with **Matson Money, Inc.**, a national RIA. In addition, **SFA** utilizes Trust Company of America, as custodian for client assets, through a solicitor’s agreement with **BTS Asset Management, Inc.**, a national RIA. Both Mr. Nannen and **SFIA** are **independent** insurance producers, licensed in MA and several other states. We strive to find what, in our opinion, are the most competitive and appropriate products, investment portfolios and services available. **Past performance is no guarantee of future results.** (Revised: 02-10-2010)

Gerald W. Nannen, CLU, ChFC

Gerald W. Nannen, president and owner of the two **Senior Financial** company's, started his career as an investment counselor with a large financial services company in 1970. Gerry soon formed his own firm, **The Nannen Company**, specializing in insurance and estate planning.

In 1977 **Gerry** was awarded the **Chartered Life Underwriter (CLU)** designation and in 1984 he became a **Chartered Financial Consultant (ChFC)**. The curriculum covered retirement planning, financial planning, estate planning, insurance, investments, tax avoidance and wealth accumulation. Gerry has attended several two day investment seminars at Matson Money, Inc., on "**Free Market Portfolio Theory**" (FMPT) and other advanced financial planning and investment concepts. Gerry continually searches for additional unique asset management firms to offer to his clients.

In the 1980's **Mr. Nannen** formed **The Bottom Line Group**, which were four independent financial planning and investment advisory firms, catering to professionals, executives and business owners. In 2003, **Mr. Nannen's** firm, **Senior Financial Advisors, Inc.**, was registered as an **Investment Adviser** in MA. In 2009, **Gerry** received IRA DISTRIBUTION training and is now offering advanced planning in regard to the STRETCH IRA and ROTH conversion.

Gerry has received numerous industry awards and is a member of the **National Ethics Bureau, (800) 282-1831**. **Senior Financial** is also a member of the local chapter of the **Better Business Bureau, with an A+ rating, and the Estate Planning Council of Hampden County**. He has also been listed in recent years, as an honored professional in **NATIONAL REGISTER'S WHO'S WHO** in Executives and Professionals.

Gerry has lived in Western Massachusetts for over 50 years and currently resides in East Longmeadow with his wife Toni, a psychologist and professor at AIC. Together they have three children; Matthew, Angela and Stefanie. His hobbies include extensive travel with his family, long walks with Toni and their pet cocker spaniel Onyx, other exercise, devouring both fiction and non-fiction books and helping others achieve their financial dreams and goals.

Call **(413) 525-8550** to schedule a **FREE** one-hour financial consultation with **Gerry**. He guarantees he can reveal at least one idea where you can **significantly** improve your financial affairs. **Gerry** prides himself in serving his clients with warmth and compassion in a low key, no pressure style. He wants to be your "**Financial Coach**". (Revised: 02-10-2010)

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