



F. Stewart & Associates P.C.
WEALTH MANAGERS

How can we help you?

- **Integrated Financial Plans**

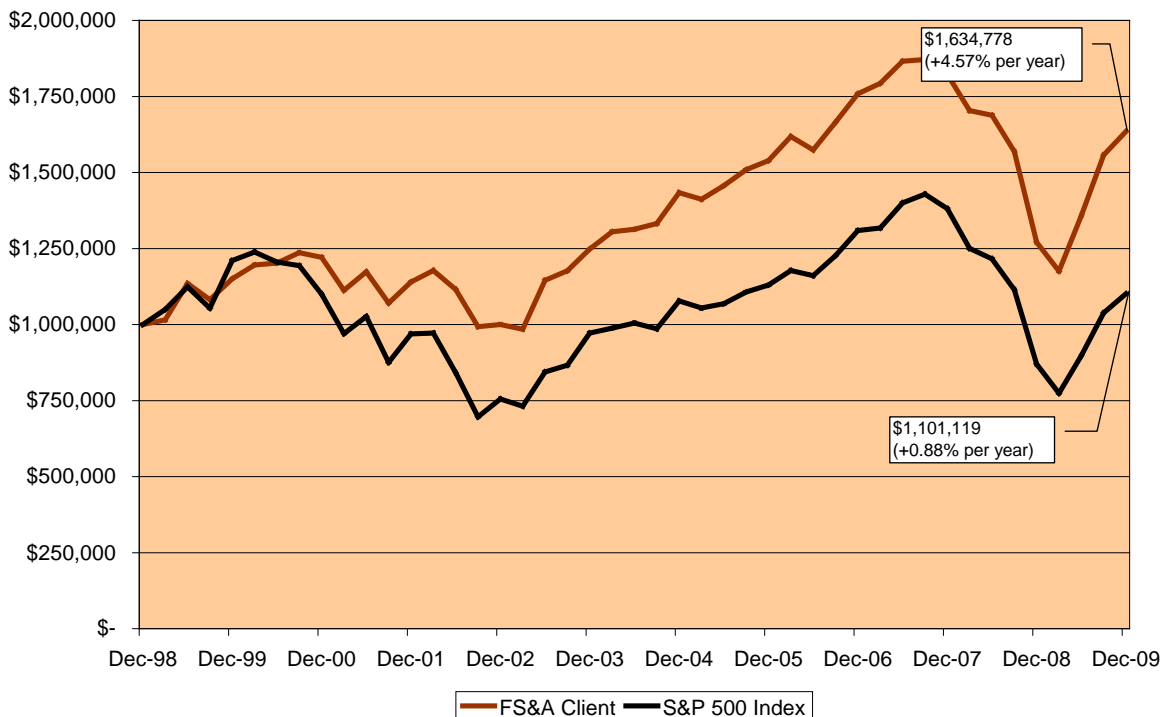
This service examines all of the major elements of your financial life and gives specific advice about the individual pieces, while keeping the big picture in mind. The areas typically covered are Cash Flow, Balance Sheet, Insurance, Retirement, Investments, Estate Planning, and College Savings.

- **Investment Portfolio Recommendations**

We determine a combination of investments that best suits your needs and risk tolerance level. This service typically includes complete assistance with implementing the recommended changes along with four, face-to-face, quarterly meetings with your planner to review written reports.

An example of portfolio performance over the past eleven years:*

Performance of FS&A Sample Client Portfolio versus S&P 500 Stock Index



**Past performance does not guarantee future results.*

- **Retirement Income Projections**
Whether you're near retirement or just dreaming about it, we can show you what level of income you can currently expect and how much you should be saving now to have the retirement lifestyle that you desire. We have expertise working with the Federal Retirement system and have in-depth knowledge of both CSRS and FERS.
- **Education Savings Planning**
We can help you estimate future monetary needs for private school or college, as well as recommend investments to help you achieve your funding goals and potentially lower your income taxes.
- **Insurance Evaluations**
Life, Health, Property and Long-Term Care Insurance are all areas where we can help you. We examine not only the sufficiency of your coverage, but also the strength of the insuring company.
- **Tax & Estate Planning**
We work in conjunction with other professionals in these areas to ensure the complete, accurate, and appropriate solutions for your income tax and estate tax situations.
- **Business Planning**
We consult on a variety of business issues, including retirement plans.
- **A myriad of other client-specific projects can also be addressed.**