George F. Cerwin
GFC FINANCIAL MANAGEMENT

"Financial Advice You Can Trust"

Welcome to . . .

GFC FINANCIAL MANAGEMENT!

Together, George and Sue Cerwin regard You – *Our Client* our most important asset! We understand selecting the right investment professional to help you is an important decision. The professional and the firm selected should be experienced and qualified offering you sound and prudent judgment on financial matters and the personalized attention, communication and service you deserve. That's why for more than 40 years clients have entrusted George Cerwin and their company, GFC Financial Management, to help them achieve their dreams and plan for a secure retirement. As a comprehensive financial services firm we are committed to help our clients improve their long-term financial success. George and Sue believe in building relationships on the principle of trust with a commitment to offer unparalleled service. Clients come first at GFC Financial Management. As you review our brochure, compare our services with your current provider.

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Personalized Gold Medal Services

"The New Standard in Wealth Management"

At GFC Financial Management - Clients Come First!

Our approach to delivering comprehensive financial services always starts and ends with our clients. We begin this process by listening to you; discussing your lifestyles, goals, wishes, dreams and family situations. Through a consultative process we learn the details of your financial picture so we can construct and deliver a customized plan along with your personal ***Financial Action Checklist.*** We evaluate your situation to prepare personal solutions that integrate investment planning, tax reduction planning, retirement income and distribution planning and family wealth planning.

We meet with you on a regular basis to discuss and update your financial situation. We pride ourselves on our superior client services and regular client communications, keeping you informed on economic and financial news, appropriate tax law and estate planning changes and updates.

Clients Come First - At GFC Financial Management!

What Makes GFC Financial Management Different

- ☑ Our strong menu of ***Gold Medal Services*** which include a comprehensive review of: your tax - reduction strategies; estate plan; investment plan; retirement plan; and protection plan.
- ☑ Our frequent and regularly scheduled meetings with clients to update your specific plans and discuss your personal situations.
- ☑ Our strong and consistent calendar of high quality newsletters, tax reports, and other financial articles.
- ☑ Our frequent schedule of client educational and appreciation events.
- ☑ Our personal service that features our best and most current ideas, suggestions and solutions.

Personalized Gold Medal Services

"The New Standard in Wealth Management"

Current Firm	GFC	Investment "Watch Dog" Service
☐	☑	Reviewing your investments and designing a personalized portfolio appropriate to your needs
☐	☑	Continual monitoring of your investments
☐	☑	Frequent meetings to: review, evaluate your investment performance, update your financial objectives and if necessary, reallocate your portfolio
☐	☑	Quarterly Statements
☐	☑	Independent Advice
☐	☑	Recommendations regarding allocations within your employer provided retirement plans such as 401(k)s
☐	☑	Aggregation of all your accounts to simplify and reduce paperwork

Tax Reduction Planning

☐	☑	Comprehensive review of your tax return to highlight opportunities to help maximize tax reduction strategies
☐	☑	Quarterly review of your tax situation and planning to incorporate any new tax law changes
☐	☑	Complimentary consultation with your tax preparer
☐	☑	Recommendations of tax solutions including tax advantaged investments
☐	☑	Staying up-to-date on and presenting new tax laws that can affect your situation

Retirement Income & Distribution Planning

☐	☑	Analysis of your income needs now and in the future
☐	☑	Analysis of potential estate tax liabilities.
☐	☑	Continual development and implementation of recommendations to fund your income needs and help maintain a comfortable standard of living
☐	☑	Recommendations regarding the most appropriate distribution strategy for your employer retirement plans & IRAs
☐	☑	Analysis of the beneficiaries of your IRAs
☐	☑	Review the possibilities of converting to a Roth IRA

Family Wealth Planning

☐	☑	Analysis of your current estate plan and concerns
☐	☑	Complimentary consultation with your attorney
☐	☑	Assistance in transferring assets to your Living Trust or other trusts
☐	☑	Providing guidance with the appropriate and necessary steps in the event of the death of a loved one
☐	☑	Review of beneficiary designations and asset titling
☐	☑	Review of your long-term care needs.

Client Services & Communications

☐	☑	Quarterly Newsletter to keep you apprised of the most current planning options
☐	☑	Quarterly, semi-annual or annual reviews
☐	☑	Special reports on how to help reduce your taxes and other important topics
☐	☑	Special Gold Medal Service Events (including client education and appreciation events)

Our Commitment To You . . .

GFC FINANCIAL MANAGEMENT was founded with the goal of helping our clients in every aspect of their financial lives. For each client we strive to create financial stability and confidence to provide financial independence. We offer all clients personalized attention, communication and **Gold Medal Services!**

Our staff consists of experienced professionals with a "hands on" approach to financial guidance. Our team members are knowledgeable and truly care about helping our clients achieve their goals. We do everything in our power to keep our clients focused on where they want to go, advise them on how to get there and continually remind them of the importance of maintaining a disciplined approach to realizing their financial goals and dreams.

George F. Cerwin III, CFP®, CLU *President and Founder*

For more than 40 years George has been helping people plan for a secure retirement. He has earned the professional designations: Certified Financial Planner™ (CFP®), Chartered Life Underwriter (CLU), and Accredited Estate Planner (AEP). George is past President and past Chairman of the Board for the Tampa Bay Society of the Institute of Certified Financial Planners and past President of the Sun Coast Chapter of Chartered Life Underwriters. George holds the securities registrations Series 7, 24, & 63 in many states to accommodate his clients who live throughout the U.S. and he is also insurance licensed for life, health and variable. George is a Registered Principal, Branch Manager and an Investment Advisor Representative for SagePoint Financial, Inc. George earned his Bachelor's Degree from Carthage College in Kenosha, Wisconsin; has been married to his wife Sue for more than 35 years; they have two daughters and live in Palm Harbor, Florida.

Complimentary Financial Check-up

GFC Financial Management would like to offer you a complimentary one hour private consultation at absolutely no cost or obligation to you. We pride ourselves on providing prompt, personal and highly professional services.

To Schedule Your Complimentary Financial Check-up, Please Call

Sue at (727) 724-9499

Contents provided by MDP, Inc.

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