



GUIDING YOUR FINANCIAL PATH

Citizens

FINANCIAL
SERVICES

WORKING TOGETHER AND AT YOUR SERVICE.

LET US GUIDE YOU THROUGH THE FUTURE

Our clients' interests come first.

By serving you well, we will succeed.

At Citizens Financial Services we believe a successful client and advisor relationship includes personal service, investment review, full disclosure, and helpful recommendations.

We provide quality service by managing legacy, liquidity, risk, and taxes.

We define our success by helping you reach your financial goals. Our goal is to protect your investments while they grow.



YOUR CITIZEN'S FINANCIAL TEAM

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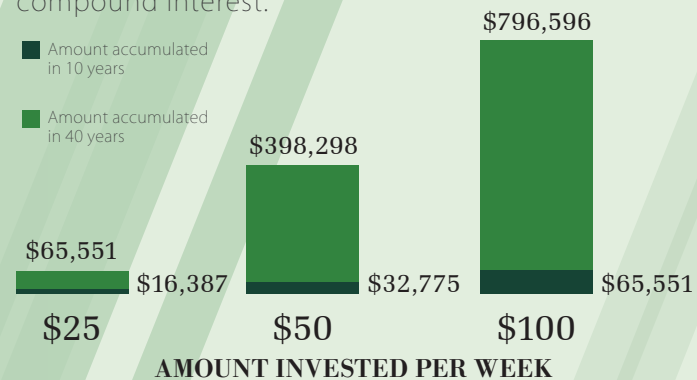
INVESTMENTS

WE INVEST IN YOUR FUTURE

Investing should be easy – just buy low and sell high – but most of us have trouble following that simple advice. We’re here to help you understand the principles and strategies that enable you to put together an investment portfolio that reflects your risk tolerance, time horizon, and goals.

INVESTORS: TIME IS MONEY

Start saving early and regularly to take advantage of compound interest.



There are five smart investing principles that are critical to understand.

First: Estimate your time horizon. Is your investment horizon three years or thirty years in the future?

Second: Know your risk profile. Can you tolerate big swings in the value of your investments?

Third: Diversify, diversify, diversify.

Fourth: Consider the effects of taxes and inflation.

Fifth: Get started now! Take the initiative and get going, the more time you have the better.



FINANCIAL SOLUTIONS BUILT FOR YOU

It is important to remember that Financial Advisors offer guidance that isn't always measured in dollars. As your Advisors we want to help develop strategies that protect against financial consequences of loss of income. We want to be here with you through all of life's ups and downs.



INVESTMENTS

COLLEGE FUNDING

HELPING YOU START SAVING TODAY

As a parent, you teach your children to dream big and believe in their ability to overcome any obstacle. By investing wisely, you can help tackle the financial obstacles of higher education for them—and smooth the way for them to pursue their dreams.



It doesn't take a degree in finance to see the cost of college continues to rise. In its 2015 report, the College Board showed that public four-year institutions raised prices an average of 3.4% annually between the 2005-06 and 2015-16 school years. Put another way, a \$5,000 education in 2005-06 would cost \$6,985 in 2015-16.

For a many families, the lion's share of education costs fall on parents and, in some cases, even on grandparents. Loans, scholarships and grants are no longer enough.

Starting planning together now, we can help to make college easier to afford for your family.

MARKET STRATEGIES

SURVIVING WITH LOW INTEREST RATES

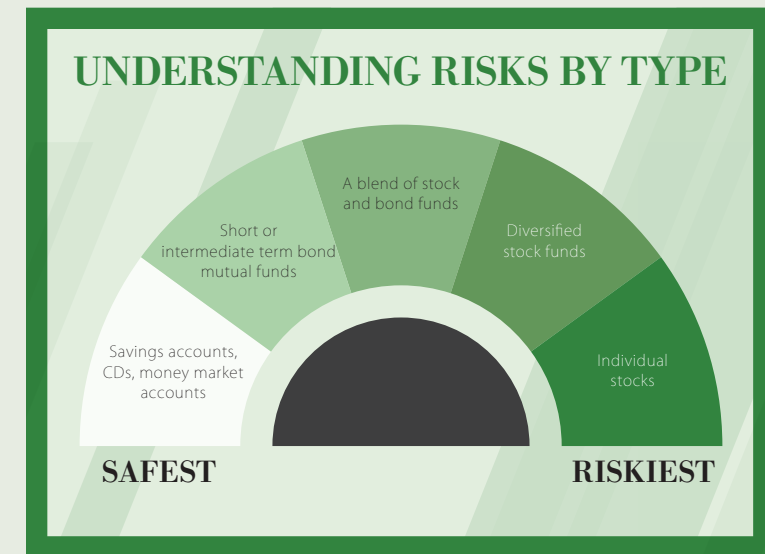
In times where interest rates are high, money market accounts and Certificates of Deposit (CDs) can be safe "high-yield" money makers. As interest rates slow, your money could begin standing still. With a diverse strategy we can help keep it moving for you!

