

SSR Advisors, Ltd.



Teaming together to help
you reach your professional
and personal goals.

What has to happen between now and five years from now for you to feel both professionally and personally satisfied?

Introduction



We live in extraordinary times. In less than a generation, we have witnessed a transformation in world commerce and a rebirth of the entrepreneur.

Today's engines of growth are driven by visionaries—people with a plan, willing to make tough choices and accept risks along the road to success. Those leaders who have turned their vision into value have been rewarded with exceptional wealth.

Yet wealth alone does not guarantee security or ensure a sense of well-being. Creating wealth through

the proper stewardship of a business is just the first piece of the puzzle.

Conserving that wealth, transforming it into something beyond material possessions, and achieving proper balance between personal and financial goals require equal amounts of vision, hard work and planning, with the foresight to anticipate life's contingencies.

SSR Advisors provides a framework for accumulating, managing, preserving and distributing wealth, helping clients understand how each decision fits into a larger picture and affects their overall well-being. We work primarily with high-net-worth individuals and closely held businesses, providing strategies for wealth accumulation, preservation and transfer.

Our central purpose is to help clients achieve their personal and professional goals. Led by Rick Shapiro, CERTIFIED FINANCIAL PLANNER™

professional (CFP®), and Charter Financial Consultant (ChFC®), our experienced team leverages its expertise to customize financial plans aimed at helping clients derive maximum benefit from reaching their goals.

We first listen to clients as they describe their unique needs and aspirations. We then follow up

with questions that successful people often have not asked themselves. In many cases, these questions enable us to identify a key ingredient that's missing

from a client's existing plan and to fine-tune the plan accordingly. In other cases, these questions help us to develop a comprehensive strategy as we work with clients to rejuvenate dormant plans or to build new plans from scratch.

Once we have devised a strategy, such as repositioning ineffective assets, we have the resources to implement it in a timely manner and to monitor its progress on an ongoing basis. We have established preferred business relationships with highly regarded accountants and attorneys, as well as some of the nation's leading strategists in money management, insurance planning, executive compensation and other financial services. These relationships not only allow us to bring fresh thinking to the table on behalf of our clients, but also require SSR Advisors to adhere to strict fiduciary standards.*

As a result, we can provide customized personal, business and legacy strategies for our clients.

SSR Advisors specializes in repositioning assets to help maximize wealth.

Personal Planning

Business Planning



When you're busy earning a living and taking care of your family, it can be difficult to find time to prepare for the unexpected or to address long-range financial issues.

But taking a timeout to develop a financial or estate plan or to evaluate an existing plan can make a world of difference to your future and the future of your loved ones.

At SSR Advisors, we believe that asset-protection planning is the cornerstone of any financial or estate plan.

We will work with you to develop strategies that will help to protect your assets. We also will strive to ensure that your assets will support the lifestyle you desire as long as you live and that

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your wealth will be transferred in an appropriate manner to the proper people after you die.

We can guide you through the planning process, asking relevant, thought-provoking questions that help us to understand your lifestyle, needs and goals. Questions such as:

- Other than your immediate family, is anyone else financially dependent on you?
- When did you last update your will and trusts?

- What do you want your legacy to be?
- Are your insurance policies doing what they initially were intended to do? How do you know?
- Have you taken steps to help protect your assets from taxation, allowing your wealth to grow and to transfer to the next generation in an organized fashion?
- How does your wealth affect your family values?
- Are you concerned about outliving your assets?
- How will you pay for your medical care when you retire?
- Are you prepared for the cost of long-term care?

Discussing these types of issues can enable us to identify risk exposures and other gaps in your existing financial plan, or to develop an entirely new plan, depending on your unique circumstances.

To support your customized plan, we offer a comprehensive array of financial services, including fee-based planning, asset-protection planning, insurance products, and life insurance evaluations. Our services also include retirement-income planning, tax-advantaged planning, and investment management.

Clients who own businesses face additional planning challenges. Constant changes in business regulations and tax-law complexities can lead to increased costs. Risk management is an ongoing concern. And then there's the need to attract and retain top-flight employees.

SSR Advisors assists business owners by focusing on three practice areas that can affect bottom-line performance dramatically—funding vehicles for wealth transfer, executive compensation and employee benefit plans.

