FREQUENTLY ASKED QUESTIONS

Who is Mosaic Retirement Planning, LLC?
We are a retirement planning and investment advisory firm. We provide the financial guidance and services that retirees and those planning for retirement need to achieve financial independence. We create, grow, protect and preserve wealth. We help you plan for the distribution of your assets in the most tax advantageous way, both while living and upon your death.

You would benefit from a meeting …

- If you want to remove uncertainty from your financial future
- If you're interested in paying less in taxes
- If you want to earn a reasonable rate of return on your money
- If you wish to maximize your social security income
- If you would like to protect your loved ones
- If you would like to stay out of a nursing home and never become dependent on others.

I already have a financial advisor - Why should I make an appointment with Mosaic Retirement Planning?
Ninety percent of the people who come into visit us already have a financial advisor. This is not about trying to steal you away from another advisor; we believe information is unlimited and advisors are not a commodity, therefore no one has a monopoly on good ideas, this is about receiving a second opinion in an exploration of your investments and how they match your goals. The consultation is complimentary.

Is Mosaic Retirement Planning limited to specific companies?
No. We believe that each investor is unique and no single company is right for everyone. We are independent and our goal is to serve you by using the best tools and strategies available.

How do you get paid?
We work for a fee based on the assets you entrust to us, or a negotiated flat fee. Or for the do-it-yourselfers & people that want to keep their advisor, we can offer investment, income or insurance products not available to the general public and the issuer pays us our fee directly. You get to choose.

What are your credentials and background?
You will find a general overview of all our financial advisors in your folder, and individual biographies on our website at https://www.mosaicretirement.com/

Where is Mosaic Financial Planning located:
7200 S. Alton Way, Suite B290, Centennial CO 80112

How do I schedule a time to visit with the advisors at Mosaic Financial Planning?
You may schedule a time to visit with one of our advisors by talking to the workshop coordinator.

What can I bring to the face-to-face meeting? Nothing is required, but people often bring:

- Your latest financial statements such as: Mutual Funds, CD's, life insurance policies, annuity policies, retirement accounts (IRA, 401(k), TSA, 403(b), etc.), trusts, etc.
- A copy of last year's tax return, if possible
- Your completed Family Information Sheet, which will accompany your confirmation letter
- Any information related to your concerns
- Any questions you may have or issues you want to discuss

What happens at the face-to-face meeting?
We will analyze your current financial situation by reviewing with you all of the information you provide. Then by talking with you and identifying your specific areas of concern we will be able to determine your needs and goals and make recommendations that are tailored to you. It is a fact-finding discussion, not a sales presentation.

What are my obligations after my first face-to-face visit?
There is absolutely no charge or obligation. We do not accept clients that have simple needs and wouldn't benefit from our services, therefore, many times, after the initial face-to-face visit, we are able to share the good news to many folks that everything looks great and no changes are needed.

MOSAIC RETIREMENT PLANNING, LLC

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