

ALL YOU PAY FOR IS...

# Solid FINANCIAL Advice

*Fee-only  
financial  
planning  
with a simple  
hourly rate  
and no  
long-term  
contracts*

TIMOTHY  
  
Financial Counsel, Inc.



## **Services Include:**

### **Cash Flow/Retirement Counsel**

Analyze your current approach to accomplishing your financial goals. Provide various scenarios to assist you toward efficient and effective goal attainment.

- *Education – Guide you in effective planning for children or grandchildren’s future college education*
- *Company Benefits – Review and make recommendations on flexible spending, stock purchase plan, retirement savings plan, stock options, etc.*
- *Income Tax – Review tax return to develop a strategy in conjunction with your financial goals*
- *Pension Election – Consider cost/benefit of pension elections to facilitate decision-making*

### **Investment Analysis/Asset Allocation**

Analyze your current investment strategy relative to your goals, risk tolerance, and time horizon.

- *Develop a personalized asset allocation for your 401(k), IRA, and other investments*
- *Provide specific, hourly investment counsel (TFC is registered as an Investment Adviser in the State of Illinois.)*
- *At your direction, assist in implementation (open accounts, make transactions). We do not take custody of assets or charge an asset management fee.*

### **Life Insurance Sufficiency**

- *Evaluate insurance need, amount, type, and duration, based on client’s goals*

### **Estate Planning Counsel/Design**

Assist clients, executor, and/or trustee in estate plan decision-making or design

- *Provide you with a picture of your current estate plan*
- *Provide various designs to assist you in determining what estate design efficiently and cost-effectively accomplishes your goals*

*Stop wondering if the financial advice  
you've received is right for you.*

*Timothy Financial Counsel, Inc. (TFC)  
is unique in the financial planning  
industry. From hourly investment counsel to  
comprehensive financial planning, you only  
pay for our time. We never receive a  
commission or compensation on any product or  
service we recommend, and there is no  
retainer or long-term contract.*

*Unbiased advice and access to planners who  
stay current with changing tax laws and  
investments make Timothy Financial Counsel  
an easy choice for those searching for  
solid financial advice.*

**With Timothy Financial Counsel**

- Costs are detailed in a written estimate before we begin work.
- Advice is always unbiased. We never receive any commission or compensation for any product or service, and there are no retainers or long-term contracts.
- Counsel is tailored to your needs. We are just as happy to give hourly investment counsel as we are to create a comprehensive plan.

**Determine whether our services  
are right for you.**



**Call today to arrange for a free  
initial consultation or visit  
[www.timothyfinancial.com](http://www.timothyfinancial.com) to receive  
an online estimate with our exclusive  
online fee estimator.**

# Does managing your finances create stress in your life?

Do you have too much information and too little time?

*Have you tried to accomplish your financial goals on your own with limited success?*

Are you tired of having “strings” attached to your financial advice?

*Do you seek validation of your financial decisions, or guidance to make sure you make the right ones?*



## **Who We Serve**

- **Individuals and families** seeking objective, affordable, personal financial counsel
- **For-profit and non-profit organizations** seeking to provide employees with seminars on current financial topics and/or employer-sponsored personal financial planning
- **Service providers** seeking a source for financial planning for their clients with no concern of them being sold investments, insurance, etc., by TFC

*Receive a free estimate online.  
Visit [www.timothyfinancial.com](http://www.timothyfinancial.com)  
and access our fee estimator.*



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