McINTOSH & ASSOCIATES

FOCUS

RETIREMENT MADE CLEAR

The team at McIntosh & Associates is here to help guide you toward your ideal retirement.

Let's focus on you.

wealthmichigan.com

Future Income Planning | **O**ptimizing Investments | **C**omprehensive Tax Strategies
Understanding Healthcare | **S**trategic Legacy Planning

Where you end up in retirement depends on the route you took to get there.

There was a time when retirees took a similar path to retirement: a steady pension combined with Social Security and personal savings.

Today, that path to retirement looks very different; pensions are increasingly rare, and the future of Social Security is unclear, leaving many people to rely solely on their savings and personal investments.

With the help of financial planning professionals, you don't have to feel alone on your road to retirement. By working with McIntosh & Associates, you'll have access to a team of dedicated retirement professionals ready to create tailored strategies designed to guide you toward your FOCUS future.

Welcome!

At McIntosh & Associates, we're proud to offer The Focus Plan to help you design your ideal retirement.

Our Core Values and Commitment to You

Our core values guide our planning every step of the way, from accumulation to implementation to legacy planning. When we sit down with a client, we're guided by honesty, responsibility, flexibility, respect and integrity — a set of values we're proud to use as the bedrock of our family-oriented style of planning.

When you work with McIntosh & Associates, you become a very important member of our family. We look forward to welcoming you and helping you achieve financial confidence, harmony and joy.

Mindy McIntosh

Founder & CEO

Nolan McIntosh

Investment Adviser Representative

Mindy and Nolan are committed to helping each client focus on their retirement goals. Working as a team — and partnering with you — they offer their FOCUS approach, combining future income planning, optimal investment planning, comprehensive tax planning, understanding health care, and strategic legacy planning to help simplify retirement and help clients focus on what matters most.

Mindy, a graduate of Michigan State University, began her financial services career in 2002. Nolan graduated Andrews University and Lake Superior State University and joined Mindy in creating McIntosh & Associates after a career in physical therapy and athletic training.

They love supporting their daughters, Haylee, Ava and Naomi, whether helping with a school play or Haylee's singing with their church youth group, or taking the girls to soccer, basketball and softball. The family also enjoys exercising and exploring the great outdoors together.

The McIntosh family also gives back to the community, including volunteering to teach financial literacy in the Freeland Community School District through Junior Achievement and taking part in fundraising and service efforts for the Mid-Michigan Area. Mindy is also a board member for the Freeland Community Chamber of Commerce, where she and Nolan assist with the scholarship program. Nolan serves as treasurer for Freeland Sports Zone.

How We Can Help

Using The FOCUS Plan, we help make sure you are as prepared as possible for retirement by helping ensure your income needs are fulfilled. Our goal is to design retirement income strategies to help our clients not outlive their money.

FOCUS process

STEP 1

FOCUS Visit
Getting to know you and your goals

STEP 2

Analysis FOCUS
Helping you examine and direct your plan

STEP 3

Solution FOCUS
Presenting a retirement strategy

STEP 4

Implementation FOCUS
Monitoring your portfolio and making changes

Updates

After your plan is implemented, we don't stop there. We'll continue to monitor and meet with you to review your financial plan and portfolio on a periodic basis to help ensure your customized plan still fits with your goals.

How

We Serve You

Once your goals have been established, we will customize appropriate strategies to align with your vision and objectives. We can help you execute a sound financial program with the following products and services:

1. GROW*

- Retirement Income Strategies
- Wealth Management
- Annuities
- Investments
- IRA/401(k) Rollovers

2. PRESERVE*

- Asset Preservation Strategies
- Life Insurance
- Medicare Plans
- Health Insurance
- Tax-Efficient Strategies
- Long-Term Care Strategies
- Income Preservation Plans
- Ancillary & Supplemental Plans

3. GIVE*

- IRA Legacy Planning

We can also refer you to professionals who provide the following services:

- Trusts
- Probate
- Charitable Giving
- Tax Services (Tax advice, Tax returns & forms preparation & filing)
- Estate Planning Services (Legal advice, estate planning documents preparation & execution)

**1. Grow - 2. Preserve - 3. Give is our tagline it does not promise or guarantee investment results or preservation of principal.*

Reach Your
Retirement Destination

With consistent communication, effective evaluations and continuous support from the industry's top strategic partners, McIntosh & Associates is fully equipped to help you design and live the retirement of your dreams.

Nitrogen

Through its patented technology, Nitrogen takes into account key investor factors and creates a Risk Number. This unique number allows our team to help clients adjust their portfolios accordingly and avoid knee-jerk reactions to market fluctuations.

Orion

Orion collects data from other platforms like Nitrogen. This software continually integrates account data and automatically links account households. By linking these platforms, we can create an effective strategy to help our clients pursue their long-term investment goals.

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RETIREMENT MADE CLEAR

No obligations.
Just solutions.

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