

NAV  
MANAGEMENT LLC

The Power  
of Wealth





## A Wealth of Resources

We are committed to offering you the power of choice and flexibility. Aligning with many well-known financial services providers allows us to offer a wide selection of products and services, and find a strategy that fits your needs and goals.

We can help you choose from a range of personal and business-related products. A diverse portfolio allows you to prepare for your future, and, if you are a small business owner, it can help safeguard what you've built.

This piece offers an overview of just a few of the products, services and providers.

### Represented Companies<sup>2</sup>

Ww has established relationships with many financial services and insurance companies<sup>3</sup>, including:

- Western Reserve Life Assurance Co. of Ohi
- Prudential Annuities
- Pacific Life Insurance Company
- ING USA Annuity and Life Insurance Company
- Transamerica Life Insurance Company
- Nationwide Financial

# Personal Solutions<sup>1</sup>

Our broad array of client-focused solutions offers you the tools you need to help meet your financial needs.

## Individual Financial Services

These key concepts and programs can help you get from where you are to where you want to be.

- Financial Needs Analysis
- Financial goal setting
- Recommendations and implementation
- Strategies for achieving financial goals
- Investments and asset allocation strategies

*An important part of planning for the future is protecting it.*

## Insurance Protection

An important part of planning for the future is protecting it. Whether you live too long, die too soon or become disabled, these products can help you and your family protect the life you have built.

- Universal Life Insurance
- Indexed Universal Life Insurance
- Variable Universal Life Insurance
- Term Life Insurance
- Whole Life Insurance
- Disability Insurance
- Long Term Care Insurance

## Supplemental Retirement Programs

A key to any financial strategy is preparing for retirement. We offer a variety of options to help you prepare for your leisure years.

- IRAs
- Equity Indexed Annuities
- Mutual Funds
- Immediate Annuities
- Variable Annuities

## Legacy Strategies<sup>4</sup>

Years of savings can be destroyed without proper planning. We can work with your attorney and tax professional in funding legacy strategies such as:

- Charitable strategies
- Charitable Remainder Trusts
- Wealth Replacement Trusts
- Irrevocable Life Insurance Trusts

Make sure to speak to your CPA to determine the financial impact of these and other strategies, and contact your attorney to draft wills, trusts or other needed legal documents. Life insurance is often a crucial part of a legacy strategy, and can help you determine those products that may be appropriate for your needs.

## College Funding Plans

Whether preparing to send the first or fifth child to college, can help you begin saving now.

- 529 College Savings Plans

## Long-Term Care

A plan to cover long-term care expenses is often overlooked but can be a key component of a solid financial foundation. Although the need for long-term care may be long in the future, the time to plan for it is now to help ensure you and your loved ones are protected if and when extended care is needed. We offer:

