

Financial navigation
to help you reach your
**LIFETIME AND
LEGACY GOALS.**



Trevor McNulty
484.802.3004
tmcnulty@1creative.com

Stephen McClellan
610.952.2412
Smcclellan@1creative.com

Securities, investment advisory and financial planning services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. www.SIPC.org. 16 Campus Boulevard Newtown Square, PA 19073.610.325.6100. Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate. CRN202605-4435773



**ADVICE
BEYOND
INVESTING**





Planning Resources

Estate Planning

Wills, trusts, beneficiary designations

Investor360

Web based technology to view all your accounts in one spot

Investment Analysis

Understand what you are paying in fees and how those investments have performed

Health Care

How will medical costs play into my planning

Risk Management

Review your insurance needs to ensure the right amount of coverage.
Life Insurance, disability insurance, long-term care insurance

College Funding

How to save tax efficiently for children or grandchildren's education

Employee Services

Pension Analysis

- Run a custom PSERS estimate based on your goals
- Evaluate your payout options
- Should I take a lump sum?
- Pension Max strategies

Social Security

- When should I take my Social Security?
- How do I maximize Social Security?
- Provide assistance reading your Social Security statements
- Collect and defer strategies for husband and wife

Retirement Plan 403(b)

- Am I saving enough outside of my Pension and Social Security?
- Retirement plan options through Pottstown Retirement Plan
- Evaluation of the different providers
- 403(b) vs. 457 plan
- Roth vs. Traditional

