Are you looking for objective advice? Do you like to keep things simple? Are you interested in retirement strategies that can provide you with principal protection, income guarantees, and growth based upon the markets?

There's no need to "wish" – E.T.S. Financial can help you create and implement a plan, aligned with your financial objectives, to balance the safety and productivity of your assets, so that your retirement dreams become a reality.

We can help you **AVOID** the

Top 10 Retirement Planning Mistakes

1. Not creating a plan and keeping it updated
2. Working with advisors who do not hold the CFP® designation
3. Failing to own retirement assets that are designed to guarantee lifetime income
4. Taking on too much risk
5. Paying excessive fees
6. Inadequate diversification
7. Incomplete asset allocation
8. No tax allocation planning
9. Earning but subsequently giving back gains
10. Failing to grow financial knowledge or adapt to changing economic conditions

Eric Scoggins, CLU, ChFC, CFP®
Registered Investment Advisor

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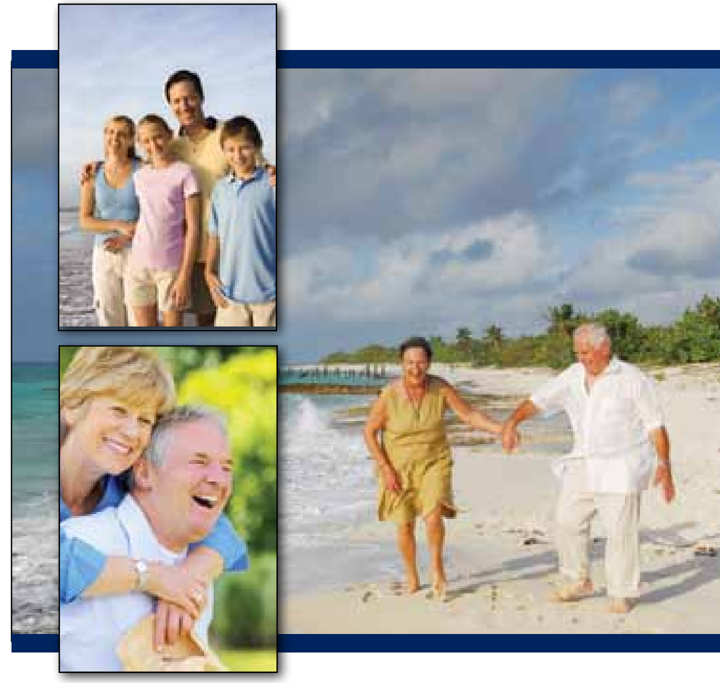
E.T.S. Financial Services Inc.



Experienced
Professional
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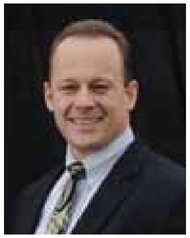
WHY CHOOSE E.T.S. FINANCIAL?



Eric T. Scoggins

Eric is a 20-year veteran of the insurance, investment and financial planning professions. He is a registered investment advisor, licensed insurance professional and Certified Financial Planner.

Eric is a former United States Marine and is the founder of E.T.S. Financial Services, Inc. His firm specializes in helping both pre-retirees and retirees create plans that protect, grow and create income with their retirement assets. The goal is to provide you with peace of mind and help you secure a comfortable retirement. We focus first on protecting your money against overexposure to taxes and market losses. Let us show you how to get your assets' principal protected and productive, so you can make progress toward your financial goals. We can show you how to create a retirement income plan that will guarantee you a paycheck for life.

WHAT IS A REGISTERED INVESTMENT ADVISOR?

A registered investment advisor (RIA) is registered with the Securities and Exchange Commission (SEC) and is licensed to manage investments for others. An RIA receives a management fee and does not receive brokerage commissions.

WHAT IS A CFP®?

A Certified Financial Planner (CFP®) is professional certification mark for financial planners conferred by the Certified Financial Planner Board of Standards, Inc. To receive authorization to use the designation, the candidate must meet education, examination, experience and ethics requirements, and pay an ongoing certification fee. CFP candidates are trained and tested in an array of major planning areas. To fulfill the education requirement, students are required to complete training and sit for a 10 hour CFP Board Certification Examination.

At E.T.S. Financial Services we believe in education and honing our expertise every day to make sure you have the best advice possible to plan for your future.

OUR PROCESS

Financial planning is a very important process that covers many different areas which are important to all of us. We are experts in this field and have been helping people with proper financial planning since 1991. This is a life-long process that evolves throughout your various phases of life. You don't want to trust this important process to chance. It's a process that is built on trust. You want someone who is educated, professional and objective.

We can help most individuals address their financial concerns and plan for a successful financial future, but that doesn't mean we are the right fit for everyone. We invite you to make an appointment for a no obligation, 30-minute consultation to find out if we're the right choice for you.

Mission

Make a positive difference in people's lives by helping them to accomplish their financial goals and make smart choices with their financial resources.

Vision

Be a trusted advisor and financial resource for our clients and an excellent example of good stewardship.

Our Core Values

Integrity
Honesty
Objectivity
Competence
Confidentiality
Diligence

Services and Specialties

- Comprehensive financial planning
- Retirement planning and investment advice
- Financial seminars and workshops
- Insurance, estate and legacy planning
- Tax strategies
- Precious metals – gold & silver
- IRAs
- Individual account reviews
- Private wealth management

We do not provide legal or tax advice.

A wish changes nothing, but a decision changes everything.

Learn more at www.etsfinancial.com