

KLS

PROFESSIONAL ADVISORS GROUP, LLC
Complete Financial Management

About KLS

KLS is fundamentally different from most financial advisors:

- We don't sell financial products nor do we have any conflicts of interest with our clients.
- We advise on all personal financial matters, integrating every aspect of our clients' financial affairs and managing execution on their behalf.
- Law firm partners have comprised our single largest group of clients since our inception in 1989. We currently manage the financial affairs of hundreds of partners throughout the U.S. and overseas.
- We are retained on an annual basis and our annual client retention has consistently averaged over 90%.
- We are one of the largest fee-only financial advisors, managing over \$4.2 billion in investment assets as of December 31, 2010.

The KLS Relationship

As a client, you will work directly with a senior level Advisor who has the technical expertise, professional experience and judgment to act as a single, expert resource on all personal financial decisions. Our advice and management includes the following areas of expertise:

Investment Management

Portfolio Construction
Asset Allocation
Purchase/Sale Specific Securities
Analysis and Advice on Private Investments
College Education Funding
Vehicles

Financial Decision Making

Home Purchase Decisions & Mortgage Selection Assistance
Change of Employment/ Contract Negotiation
Advice on Corporate Benefits Programs
Prenuptial Agreements/Marital Dissolution
Business/Substantial Asset Acquisitions
Negotiated Investments
Charitable Giving Guidance

Tax Planning

Estate Tax Strategies
Transaction Analysis
Tax Law Changes
Review of Tax Returns

Trust & Estate Planning

Wills
Revocable Trusts
Life Insurance Trusts
Intervivos Trusts
Gift Strategies

Insurance Consultation

Life Insurance
Disability Insurance
Property & Casualty Insurance
General Liability Insurance
Long Term Care Insurance

Retirement Planning

Develop & Achieve Savings Target
Pension Elections
401K/HR10 Asset Allocations
IRA Withdrawal Strategies
Cash Flow & Liability Management
Debt Restructuring