Having a diversified portfolio is a solid first step in preparing to weather a low interest rate storm. What should be in that portfolio though?

Blue-chip, dividend paying stocks are a good start. While some are high-risk there are some key sectors that show reliable, high-value returns.

Foreign stocks and bonds are another item to keep in your portfolio. They pay a higher rate than you may find domestically, just keep the size of your holdings reasonable.

With some smart, targeted investing, there are ways to keep your money growing, without just rolling the dice and hoping for the best.



RETIREMENT PLANNING

GUIDING YOU TO YOUR FUTURE

Where will your retirement money come from? If you're like most people, qualified-retirement plans, Social Security, and personal savings and investments are expected to play a role. Together we can create a sound approach, based on your potential retirement income.



The financial uncertainties we face in retirement can erode our sense of confidence, and our outlook during those years.

It's important to remember that remaining flexible and responsive to changes in the landscape may help you meet the challenges of uncertainty in the years ahead.

Preparing for uncertainties is less about knowing what the future holds as it is about being able to respond to changes as they unfold.

Moving to the future together allows us to setup a solid financial plan for your retirement, and make you feel secure in the years to come.



WE'LL KEEP YOU SECURE DOWN THE ROAD

Retirement can have many meanings. It can be a time to travel and spend time with family, or to start a new business or charitable endeavor.

Regardless of what approach you take, there are things about retirement that may surprise you. We'll be here to help you navigate whatever path you choose.



RETIREMENT
PLANNING



401(k) ROLLOVER

One of the common threads of a mobile workforce is that when you leave your job you are faced with a decision about what to do with your 401(k) account. You have three basic choices for your 401(k) account you accrued at a previous employer, and we can guide you through any of them.

Leave It Where It Is

You may choose to do nothing and leave your account in your previous employer's 401(k) plan. There may be reasons to keep it there such as investments that are low cost or have limited availability. However you can become disconnected from the old account and its management.

Transfer to Your New Employer

You may want to consider moving these assets to your new plan. There is the convenience

of consolidating your assets, retaining strong creditor protections and keeping them accessible.

Roll Over to an IRA

A traditional IRA may provide a wider range of investment choices than your new 401(k).

Don't feel rushed into making a decision, you have time to consider your choices. We would be happy to offer our guidance and to answer any questions you may have.



WEALTH TRANSFER

According to a recent report, only 34% of American's have a will. No one wants to be reminded of their own mortality but a will is an instrument of power. Creating one gives you control over the distribution of your assets. If you die without one, the state decides what becomes of your property.

PROVIDING FOR THE FUTURE

The law does not require that a will be drawn up by a professional, and some people choose to create their own wills at home. But where wills are concerned, there is little room for error. You will not be around when the will is read to correct technical errors or clear up confusion. When you draft a will, consider enlisting the help of a legal, tax, or financial professional.

NO TIME LIKE THE PRESENT

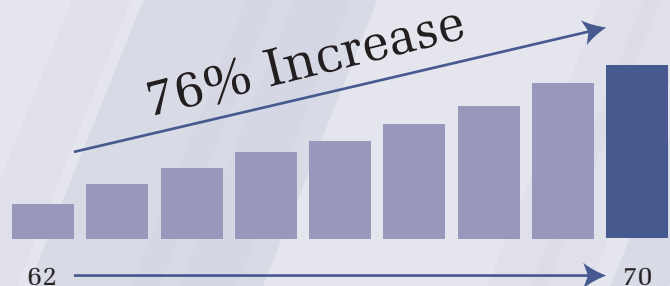
Although most people have thought of creating a will, only about one-third have done so. Preparing for the distribution of your assets may not sound enticing, but, a will puts the power in your hands.

You have worked hard to create a legacy for your loved ones. You deserve to decide what becomes of it.

SOCIAL SECURITY

Social Security's been a fact of retirement life ever since it was established in 1935. In an average month, 48.2 million people receive a retirement benefit from the Social Security Administration. We all think we know how it works, but how much do you really know?

SOCIAL SECURITY PAYS TO DELAY



Your social security benefit increases 6–8% per year. This works out to be a 76% increase in benefits by delaying Social Security for 8 years between age 62 and 70.

The Social Security program allows you to start receiving benefits as soon as you reach age 62. The question is, “should you?”

