

die cut window where logo will show through



OPTIMUM
Retirement
Advisors Inc.

A Premier Wealth Management Company

Living your dream retirement is not an accident.

Nor is it something you hope for.

Your dream retirement is something you design.



OPTIMUM
Retirement
Advisors Inc.

A Premier Wealth Management Company

251.625.8885 telephone
251.625.0117 facsimile

9805 Millwood Circle, Suite D
Daphne, Alabama 36526

www.retire500.com



A Premier Wealth Management Company

Helping successful people make smart decisions
with their money so they can enjoy the benefits
of a comfortable, stress-free retirement.

Imagine, for a moment, that you're an engineer about to embark on an exciting new project. Whether you're building a multi-billion dollar space craft to reach Mars faster than was ever dreamed possible, or you're discovering an alternative energy source that has the potential to power an entire nation, your preparation process is the same. You will:

1. Define your objective
2. Assess your current assets
3. Determine what resources you require
4. Identify desired outcomes
5. Prepare for unforeseen events

Whether you're planning a groundbreaking scientific achievement or planning your retirement, the steps are similar. With Optimum Retirement Advisors, you'll get that rare combination of scientific precision and financial savvy. And all of that comes with a holistic life coaching approach that will align your assets with your aspirations in an optimum manner.

The end result is a sense of comfort and happiness in retirement like you never dreamed possible.

Living your dream retirement is not an accident.
Nor is it something you hope for.
Your dream retirement is something you design.

Life and Wealth Optimization Services from Optimum Retirement Advisors – Helping successful people make smart decisions with their money so they can enjoy the benefits of a comfortable, stress-free retirement.

Optimum Retirement Advisors, Inc. helps successful people like you make the best personal and investment decisions in an effort to make sure you enjoy a long, happy and secure retirement.

Our unique retirement planning process integrates state-of-the-art financial assessment and advice with holistic life coaching, allowing you to:

1. Achieve your key dreams and goals
2. Increase your life-long financial independence
3. Reduce your stress
4. Enhance your quality of life

Everything we do starts with your vision. What kind of life do you want to lead during retirement? What activities are most important to you? It's vital to understand not only where you are now, but where you want to go. It's this positive vision of your future that gives your investment plan its power.

Clients who can tap into the motivating power of that vision, rather than simply track the market, are uniquely positioned to optimize their lives, not just their investments.

So, who are the people Optimum Retirement Advisors serves best?



At Optimum Retirement Advisors, we serve successful individuals who are approaching retirement or in the early stages of retirement. Our clients expect excellence. After all, they've made a firm commitment to achieving it themselves.

Clients who benefit the most from our services:

- Recognize the connection between accumulated assets and the freedom to pursue their life vision
- Are successful in their careers and have garnered respect in their communities
- Participate in charitable activities and civic organizations
- Stay involved in rewarding activities or are still employed
- Are friendly, helpful, and open-minded
- Consider managing money a chore, not a joy

Typically, our clients have combined investable assets of at least \$500,000. Clients who benefit most from our services ideally have investable assets of over \$1,000,000.

Our most successful clients ...

- Know that pursuing their compelling life vision is vitally linked to their accumulated assets
- Want to simplify their lives and are willing to enter into a mutually beneficial long-term relationship with a personal wealth manager
- Are highly motivated to work with a fee-only advisor who knows them personally and has only their best interest in mind.

But successful wealth management takes not only financial know-how but also an outlook that's all about optimizing your life, not just your assets. And it's this philosophy, coupled with our unique six step *Life and Wealth Optimization* process, that sets Optimum Retirement Advisors apart.

We believe that there are three factors that strongly influence any wealth management decision:

Longevity – Baby Boomers are approaching retirement with more assets than ever before. They are also living longer, with more active lifestyles in retirement. This longevity means assets must be managed more productively for a longer period of time.

Vastly Improved Wealth Management Tools – Technological advances have led to an explosion of new instruments, tools and techniques for managing wealth. The ability to provide highly customized solutions has never been greater for those that are aware of and know how to utilize these evolving opportunities.

