Better Together

Retirement Visions for Today and Tomorrow

SilverStar Financial
Retirement & Wealth Management


Go confidently in the direction of your dreams. Live the life you have imagined.
- Henry David Thoreau

Your Retirement Destination
Our Top Priority

You need a co-pilot to reach your destination - to help you find the right direction and navigate the unknowns:

How much money will I need to last a lifetime?
Which Social Security option is best for me?
Who will take care of me if I need help?
How may taxes affect my retirement?

We will be your co-pilot and will pave a financial path customized specifically for you. We will thoroughly understand your needs, and help plan and invest in your retirement - with the care, personal service and unique understanding of who you are.

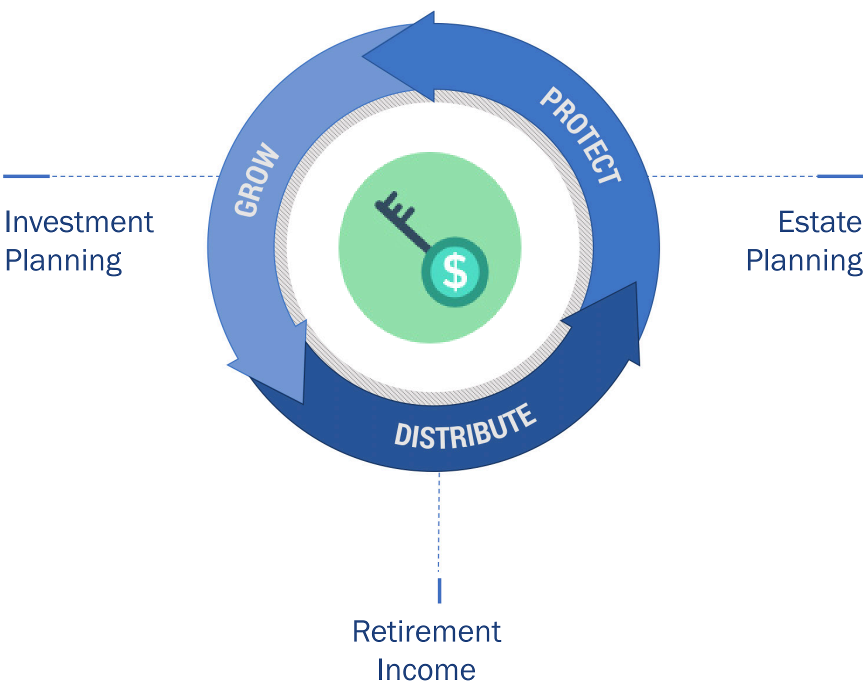
So the next time life throws you a financial decision, you will be ready. Make it a milestone, not a stumbling block.

Talk to us and retire your way.

Your Financial Journey

Our 360 Degree View

Our 3-Dimensional Retirement Planning™ approach encompasses Investment Planning, Retirement Income and Estate Planning. It is designed to help you grow, protect, and distribute wealth tax-efficiently to meet your retirement and estate planning goals.



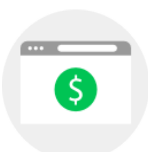
Every day, every step of the way, we'll bring our best to the table so you can climb every mountain and feel every moment.

Your Financial Journey

Our Holistic Approach

Financial Planning

- Create a goals-driven plan
- Explore “What If” and “When” scenarios
- Measure the probability of reaching your goals
- Generate consistent and tax-efficient income
- Review options for claiming Social Security
- Monitor and adjust the created plan



Investment Management

- Review your current investments
- Construct a portfolio based on your objectives and risk tolerance
- Conduct due diligence and research
- Discuss traditional and alternative investments, and separately managed accounts
- Propose fee-based portfolio management programs
- Offer High Net Worth client services
- Manage interest rate risk
- Manage market volatility

Insurance Solutions

- Review existing coverage
- Coordinate coverage and beneficiaries with financial and estate plan
- Obtain competitive quotes if needed

Tax Reduction Planning

- Review your tax situation to consider possible reduction strategies
- Conduct a complimentary consultation with your tax preparer
- Recommend tax-efficient investing strategies

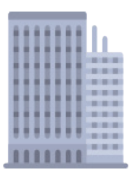
Retirement Planning

- Analyze your current and future income needs
- Design tax-efficient and sustainable retirement income
- Evaluate IRA rollovers and Roth conversion opportunities
- Review investment selection within your employer provided retirement plans

Your Financial Journey
Our Holistic Approach

Estate Planning

- Analyze your current estate plan and concerns
- Assist in transferring assets to family trusts
- Evaluate life insurance considerations
- Provide next generation education
- Coordinate with your attorney
- Recommend tax-efficient estate planning strategies



Business Solutions

- Stock option planning
- Business succession planning
- Key employee planning
- Financial education program for employees
- Retirement plan design and implementation

Client Education

- Financial workshops and webinars
- Quarterly economic and tax reports
- Monthly newsletter
- Mind games and videos

We can help organize your financial life and explore numerous "What If" scenarios to better prepare you for your financial future.