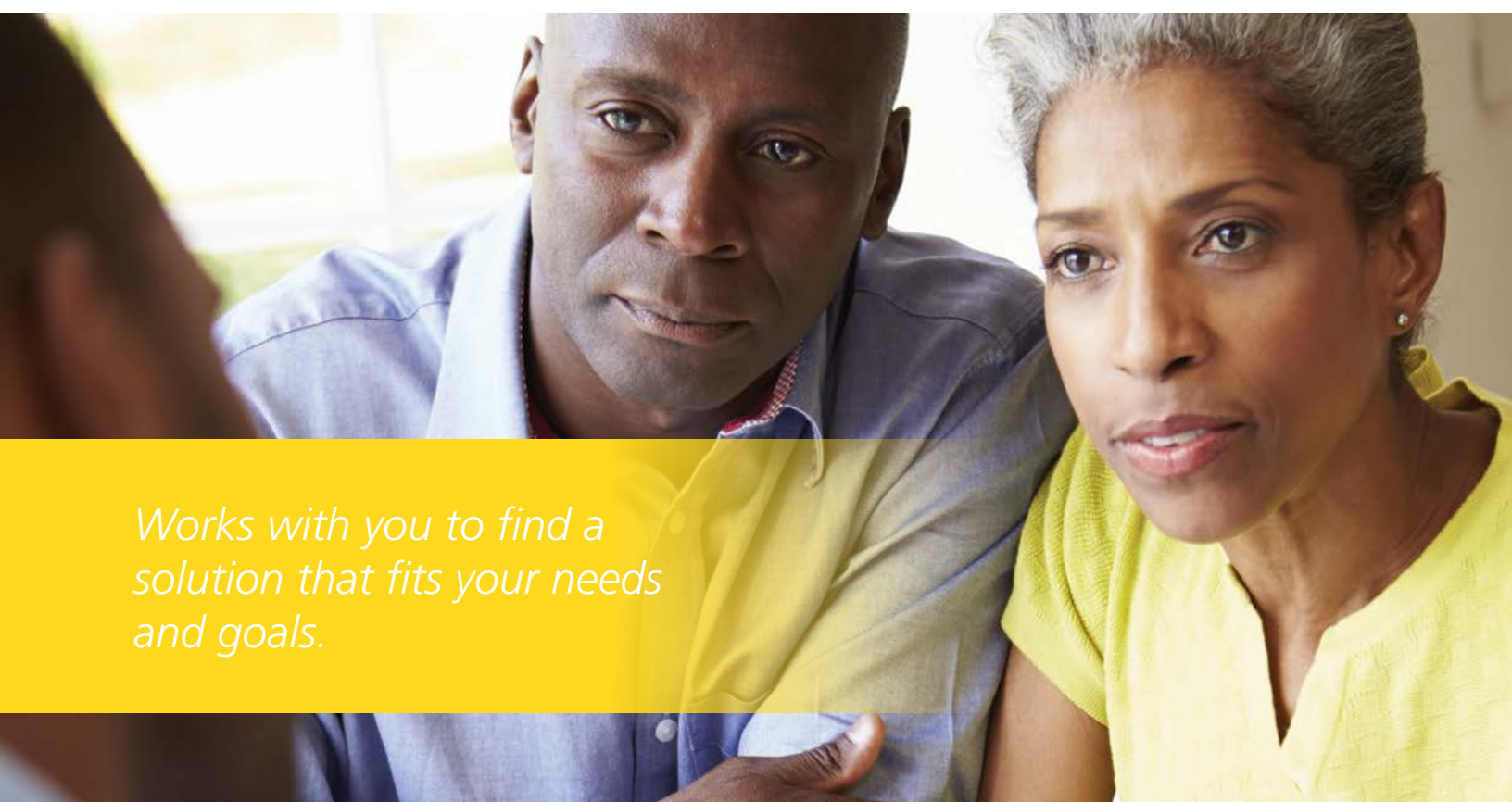
- Long-term Care Insurance

## Investment Advisory Services<sup>1</sup>

Relationships with independent third-party money managers allows those associates who are properly licensed Investment Advisor Representatives of Transamerica Financial Advisors to provide personal, professional money management services. These third-party money managers can work with the following types of assets:

- Mutual Funds
- Variable Annuity and Variable Life contracts
- Exchange Traded Funds
- Individual stocks and bonds through separately managed accounts
- 401(k)s/403(b)s

Securities products are sold by prospectus, which contain more complete information about charges, risks, objectives and expenses. Copies of specific product prospectuses and statements of additional information may be obtained by contacting your registered representative. Prospectuses should be read carefully and the charges, risks, objectives and expenses should be carefully considered before investing or sending money.



*Works with you to find a solution that fits your needs and goals.*





*It's important for a business owner not only to invest in the company but also in the employees who work there.*

## Business Solutions<sup>1</sup>

As a small business owner, you provide financial and insurance solutions for yourself and your employees, as well as ensure the future security of your business. We offer a variety of products and services to help you meet these needs.

### Executive Compensation Programs

Executive compensation solutions can help you attract quality employees and retain key personnel. Life insurance can be an excellent way to fund executive compensation programs. We can help you explore different types of life insurance to find the one that may be right for your needs.

- Deferred Compensation
- Executive Bonus
- Split Dollar
- Key Person Insurance

### Business Continuation Programs

You have worked hard to build the business of your dreams, so you want to make sure it is protected. We can review different types of life insurance with you that can help fund:

- Buy-Sell Arrangements
- Business Continuation Strategies

## Retirement Plan Solutions

It's important for a business owner not only to invest in the company but also in the employees who work there. We can provide a number of options that can help you reward and retain personnel, such as:

- 401(k)s
- Profit Sharing Plans
- Pension Plans
- SEPs and Simple IRAs
- Sole Proprietor 401(k)s
- 403(b) Plans
- 457 Plans

## Solid Financial Footing

By offering an education on the financial fundamentals as well as providing appropriate products and services from well-known providers, can help you get on solid financial footing. To learn more about how the power of choice can help you chart a path toward a better tomorrow.



1 Only those associates who are actively registered with Finra may offer securities and/or investment advisory services and products.

3 Maintains current selling agreement(s) with NAV Management LLC

Western Reserve Life Assurance Co. of Ohio, Transamerica Life Insurance Company, World Financial Group, Inc.; Transamerica Financial Advisors, Inc.; World Financial Group Insurance Agency, Inc. and its subsidiaries are affiliated companies.

The city and state locations of these companies are: Western Reserve Life Assurance Co. of Ohio, Columbus, Ohio; Transamerica Life Insurance Company, Cedar Rapids, Iowa; Pacific Life Insurance Company, Newport Beach, California; ING USA Annuity and Life Insurance Company, Des Moines, IA. For Nationwide Financial: Annuity and insurance products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

4 Tax and/or legal advice is not offered by NAV Management LLC nor their associates/representatives. Please consult with your personal tax professional for additional guidance regarding tax-related matters. Some services only available through provider companies.

NAV Management LLC offer a broad array of financial products and services. Insurance products

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