Holistic Solutions to Reduce Complexities – Wealth management is complex. A holistic approach integrating lifestyle desires, financial realities, available solutions and potential unforeseen events lowers the level of complexity. Simplicity increases confidence, reduces stress and leads to better decisions.

Here's our wealth management philosophy in a nutshell: *The most important purpose of money is to buy you time and happiness.* Addressing specific investment, insurance, estate or other wealth management issues from this perspective leads to a better balance between controlling risk and achieving an adequate return.

More importantly, this philosophy makes it easier to pursue your special dreams and aspirations. And that results in a better quality of life.

Our entire approach is driven by this holistic philosophy of *using money to buy time and happiness.* But the true power of any philosophy lies not in its articulation, but in its execution. At Optimum Retirement Advisors, we've taken this philosophy of wealth management and used it to develop a unique six step process to help you both define and realize your dreams.

Our unique six step Life and Wealth Optimization process guides you toward your ideal retirement by helping you:

Envision your ideal future and help you tell your story

Evaluate all your possible futures and determine what you can afford

Set realistic goals based on your ideal possible future

Develop your written action plan

Implement your strategies

Monitor your results and adjust course as needed

Let's explore these steps in more detail.



Envision your ideal future and help you tell your story. The first step is a Vision Coaching session. During this interview process, you will define your preferred future and establish your unique success criteria so you and your Optimum Retirement Advisor will know if you are achieving it. This visioning process is a critical step, but only the most progressive investment advisors are actually using it. Most financial plans begin with products and goals without determining a client's preferred future. But without a positive vision of the future, people tend to face their future with apprehension instead of anticipation.



Evaluate all your possible futures and determine what you can afford. This step will determine what you can actually afford and lets you know how close you can get to the positive vision you've articulated. Using interactive and highly visual financial planning software, Optimum Retirement Advisors turns numbers into easy-to-understand graphs that are instantly projected onto a big screen. That allows you to easily see the future results and understand the trade-offs of various scenarios. We then work with you to determine which scenario represents the best fit for the available resources and your vision.



Set realistic goals based on your ideal possible future.

Only after defining your vision and assessing your current situation do we set your investment goals. At this point, it all comes down to dollars, dates and deadlines. While most financial planners and brokers begin at this step, Optimum Retirement Advisors understands that to optimize each person's retirement, we must start with a positive vision and then develop financial and timing goals that support the vision.



Develop your written action plan.

The Optimum Retirement Advisors team then develops a simple Action Plan and Implementation Schedule for you. We keep it as short as possible to avoid the "information overload" problem of traditional financial plans. The plan recommends specific life and financial strategies required to turn your positive vision into reality.



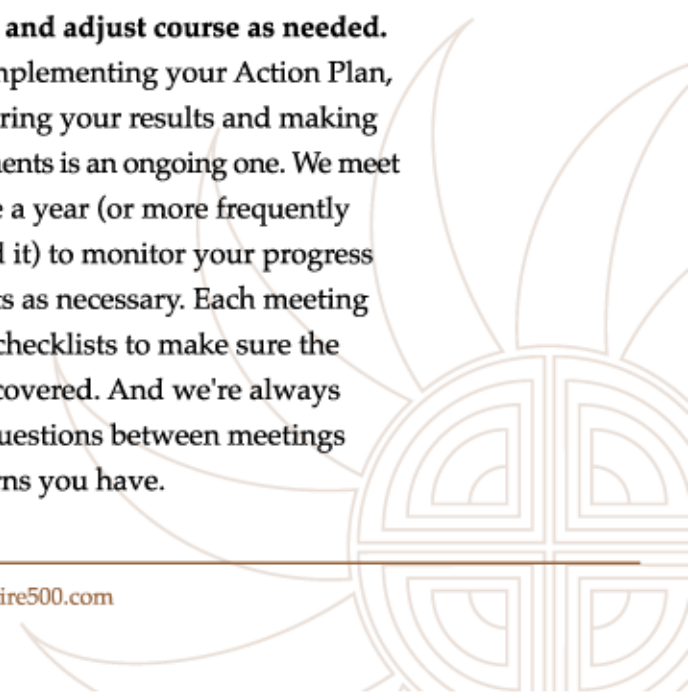
Implement your strategies.