Monthly payments differ substantially depending on when you start receiving benefits. The longer you wait (up to age 70), the larger each monthly check will be. The sooner you start receiving benefits, the smaller the check.

If a person lives to the average life expectancy, the person will eventually receive roughly the same amount in lifetime benefits no matter when he or she chooses to start receiving them. In actual practice, it's not quite that straightforward.



YOU'VE WORKED HARD LET US HELP TAKE CARE OF YOUR FUTURE

You may understand that waiting to claim Social Security benefits can result in higher monthly payments. However, you may not know that there are other ways to maximize these benefits, and we can help you move through this process.



SOCIAL
SECURITY

RISK MANAGEMENT

YOUR HEALTHCARE AFTER RETIREMENT

Medicare coverage can be a critical component for living a healthy life in retirement, as well as for maintaining your financial independence during these years. However, Medicare does not cover the full range of health-care expenses you may experience in your golden years.



SUPPLEMENTAL OPTIONS

A Medigap policy is designed to cover expenses, the so-called gaps in Medicare. Coinsurance is only covered after you have paid the deductible, unless you select a Medigap policy that also covers the deductible.



PROTECTING YOUR LOVED ONES

Even after you are gone there are still expenses you want to make sure your loved ones do not have to bear. Covering end of life and after life costs for those you leave behind is just as critical as health care coverage.



WE'LL HELP YOU STAY HEALTHY IN RETIREMENT

If you retire prior to age 65 when Medicare coverage is set to begin, you will need coverage to bridge the gap between when you retire and when you turn 65. There are many options available, and we can help you find the right fit.



RISK
MANAGEMENT



LIFE INSURANCE

Your family relies on your income, it's critical to consider having enough life insurance to provide for them after you pass away. But too often, life insurance is an overlooked aspect of personal finances. We can help with the critical step of determining your life insurance needs.

WHOLE LIFE INSURANCE

Whole life insurance remains in force for your whole life. In exchange for fixed premiums, the insurance pays a set benefit when the policyholder dies. Whole life insurance policies build up cash value that pays a modest rate of return. This growth is tax deferred. Guarantees are based on the claims-paying ability of the issuer.

TERM LIFE INSURANCE

Term insurance is the simplest form of life insurance. It provides temporary life insurance protection on a limited budget. When a policyholder buys term insurance, they buy coverage for a specific period and pays a specific price for that coverage.

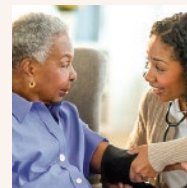
UNIVERSAL LIFE INSURANCE

Universal life insurance is permanent life insurance, it remains in force for your whole life. But it has an important difference from other types of permanent insurance: it provides a flexible premium.



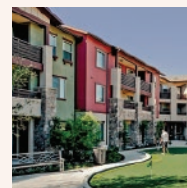
+ LONG-TERM CARE

The U.S. Department of Health and Human Services estimates that 70% of people over age 65 can expect to need long-term care services at some point. Understanding the various types of long-term care services and their costs is critical as you consider your retirement approach.



ASSISTED LIVING

Assisted living is a long-term care option that provides personal care support services.



CONGREGATE HOUSING

Independent living space, with opportunities to share activities of daily living with others.



HOME HEALTH CARE

Less expensive, more convenient, and just as effective as care you get in a hospital or SNF.



INDEPENDENT LIVING

Independent living communities offer services and amenities that cater to active seniors.



RETIREMENT COMMUNITY

Today's retirement communities offer a broad range of activities to enhance golden years' enjoyment.



SPECIAL CARE UNITS (SCU)

SCUs are hospital units with specialized equipment and personnel for critically ill patients.



CITIZENS FINANCIAL
Dedicated, full service, financial team, committed to you.



ONLINE

Visit us at www.connectCFS.com for additional financial resources.



IN PERSON

Stop by our **Newton** or **McPherson** offices anytime!



SERVICE

Quality service you can trust is our way of life.

LEGAL

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TELL US ABOUT YOU

Name _____

Date of Birth _____

Spouse's Name _____

Spouse's Date of Birth _____

Phone Number _____

Email _____

Signature _____

Date _____

FINANCIAL OBJECTIVES

- Maximize Income
- Reduce Taxes¹
- Pass Money to Heirs
- Gift Money to Charity
- Protect Assets

AREAS OF INTEREST

- Investment Services
- 401(k) Rollovers
- Life Insurance
- Wealth Transfer
- Retirement Planning
- Social Security

- YES, please contact me regarding my financial objectives and areas of interest.

For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Cetera nor any of its representatives may give legal or tax advice.



LET US LEARN
ABOUT YOU

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