



BUILDING AND PRESERVING WEALTH

INVESTMENTS | TAX | RETIREMENT | INSURANCE | ESTATE

WEBB FINANCIAL GROUP
LLC
WEALTH MANAGEMENT

DEDICATION TO OUR PRINCIPLES

Webb Financial Group provides comprehensive wealth management services to individuals and businesses. For over twenty-five years, we have helped our clients achieve financial security.

Commitment

We build long-term relationships based on mutual trust, effective communication and a shared commitment to achieving financial independence. We provide service for clients in all stages of life including executives, retirees, entrepreneurs, baby-boomers, inheritors and business owners.

Accountability

Webb Financial Group is a Registered Investment Advisor regulated by the Securities and Exchange Commission. We have a fiduciary duty to act in our clients' best interest. We are not influenced or controlled by outside brokerage firms or insurance companies. We have the ability to offer any product or service available in the marketplace. We are on your side.

Comprehensive Services

Webb's team of experienced advisors offer comprehensive advice and management services to address the financial needs of clients. Services include investment management, financial planning, estate planning, tax management and risk management strategies. We have a network of business professionals available to you or we can work with your attorney, accountant or other professional to implement your plan. Call us before making any important financial decisions.

Aligned Interests

Our compensation structure is designed to limit any conflicts of interests. All fees will be disclosed prior to rendering services. Investment management services are compensated based on a percentage of assets. Insurance products are compensated through a commission. Additional services such as estate, tax and financial planning are compensated based on a plan fee.



WEALTH MANAGEMENT

We design complete strategies to enhance, protect and transfer your wealth.

ADAPTING AS LIFE CHANGES



Accumulation Stage

An individual or couple realizes they need a plan to help them save for their long-term goals. They are motivated to take action and seek guidance from a professional.

Questions You May Have:

- How aggressive do I need to be for my investments to grow?
- How should I balance investing for retirement with my short-term needs?
- How can I maximize my company's benefit plans?
- Do I need a will?

Common Characteristics:

- Looking for a financial plan and guidance
- Missing out on long-term growth while trying to time the market
- Increased income and the need to minimize tax liability

Results of Insufficient Planning:

- Relying on Social Security benefits during retirement
- Funding your children's college education from retirement savings
- Being unable to care for family should unexpected events occur



Pre-Retirement Stage

An individual or couple begins to form ideas about their upcoming retirement. They take a serious look at the standard of living they can sustain in retirement.

Questions You May Have:

- Do I invest for growth or should I start thinking about capital preservation and income?
- How can I lower my marginal tax bracket?
- Should I save more for retirement?
- How am I going to afford health insurance in retirement?

Common Characteristics:

- Heavily invested in employer's company stock
- Parents begin having long-term care issues
- Children inherit a large amount of money and may be unable to manage it

Results of Insufficient Planning:

- Working longer than planned
- Ending up in a higher tax bracket
- Having a mortgage payment at retirement

WEALTH MANAGEMENT SOLUTIONS

Management of these five key components plus additional areas which apply to your specific situation.

Investments

Properly align investment strategies, short and long-term, based on your goals and objectives.

Tax

Provide tax management advice relevant to your tax situation. Minimizing tax liabilities today as well as tomorrow.



Income Management Stage

An individual or couple leaves their full-time employment and no longer receives a paycheck. They rely on an income stream from investments, retirement accounts, social security and possibly part-time work.

Questions You May Have:

- Can I afford to buy a second home?
- Will I outlive my assets?
- Why are long-term care costs so high?
- Do I need a living trust?

Common Characteristics:

- Wanting investment stability, but requiring more income than a fixed investment will provide
- Travel and leisure expenses are higher than anticipated
- Surprised by the tax withheld on retirement plan distributions

Results of Insufficient Planning:

- May need to go back to work or depend on family for financial support
- A large part of discretionary income is used to pay for prescription drug costs
- A health care directive or power of attorney is not in place



Legacy Planning Stage

An individual or couple focuses on distributing assets. Interests may include gifts to children, funding college for grandchildren or donating to a favorite charity.

Questions You May Have:

- Should I consider consolidating all my accounts?
- How can I minimize estate and IRA taxes?
- How will I pay for assisted living costs?
- How can my estate avoid probate?

Common Characteristics:

- Start gifting discretionary income
- Retirement Minimum Distributions are increasing
- Funding grandchildren's education
- Attempting to buy long-term care insurance, but not qualifying

Results of Insufficient Planning:

- Pay excess estate taxes
- Life savings depleted due to nursing home costs
- Leaving your executor a complicated duty

“ P R E P A R E T O R E A C H Y O U R G O A L S . ”

Retirement

Transition from “I want to retire” to “I can retire.”
Educating you on the issues regarding retirement.

Insurance

Customize cost-effective coverage to protect against catastrophic life-changing events.

Estate

Make sure your family is taken care of and your wishes will be followed, if something happens to you.

SENIOR MANAGEMENT



Jerry Webb, CFP®

Chairman

Professional Experience:

Certified Financial Planner™
Professional

Principal, Wealth Advisor,
Webb Financial Group

Principal and Assistant Vice President
with First Investors Corp. 1964-1981

Member of the Financial
Planning Association

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"I have been helping people achieve their financial goals since 1964 when I started in this business. The most enjoyable years were the ten years I hosted KSTP Money Talk helping so many people with their investment questions."



Michael Bischoff, CFP®

Chief Financial Officer

Professional Experience:

Certified Financial Planner™
Professional

Principal, Wealth Advisor,
Webb Financial Group

Investment Specialist, Charles
Schwab & Co., Inc. 1992-1997

Financial Planner, IDS Financial
Services 1989-1992

Member of the Financial
Planning Association

.....
"It gives me great personal satisfaction knowing I've helped people accomplish their retirement goals. I love hearing about new hobbies, travels, winter vacations and extra time spent with family and friends."



Gary Webb, RFC®

Chief Executive Officer

Professional Experience:

Registered Financial Consultant™

Principal, Wealth Advisor,
Webb Financial Group

Member of the Financial Planning
Association

Member of the International
Association of Registered
Financial Consultants

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"I enjoy working with people who are looking for a long-term relationship built on a high level of trust, integrity and service. I welcome the challenge of helping individuals reach their personal financial goals, whatever they may be."

INVESTING WITH TRUST

Our success is based on the long-term relationships we have with our clients. We promise we will always give you the utmost care and service you deserve. The first step is to contact one of our advisors and begin creating a plan to reach your goals.



Experience of Webb Financial Group is continually sought by the financial community.

The following is a brief list of our media coverage. To view these articles and many others please visit www.webbfinancial.com

StarTribune

Still Standing After Sell Off

Bloomberg Television

Bloomberg Personal Finance

Investment Advisor

Retirement Planning:
Choosing the Right Direction

Market Watch

Spouse in the House

Smart Money

7 Great Funds to Buy Now

Business Week

Strategies for the Sandwich
Generation

Business Journal

Experts Wonder if Boomers are
Prepared for Retirement

Pioneer Press

The Investors "Easy Button"

The Wall Street Journal Radio Network

Wall Street Journal this Morning

Investment News

Snowbirds Need Guidance
for Sound Financial Path

Minnesota Business

A Financial Security Blanket

AM 1500 KSTP Radio

Money Talk, 10 Year Host

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