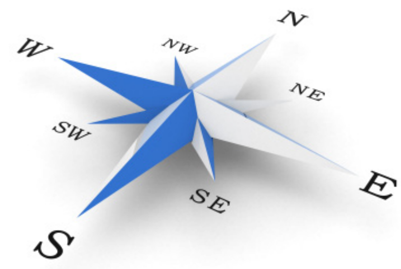
HOW DO YOU GET FROM TODAY TO SOMEDAY?

SUNCOAST ADVISORY GROUP

SOMEDAY BEGINS TODAY

> How am I going to live today in order to create the tomorrow I'm committed to?
>
> – ANTHONY ROBBINS



CLARITY. TARGETS. STRATEGIES. CHECKPOINTS.

All are essential to achieving goals, but sometimes we need help in the thinking, planning, and strategizing. At Suncoast Advisory Group, nothing inspires us more than helping clients turn someday dreams into reality today.

We bring extensive business and financial experience to the table to align your strategy with your aspirations. With specialized experience with family businesses, and medical or dental practices, we find enormous satisfaction in helping you join your values and goals with sound strategies that allow your business to thrive.

THE INSPIRATION

> The significance of a man is not in what he attains but rather in what he longs to attain.
>
> - KAHLIL GIBRAN

Recently, I attended a seminar where attendees were challenged with one question, **"Why do you do what you do?"** It's a good question—one we should all ask of ourselves periodically.

As I thought about it, I realized that there is nothing more inspiring to me than seeing people grow into their potential. I love helping people remove chaos, set targets, and work a plan to reach them. Someone did that for me once, and it made all the difference.

When I was in college, I was unfocused and undisciplined, and before long, my grades suffered. Fortunately, the dean of students took me under his wing. He took the time to teach me how to set goals and work towards them, lessons I've carried with me through my whole life. His actions and concern motivated me to help others in the same way.

Today, my greatest career satisfaction comes from seeing people grow in confidence as they learn to make everyday, actionable decisions that move them closer to their goals—and I love walking with them to coach and inspire along the way. When my clients achieve their goals, I've achieved mine. - **RICK HELBING, CFP, CHFC**

WEALTH MANAGEMENT PLAN

Suncoast Advisory Group focuses on four key areas to help clients reach their financial and life goals.

Wealth Management Planning

- Cash Flow Evaluation
- Investment Management
- Personal Income Tax Strategies
- Determining Financial DNA

Fringe Benefits

- Employee Benefit Planning
- Qualified Pension Plan Strategies
- Retirement Accumulation and Income Planning
- Risk Management Evaluation

