***The Picture You’re Painting: It’s about what YOU want***

***Seek first to understand, then to be understood*** is a great quote from author Stephen Covey. However, many in the financial world have it backwards. Too often advisors seek first to be understood (sell their product). This “sale” becomes the focus and the goal. As a result, they often fail to take the time to understand who you are, your retirement goals, dreams and concerns about current or future economic conditions. As a result, then may not allow you the time to “Paint Your Picture”. Some seem to forget that retirement is one of the biggest transitional times in your life and therefore the development of a solid plan should not be rushed into. It should take time to develop over several meetings.

Bryan Rich has been serving clients for over 30 years. He strives to teach a balanced approach to retirement while highlighting both the positives and negatives of options available. He began his financial services career in North Carolina in 1992 upon graduating with honors with a Business Finance degree from Liberty University. After working for over a decade for a national financial planning company he decided to pursue his own career. As part of that decision, in 2005, he assisted experienced insurance and investment professionals from the Roanoke, VA and established Secure Financial Group, Inc. Later opening a office in Cary, NC. Since its founding Mr. Rich became the face of Secure Financial after speaking to thousands of “50 and Uppers” throughout Virginia & North Carolina in presentations and educational workshops. Now, as President of SFG since 2008, he has continued to develop strategic relationships with attorneys, CPA’s and other experienced professionals in order to provide a holistic approach to financial and estate planning. These NETWORK Partners share in SFG’s desire to fully inform and educate each and every prospective client.

Bryan is proudly an independent advisor when it comes to meeting the insurance and lifetime income needs of his clients. In 2007 Bryan passed his Series 65 Exam and is currently an Investment Advisor Representative for Brookstone Capital Management [www.brookstonecm.com](https://www.brookstonecm.com/). When dealing with the risk portion of your portfolio, along with BCM Bryan provides fiduciary advice. This helps promote a balanced approach to retirement…it is not one-size fits all. Risk based options provide more upside potential, while protected options offer peace of mind. Your best interest is always the primary objective…matching your goals with the math.

PEOPLE FIRST, MONEY SECOND is not just a motto; it is the way SFG chooses to do business by taking the time to get to know you and the “Picture You’re Painting” for this stage of life before we ever start talking about the “products”. The “products” are important, but they are simply the tools. How do we know what tools to use until we know what you want to build?

***Let’s dream a little first.***Then, once your goals for retirement are understood we help you implement the **ABC PLANNING PROCESS**. This process is designed for the Conservative & Moderate Investor who doesn’t want to simply leave retirement to “I HOPE IT WORKS” -- or “IT SHOULD WORK” – well, as long as the stock market does what I want it to do. Risk investments certainly have their place and are a major part of the **ABC PLANNING PROCESS**. But, first we must ensure our Liquidity and Income needs, then chase risk for greater return potential. So, the key question is not, “What kind of returns might I get?” Nor is the question, “Can I afford to retire now?” **No, the key question should be: “Am I in a position to retire and most importantly…STAY RETIRED?”** All with a level of risk that if the market has a major decline you can step back and say, **“I’m still okay”.**

*Investment advisory services offered through Brookstone Capital Management, LLC (BCM), a registered investment advisor. BCM and Secure Financial Group are independent of each other. Insurance products and services are not offered through BCM but are offered and sold through individually licensed and appointed agents.*