Your Progress
Our Engine

Our multi-disciplinary team will provide you with solid investment plans guided by objective advice and backed by dedicated experts, simple and intuitive platforms, and over 20 years of industry experience.

Project Your Goals

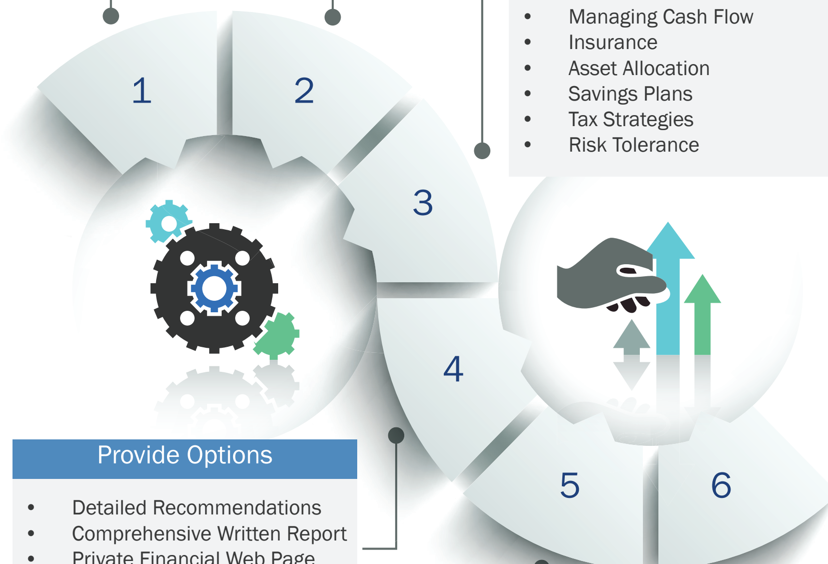
- Education
- Retirement
- Future Plans

Evaluate Assets

- Investments
- Accounts
- Real Estate

Perform Gap Analysis

- Managing Cash Flow
- Insurance
- Asset Allocation
- Savings Plans
- Tax Strategies
- Risk Tolerance



Provide Options

- Detailed Recommendations
- Comprehensive Written Report
- Private Financial Web Page

Implement Strategies

- Asset Allocation
- Tax Strategies
- Retirement Income Design
- Estate Planning Techniques

Monitor Plan

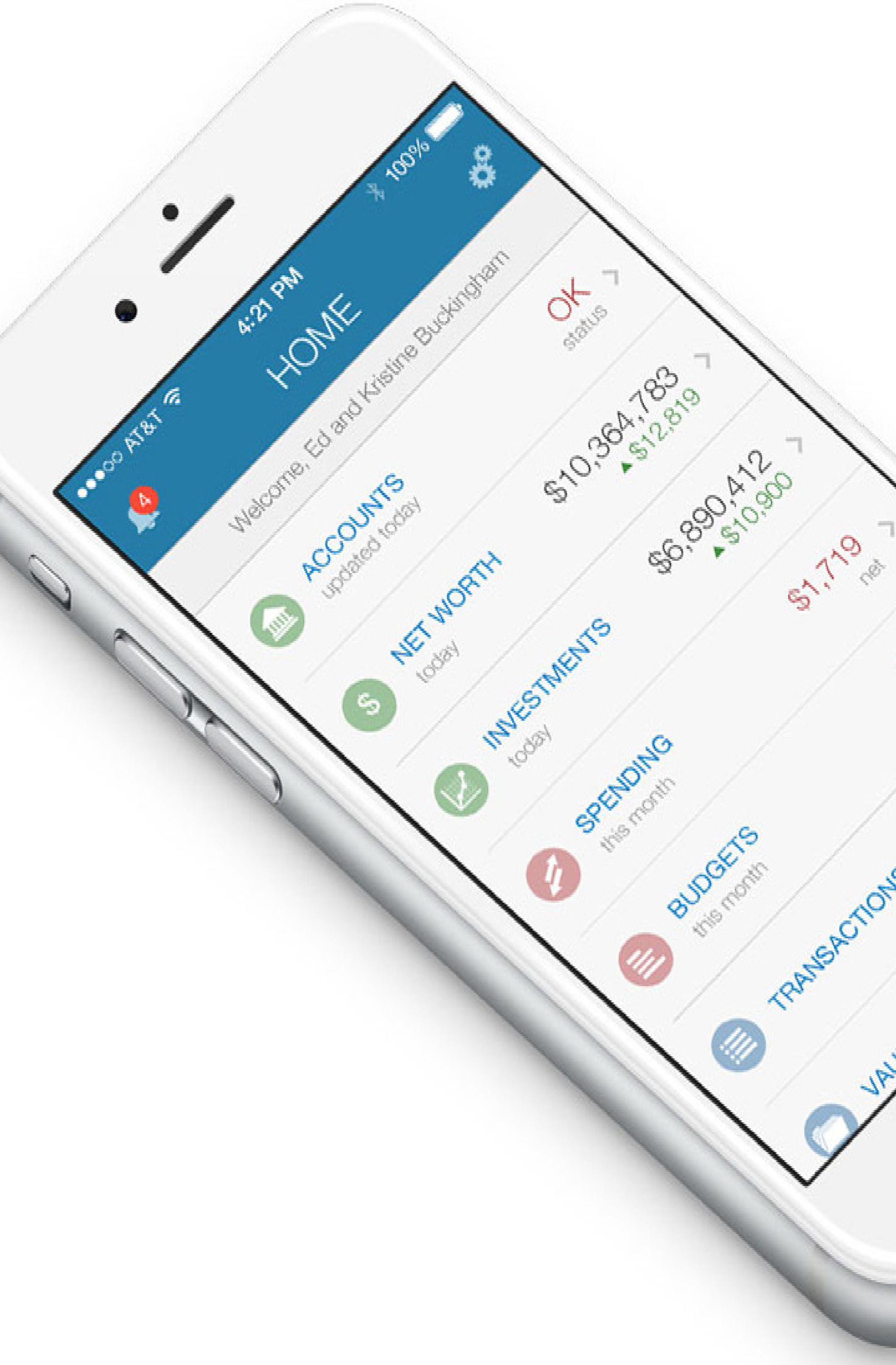
- Performance Thresholds
- Automated Alarms
- Periodic Evaluation