We can work with you to develop plans that will enable you and your team to work for the same outcome. We can include incentives that will boost productivity while increasing income for dedicated and motivated employees. We also can help you identify and address critical business issues by asking questions such as:

- What role do benefits play in attracting, retaining and motivating key employees? Are your employees even aware of the costs of benefits?
- What will happen to your business if you die, become disabled or retire? What do you *want* to happen? Have you picked successors? Do you have an exit strategy?
- When was the last time you updated your buy-sell agreement? Is it properly funded?
- Have you had a professional business valuation done for tax purposes?
- What is the most tax-efficient method of taking distributions from your retirement plan?

These types of questions enable us to generate a profile of your business, including your strategic objectives, employee benefits, risk exposures, exit strategy and succession plan. We then can work with you to map a course for addressing your unique needs while creating efficiencies to grow your business and provide even greater service to your clients. We want to empower you and your employees to meet the demands of today's challenging business environment—and to achieve professional and personal success.

SSR Advisors can provide incentives that will boost productivity while increasing income for dedicated and motivated employees.

To do so, SSR Advisors offers a wide variety of options or strategies, including defined-contribution (401k) and defined-benefit retirement plans, deferred compensation plans, executive bonus plans and other executive benefits. In addition, we offer tools to help attract and retain key employees, such as key-man insurance plans, disability income insurance and other discriminatory benefits. We also can help you in developing and designing exit strategies and business succession plans for your organization.

Legacy Planning



Although traditional notions of retirement have given way to myriad lifestyles as the baby boom generation redefines the golden years, one thing that hasn't changed is older adults' desire to leave a legacy.

It's the final challenge in life: Coming to terms with the notion that "I am what survives me." But a legacy involves much more than just an inheritance.

SSR Advisors can work with you to shape a legacy that reflects your circumstances and values. Our legacy planning can help ensure

that your wishes are fulfilled by passing on your legacy to multiple generations and/or your favorite charities and causes. We begin the process by exploring critical issues, such as:

- Are you aware that without proper planning, a significant portion of your estate could pass to the IRS and not your family or a favorite charity?
- How confident are you that your assets will transfer to the right people at the right time?
- When was the last time you reviewed the beneficiaries of your life insurance policies and retirement plans?
- At your death, will you have treated your loved ones equally or equitably? Do you have any special-needs situations?

Through legacy planning, SSR Advisors can help you pass on your wealth to multiple generations.

- How can you potentially give your heirs the gift of financial independence while still preserving their ambition and motivation?
- Have you carefully titled life insurance policies and retirement accounts so the people you want to receive the proceeds actually get them?
- Have you considered trusts to bequeath assets to grandchildren?
- How can your philanthropic efforts be maintained in your absence?
- Have you thought about using your life insurance as a vehicle for charitable bequests?
- Are you familiar with the benefits of a dynasty trust or incentive trust? Are you familiar with charitable remainder or lead trusts?

Depending on your needs and objectives, we either can help you directly with legacy planning, or we can refer you to specialists who focus only on special-needs planning. Our goal is to enable you to leave the legacy you always have wanted.

Our services include estate analysis and planning, philanthropic planning, and access to a wide variety of legacy-planning resources.

At SSR Advisors, we believe that all of your greatest potential strength comes from the power of your beliefs.

Values

SSR Advisors adheres to seven fundamental values as we work with clients to customize financial strategies. These values are:

- Serve clients holistically, understanding and addressing their personal and professional needs, values and aspirations.
- Act with honesty and integrity at all times.
- Tell clients what they *need* to hear, not what they *want* to hear.
- Always strive to exceed clients' expectations.
- Advocate pro-actively on clients' behalf.
- Continually expand our knowledge to provide cutting-edge products and services.
- Build lifelong relationships.

* Rick Shapiro offers securities through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC and offers annuity and insurance products through AXA Network, LLC and its subsidiaries. SSR Advisors, Ltd. is not owned or operated by AXA Advisors or AXA Network. SSR Advisors, AXA Network and AXA Advisors do not provide tax or legal advice. Please consult your tax and/or legal advisors regarding your particular circumstances. PPG 44907(12/08)

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*Preserving Wealth,
Building Legacies*