Once your Action plan is complete, it's time to implement it. This can take several hours or several years, depending on your goals, situation and needs.



Monitor your results and adjust course as needed.

Once we've started implementing your Action Plan, the process of monitoring your results and making any necessary adjustments is an ongoing one. We meet with you at least once a year (or more frequently if your needs demand it) to monitor your progress and make adjustments as necessary. Each meeting is structured around checklists to make sure the important issues are covered. And we're always available to answer questions between meetings to address any concerns you have.



Our computer assisted Interactive Scenario Planning Session helps you visualize your possible futures by showing you real-time computer-generated graphs depicting the future impact of various life and investment decisions. You'll see a full spectrum of possibilities and the trade-offs associated with them.

By allowing you to see – vividly – how your current decisions may impact your financial future, you can arm yourself in the calm of the present against even catastrophic events like long-term illness.

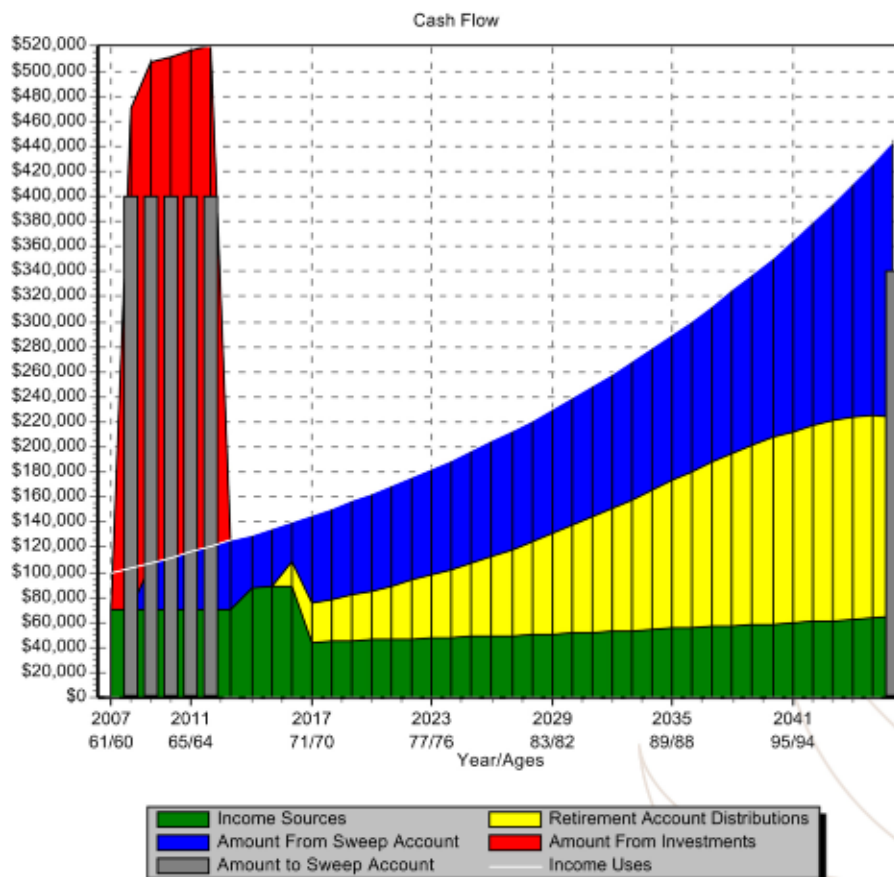
This unique technology enables Optimum Retirement Advisors to accelerate the planning process, often accomplishing in two or three meetings what otherwise might require five to seven meetings. So you can be on the road to your dream retirement in almost half the time!

Cash Flow Summary

For: Bill (Age 61) and Susan (Age 60)

Presented By: Greg Dorriety
Optimum Retirement Advisors, Inc.