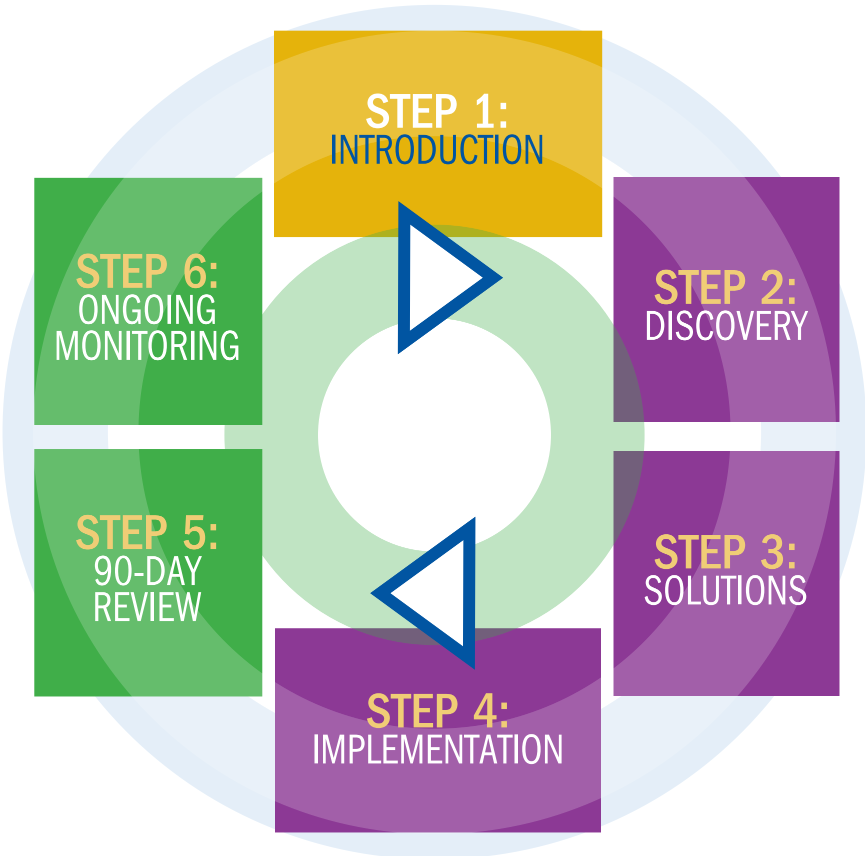
Estate Planning

- Estate and Gift Planning
- Developing Asset Distribution Strategies
- Minimizing Potential Estate Tax
- Philanthropy and Legacy Planning

Business Continuity Planning

- Business Continuance and Transition Planning
- Business Tax Strategies
- Business Valuation Consulting
- Employee Leasing Strategies

WEALTH **MANAGEMENT** PROCESS



OUR APPROACH

> "The vision must be followed by the venture. It is not enough to stare up the steps - we must step up the stairs."
>
> - VANCE HAVNER

We use in-depth face-to-face interviews and online tools to discover the heart of your aspirations. Then we get busy crafting an individualized plan of action. We look at everything, including business management strategies, estate planning, wealth accumulation, and estate planning. We conduct a thorough risk management analysis to uncover potential savings and benefits through—

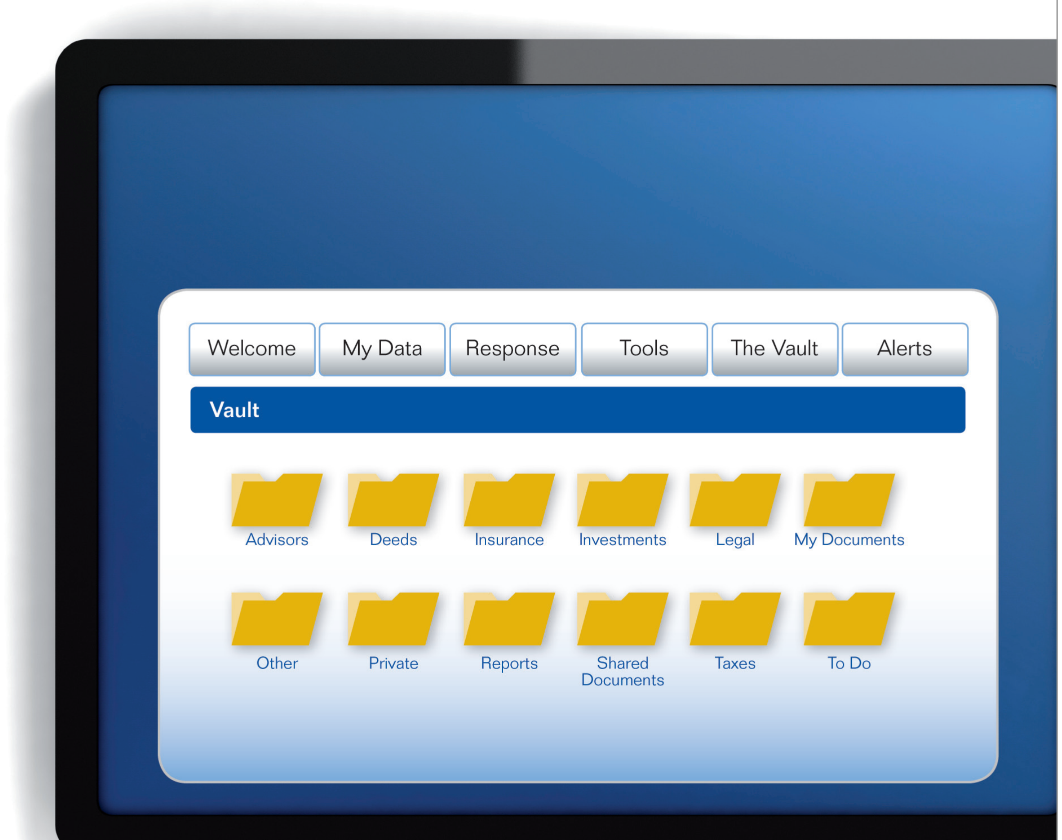
- **Tax Efficient Investment Strategies**
- **Potential Reduction of Federal and Inheritance Tax**
- **Maximizing Pension Plan Contributions and Distributions**
- **Business Profitability Improvement Consulting**

Finally, we provide a trustworthy network of consultants, advisors and other resources to move you from vision to reality. Your comprehensive plan, coupled with our web of support, drives efficiency up and costs down, while aligning daily practices with long-term goals.

