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.
- We manage assets for individuals, not institutions and serve clients throughout the U.S. and overseas. Our clients include successful professionals, senior level executives, entrepreneurs and individuals with substantial and complex assets.
- 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

Tax Planning

Estate Tax Strategies

Transaction Analysis

Tax Law Changes

Review of Tax Returns

Insurance Consultation

Life Insurance

Disability Insurance

Property & Casualty Insurance

General Liability Insurance

Long Term Care Insurance

KLS Client Advisor

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

Trust & Estate Planning

Wills

Revocable Trusts

Life Insurance Trusts

Intervivos Trusts

Gift Strategies

Retirement Planning

Develop & Achieve Savings Target

Pension Elections

401K/HR10 Asset Allocations

IRA Withdrawal Strategies

Cash Flow & Liability Management

Debt Restructuring

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