Scenario: Base Scenario



Central to our six step process is the scientifically rigorous approach we take to assessing both your current situation and your ideal future. With both engineer-like precision and hard-earned financial savvy, we use the following tools:

Advanced Probability Analysis – We utilize a variety of highly advanced analytical tools and techniques. Armed with the best available knowledge, our decision-making process rapidly eliminates options inappropriate to your current situation and future vision. Your choices are then focused only on those most closely aligned with your needs and aspirations. This increases the probability of achieving the specific results you desire.

Fee-Based, Professional Quality Tools, Instruments and Management – Our high probability/low risk approach eliminates much of the “noise” associated with chasing “hot” products or highly promoted commissioned-based services. We help you gain direct access to fee-based professional services and instruments that are generally more cost effective than retail-oriented sources. We believe that to diversify, you must first discover assets that will improve your expected return, and at the same time combine them to reduce, not increase, your risk exposure. Our combination of a strategic long term approach, coupled with an experienced tactical selection process, enables us to provide a personalized and dynamic allocation mix for each client.

Strategic Alliances with CPAs and Qualified Attorneys – We believe that no one can be all things to all people. Building and maintaining a sound Wealth Management Plan requires a “team” of professionals. One of our mottos we take from the medical profession is “failure to refer to other professionals is malpractice!”

Our Advisory Board of National Experts – Holistic wealth management requires a breadth of expertise or specialty knowledge. Optimum Retirement Advisors has assembled a board of expert advisors in key wealth management disciplines from across the country to provide input on evolving opportunities or risks. They are also readily available to address specific circumstances for you as an individual client.

While every client's situation is unique, investors who seek our services often come to us with one or more of the following scenarios:

Acquiring a large investment portfolio through inheritance, settlement, divorce or retirement

If you've recently acquired a large investment portfolio of \$500,000 or more in investable assets, you may lack the interest or expertise to undertake the complex administration and management required of such a portfolio. You also may be experiencing information overload.

Optimum Retirement Advisors can help define your investment goals and risk tolerances and develop a written Investment Policy Statement to guide your investment strategy. We constantly monitor your portfolio's performance and make whatever adjustments are necessary to maintain proper diversification and keep both risk and reward in proper balance.

Keeping the family business in the family

If you own a successful family business, you want to make sure that business remains both successful and family-owned. But expenses like estate taxes, probate fees, administrative fees, and outstanding business loans often force liquidation of family businesses with a net worth of \$2 million or more when the owner passes away.

Optimum Retirement Advisors will coordinate with your tax advisor and legal counsel to minimize the effect of death taxes and other expenses through a variety of estate-planning instruments.

Minimizing the probability of outliving your money

The longer life spans of today's retirees, together with skyrocketing medical and long-term care costs, mean greater risk of outliving retirement savings. Achieving the optimum balance of savings to life expectancy requires taking into account your long-term needs and the potential effects of catastrophic life events and market fluctuations.

At Optimum Retirement Advisors, we not only employ a wide array of sophisticated scenario analysis tools, we also constantly monitor and adjust your asset allocation mix to ensure adequate cash flow, both now and into the future. We stay in regular contact with you so we can factor in any lifestyle or other changes you may experience.

Maximizing personal and financial benefits when selling a business

If your retirement plans include selling an existing business, you need to balance maximum profit with minimum lifestyle disruption.

Optimum Retirement Advisors will coordinate with your tax advisor and legal counsel to explore a variety of tax deferral scenarios designed to lessen the likely income and capital gains tax consequences of the sale. This will enable you to intelligently plan your retirement cash flow to support the lifestyle you've envisioned.

Consolidating & simplifying personal finances after the death of a spouse

Being widowed is stressful enough. But the lifestyle adjustments and sudden change in asset control caused by a spouse's death often mean irrevocable decisions must be made quickly. When the timing is less than optimal, thorough analysis of your current situation and your future plans is even more critical.

Optimum Retirement Advisors helps you plan for adequate short- and long-term cash flow, as well as the eventual transfer of your assets to the next generation and your favorite charitable causes.

Eliminating the liability and headaches of managing residential properties acquired through purchase, exchange, inheritance or divorce

Real estate is generally a good investment. But issues like rent control and fair housing laws often turn profitable residential assets into profit-draining liabilities.