ONGOING SUPPORT

Suncoast Advisory Group is committed to providing ongoing, personal attention. Strong financial planning begins with strong relationships. And strong relationships begin with our commitment to excellence, responsiveness, respect, and unquestioning integrity.

Our clients also enjoy 24/7 digital access to all accounts and important documents. In addition, clients can access a host of tools such as financial calculators, the Suncoast Advisory blog, filled with relevant tips and information, our knowledge library, and much more.



> "There are no shortcuts to any place worth going."
>
> - BEVERLY SILLS

THE SUNCOAST DIFFERENCE

Suncoast Advisory Group enjoys a national reputation in the field of innovative financial and practice planning, particularly for physicians, dentists, and family-owned businesses. We offer jargon-free, straightforward advice, free from hype and based on solid research and years of proven success.

There are never unexpected fees or hidden costs. We don't like surprises when it comes to financial, business, or life planning. We assume you don't either. Established in 1988, the firm is headquartered in beautiful Sarasota, Florida.

CODE OF ETHICS

PRINCIPAL 1: INTEGRITY

Suncoast Advisory Group Financial Advisors shall offer and provide wealth and investment management services with integrity.

PRINCIPAL 2: OBJECTIVITY

Suncoast Advisory Group Financial Advisors shall be objective in providing wealth and investment management services.

PRINCIPAL 3: COMPETENCE

Suncoast Advisory Group Financial Advisors shall provide wealth and investment management services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which the Financial Advisor is engaged.

PRINCIPAL 4: FAIRNESS

Suncoast Advisory Group Financial Advisors shall perform wealth and investment management services in a manner that is fair and reasonable to clients and shall disclose conflicts of interest in providing such services.

PRINCIPAL 5: CONFIDENTIALITY

Suncoast Advisory Group Financial Advisors shall not disclose any confidential client information without specific consent of the client unless in response to proper legal process.

PRINCIPAL 6: PROFESSIONALISM

Suncoast Advisory Group Financial Advisors' conduct in all matters shall be professional.

PRINCIPAL 7: DILIGENCE

Suncoast Advisory Group Financial Advisors shall act diligently in providing wealth and investment management services. Diligence includes: proper client discovery information, client communication and follow up, along with proper planning and rendering of professional services.

BIO

RICK O. HELBING CFP, CHFC

Rick started out in marketing for Pabst Brewery and, later, for Mobil Chemical, but the work, while interesting, lacked in personal inspiration for Rick. When he was introduced to the world of investments and financial planning, he knew he had found his passion. Here was a field that would allow him to make a difference and help people realize their own potential. He plunged into the work, tirelessly researching nearly 200 companies, interviewing individuals in the financial planning market, and carefully watching economic trends.

After a time at CIGNA Individual Financial Services where he developed several specialized systems for financial planning, Rick knew he wanted to start his own firm so that he could customize solutions even more. In 1988, he and a partner formed Suncoast Advisory Group. With special emphasis on the medical and dental practices, along with family-owned businesses, Suncoast Advisory Group has experienced tremendous success and continues to prosper under Rick's vision.

Rick has been named one of the top 150 advisors in the country for physicians by Medical Economics magazine in 2009, 2010 and in 2011.

- Graduate of the University of Wisconsin
  Whitewater, Bachelors of Science in Political Science
- CIGNA Financial Advisors 1984 to 1988
  Suncoast Advisory Group 1988 to Present
- Licenses
  Securities (Florida)
  Life and Health Insurance (Florida)
- Designations
  Certified Financial Planner (CFP)
  Chartered Financial Consultant (ChFC)
- Member in Good Standing
  Financial Planning Association Sarasota/Manatee
  Society of Financial Services Professionals
  Medical Group Management Association

SOMEDAY
BEGINS
TODAY

SuncoastAdvisoryGroup
Serving Medical Professionals
Dental Professionals
and Family Businesses

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