Your Front Line

Our Back Office

Your Personal Financial Website serves as a secure, up-to-date window into your entire financial world - accessible to you at anytime from a computer or a mobile device, whether it is an iPhone, Android, or other popular smart phone.

Unlike online banking, online shopping or bill pay, our system is non-transactional.


AT&T
4:21 PM
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4
HOME
Welcome, Ed and Kristine Buckingham
ACCOUNTS
updated today
OK
status
NET WORTH
today
$10,364,783
$12,819
INVESTMENTS
today
$6,890,412
$10,900
SPENDING
this month
$1,719
net
BUDGETS
this month

About Us

SilverStar Financial is committed to helping clients grow, protect and distribute wealth in a tax-efficient manner to meet their retirement income and estate planning goals.

The value we deliver is embedded in our collective expertise, consistent and disciplined approach, and unbiased and fiduciary advice.

Our access to a variety of financial planning and investment options, portfolio management tools, innovative technology, and client education services helps us address today's dynamic wealth management objectives and thus balance risk, return and liquidity needs with greater precision.

Most importantly, it empowers us to focus our efforts on our clients' priorities and engage our strengths, not our personal agendas.

About Our Broker-Dealer

SagePoint Financial

SagePoint Financial is an independent broker-dealer with more than 1,300 independent-minded financial advisors with offices across the United States.

SagePoint Financial is not in the business of creating and marketing their own investment products – their only "products" are service and support. Therefore, SagePoint advisors can offer objective, independent investment advice, with no obligation to promote any particular investment. After all, we don't work for SagePoint Financial –we work for our clients.

About Our Custodians

While a broker-dealer helps supervise and facilitate the trading that converts your cash into invested assets, those assets are actually held at separate independent entities, such as Pershing, LLC, and SEI Private Trust Company.

Pershing, LLC

Pershing LLC (member FINRA, NYSE, and SIPC) is a subsidiary of The Bank of New York Mellon Corporation, the nation's oldest continuously operating bank. Pershing is a leading provider of global financial services to institutions, corporations, and high-net-worth individuals, and custodies $1.3 trillion in global client assets.*

Pershing handles confirmation, delivery and settlement of your financial transactions. Additionally, it prepares and sends you periodic account statements and transaction confirmations. It also employs technology and procedures designed to ensure that transactions are processed in a timely and efficient manner.

SEI Private Trust Company

SEI Private Trust Company is a limited-purpose federal savings association and a wholly owned subsidiary of SEI Investments Company (SEI). SEI was founded in 1968 and is a global investment services firm with $707 billion in mutual fund and pooled or separately managed assets, including $269 billion in assets under management.**

SEI Private Trust Company was chartered as a federal savings association in January 2001. SEI Private Trust Company provides custodial and personal trust services, primarily to high-net-worth individuals, and custody services to institutional investors.

* Pershing LLC and its global affiliates, September 30, 2016.
** As of 6/30/16

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