Optimum Retirement Advisors can assist you with determining what your goals and potential liabilities are, then implement a plan for reducing risk while maximizing return. We can also monitor the changing legal and regulatory environment and make recommendations about specific properties in your investment portfolio.

Transferring your estate quickly & easily to your heirs – not the IRS

You've worked hard to build a secure retirement. And when you're gone, you want those assets to benefit your loved ones, not the tax man. But a quick and easy transfer of your estate to your heirs and favorite causes requires careful planning for such realities as estate taxes and asset distribution.

Optimum Retirement Advisors will coordinate with your tax advisor and legal counsel to determine how best to protect your assets from excessive taxation. We'll also periodically evaluate your financial situation and evolving wishes and stay on top of new laws and regulations so your plan remains optimized.

W. Greg Dorriety, President – Greg grew up as the child of successful entrepreneurs who taught him to assess complex problems, quickly develop practical solutions and communicate ideas in simple language. He employs those same skills in helping his wealth management clients today.

Greg's business experience makes him unique among financial advisors. After earning a degree in chemical engineering from Auburn University in 1984, Greg was eventually placed in charge of 300 employees as a North American Director in technical sales for Honeywell. His responsibilities ranged from initial consultation and project analysis to implementation, refinement and monitoring of multi-million dollar measurement and control systems.

Greg's talent for making smart financial choices extended beyond the scope of his Fortune 500 duties. Over the past 20 years, Greg with his wife, Donna, established themselves as professional investors focusing on assets that included real estate and publicly traded securities. Greg's knowledge of wealth building, extensive business experience and passion for applying engineering principles drew inquiries from friends, business owners and retiring executives.

A desire to help others reach financial independence led Greg to join a wealth management firm that was founded and guided by his mother, Gwen, an early pioneer for women in the financial services industry.

Today, as President of Optimum Retirement Advisors, Inc., Greg continues to eagerly apply the same disciplined excellence that marked his earlier career. With designations of Certified Estate Planner and Accredited Asset Management Specialist, Greg has developed a deep level of expertise as well as relationships with some of the top financial minds in the country.

True to his engineering heritage, Greg uses these extensive resources to bring simplicity to the complexities of a constantly changing financial environment. More importantly, Greg helps his clients to gain full control of their financial lives so that they can enjoy the benefits of a comfortable and stress-free retirement.



Gwen Dorriety, Vice President – Gwen Dorriety's more than thirty-year tenure in the financial services industry has seen everything from the introduction of the IRA to the latest innovations in retirement investing. As a bank vice president of operations, she had a broad range of responsibilities, including designing new financial products for individuals and businesses, implementing marketing and advertising strategies, and overseeing the operations of the bank's home office.

In addition to her duties as a senior bank officer, Gwen was an active community leader, serving as President of the Atmore Chamber of Commerce, a member of the Strategic Planning Committee for the City of Atmore, and an organizer of Atmore's William Station Event. She continues to donate her time and talents to local charitable and cultural organizations.

After leaving the banking industry in 2000, Gwen partnered with another female financial services professional to form Financial Solutions, Inc. As a principal of that firm, she was a broker for a variety of insurance-based financial products, rounding out her prior banking experience. In her current position as Vice President of Optimum Retirement Advisors, she brings her wealth of broad-based financial knowledge to the task of providing state-of-the-art financial planning to a select clientele. A graduate of the Banking School of the South, University of South Alabama, Gwen was also educated at Auburn University and Southern Trust School at Birmingham Southern College. She is a Registered Securities Representative through Royal Alliance Associates, Inc., member of NASD and SPIC.



Thank you for your interest in Optimum Retirement Advisors.

Please feel free to contact me for more information about our approach to personal wealth management. I would be happy to schedule a one-on-one consultation so we can get to know you and show you how Optimum Retirement Advisors can help you to both envision and achieve your optimum retirement.

I look forward to hearing from you!

[scanned signature]

W. Greg Dorriety

President

Optimum Retirement Advisors, Inc.

9805 Millwood Circle

Spanish Fort, AL 36527

251.625.8885 (tel)

251.625.0117 (fax)

gcdorriety@iacadvisor.com



