



## WHY

Everything we do, we believe,  
enhances the lives of Individuals,  
Families, and Organizations.



## HOW

We accomplish this through a  
logical, personalized approach  
using sound fundamental  
methods.



## Investment Advisor Representative

Securities offered through Cambridge  
Investment Research, Inc., a broker-dealer,  
member FINRA/SIPC, Investment Advisor  
Representative, Cambridge Investment  
Research Advisors, Inc.,  
a Registered Investment Advisor.



**FAMILY HERITAGE**  
ADVISORS



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## Services Tailored to Our Clients' Needs

### Comprehensive Financial Planning\*\*

- Comprehensive Financial Planning
- Retirement needs analysis
- Income distribution strategies
- Comprehensive insurance planning
- Education planning & funding
- Estate planning services
  
- Goals and objectives review
- Custom analysis of risk tolerance
- Overall net worth analysis
- Asset allocation review
- Portfolio rebalancing

### Additional Services

- Financial plan updates\*
- *Additional services are available for an hourly consulting or fixed fee.\*\**

## Trusted Insurance Coverage

### Through Every Stage of Life

- Health Insurance
- Life Insurance
- Medicare Supplements
- Medicare Advantage
- Long-Term Care



## Smart Solutions to Fill the Gaps in Your Coverage

- Hospital Indemnity plans
- Critical Illness
- Short Term Care
- Dental, Vision, Hearing
- Cancer policies



## Business Services

### Retirement Plans

401K    Simple IRAs    Roth Options

- Solutions for Personal and Company Retirement Planning
- Maximizing Net Income
- Strategies for Income Protection in case of an emergency
- Tax Reduction Concepts\*
- \* Cambridge does not offer tax advice*

### Business Succession Planning

