BARNETT I. CHEPENIK

Barnett (Barney) Chepenik offers you over 25 years of financial services industry experience. His titles range from Lincoln Financial Advisors' investment advisor representative to licensed broker. His reputation is well known among the various insurance companies that rely on his services. His expertise lies in **life and disability insurance, group benefit plans, estate planning, executive compensation plans, and 401(k) retirement plans.**

Mr. Chepenik's background and qualifications ensure you are doing business with a knowledgeable and competent man. He holds B.S. and M.S.M. degrees from Rollins College's Crummer School of Business, with registrations in: **general securities, principal, and uniform securities law.** His diligence has earned him the honor of a Lincoln National Top 1% Producer for nearly two decades, and he is a proud member of the Advanced Association of Life Underwriters and the International Association of Financial Planners.

JASON K. CHEPENIK

Jason Chepenik is a well-known stockbroker and financial planner. He is a frequent analyst on WESH Channel 2 offering his expert advice as the station's Financial Advisor and is the featured Financial Columnist for *Orlando Business Journal.* He is also working at Chepenik Financial Services helping you with **wealth accumulation and protection strategies,** as well as implementing **corporate retirement plans.**

He joined Chepenik Financial Services in October 1999 to work closely with his father and maximize the synergies between their practices. Within a matter of months, he appeared on the *Orlando Business Journal's 40 under 40* list for 1999. This success came less than ten years after receiving his B.S.M. from Tulane University in New Orleans and entering the financial world with the title Investment Advisor Representative at Legg Mason's New Orleans office in 1994.

Both Barney and Jason offer their time and expertise to various humanitarian and worthy non-profit organizations throughout Central Florida.

CFS Chepenik Financial Services

OUR SERVICES

At Chepenik Financial Services, we use our dynamic combination of knowledge, experience, and resources to assist you and your company with investment planning, estate planning, insurance, and employee benefit consultation.

We can help make any financial vision a reality.

We never forget what is most important to us: *you and your needs.* We blend large company resources with the close personal attention crucial to your financial success. When you join forces with us, you work closely with our professional team to find out which financial path is right for you.

Our primary product is our sound advice and solutions; financial products and services are secondary.

CFS Chepenik Financial Services

Barnett I. Chepenik
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Chepenik Financial Services

OUR COMPANY

Chepenik Financial finds strength in numbers. Our affiliation with Lincoln Financial Group, a family of companies that offers a broad range of financial services, provides depth, stability and significant resources to our clients. Together, our expertise is the ability to provide a high-level of technical support and back it with a team of outstanding professionals.

Chepenik Financial Services can help minimize your taxes, help you hold on to your earnings and assets, and help financially secure a future for your family and loved ones after you are gone.

OUR PHILOSOPHY

To do whatever is required to get our clients to take the actions necessary to put their financial affairs in the best possible order. We believe in service – *first, last and always*. We believe that long-term client relationships are more important than short-term gains, and will never sacrifice the former for the latter. We place a premium on relationship building, not product selling.

www.chepenikfinancial.com

OUR VISION

Building and sustaining professional relationships
– the kind that last a lifetime –
is our business.

Chepenik Financial Services

WHAT WE DO

We specialize in providing integrated, personalized solutions to help business owners, professionals, executives and retirees develop and implement complex estate, business succession, retirement and investment plans. Our planning focuses on specific areas depending on each client's individual financial situation and personal objectives:

Estate Planning – Advice regarding property ownership, distribution strategies, estate tax reduction, and tax payment techniques. Clients accumulate and preserve wealth, for themselves and for future generations.

Business Succession Planning – Alternatives and strategies dealing with the continuity or disposition of the business upon the business owner's retirement, death, disability or decision to sell.

Retirement Planning – Alternatives and techniques for accumulating wealth for retirement income or advice relative to appropriate allocation and distribution of assets following retirement.

Investment Planning – Constructing and managing investment portfolios to achieve optimal performance relative to accumulation and income objectives.

Employee Benefits – We can help your company design a competitive benefit package to assist your organization in attracting and retaining your most important asset – your people.

Insurance – Alternatives and strategies that identify the right coverage for you and your family, including those available through your employer.

Insurance products offered through Lincoln National Life Insurance Co. and other fine companies.

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Our Team

CHEPENIK FINANCIAL SERVICES

Chepenik Financial's support team has a tremendous amount of financial service's industry experience. From financial planning, benefits, and insurance, Chepenik's staff is licensed, trained, and available to answer your financial questions.

Amy Olliver has been with Chepenik Financial for more than 12 years. She is holds a life and variable annuity license with the State of Florida, and provides customer relations, new-business handling, and developing solutions to any problems that may arise.

Elizabeth (Bess) Castro holds a life/health and variable annuity license with the State of Florida, and brings more than 3 years of experience to Chepenik's clients. A graduate of the University of Florida, Bess aids in the day-to-day operations of life, health, and securities business.

Rebecca Ferrer is the Sales and Marketing Assistant for Chepenik Financial. She holds a life/health and variable annuity license with the State of Florida and is working towards her Series 11 (registered assistant) NASD registration. She provides continuous customer care to all clients.

Did You Know?

CHEPENIK FINANCIAL SERVICES

DID YOU KNOW?

As many as 25% of senior family-business shareholders do not complete any estate planning other than writing a will.
- Source: *The Family Firm Institute, August 2000*

About 60% of 401(k) investors plan to retire before age 65, yet 54% of this group (and 58% overall) invest less than $5,000 a year in their 401(k). And, 41% of early-retirement planners invest mostly in low-risk, low-return choice such as bond and "stable value" funds.
- Source: *Lincoln Financial Group/Money Magazine poll, 1998*

Only 26% of business owners have written a succession plan. And, of owners over age 60, only half have put their plans in writing.
- Source: *Wall Street Journal, 1999*

Today's retirees are most likely to rely on Social Security or employer-provided money as their most important source of income in retirement. Just 2 in 10 retirees find that their personal savings are their most important source of income.
- Source: *2000 Retirement Confidence Survey*

The U.S. savings rate recently dropped to zero as a percentage of after-tax income, even as the aging baby boom generation faces a Social Security system in future financial jeopardy.
- Source: *Associated Press State & Local Wire, 2000*

The total cost of four years of college is expected to more than double over the next 18 years to $104,444.00 for a public school and $222,228.00 for a private school.
- Source: *U.S. News online, "Baby Goes to College," March, 1999*

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How We Work With You

CHEPENIK FINANCIAL SERVICES

HOW WE WORK WITH YOU

Chepenik Financial creates a specific plan to meet your short and long-term financial goals.

- We gather the important data to ensure a thorough understanding of your situation.
- We assist you in developing your personal financial objectives.
- Then, we meld your goals with its professional strategies, creating an economic model specifically tailored to benefit you, your family and your business.
- Chepenik Financial will continually review your plan to update it and consider any changes in the economy and the tax law, as well as in your personal objectives. Therefore, you can be comfortable that your plan is a resourceful, living document.

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Product Information

CHEPENIK FINANCIAL SERVICES

PRODUCT INFORMATION

We specialize in providing integrated, personalized solutions to help business owners, professionals, executives, and retirees develop and implement complex estate, business succession, retirement, and investment plans. Our planning focuses on specific areas and each client's individual financial situation and personal objectives. Our products and services include:

- Investments
- Insurance
- Employee Benefits
- Stocks & Bonds
- Life Insurance
- Profit Sharing
- Mutual Funds
- Fixed Annuities
- 401(k) & 403(b) plans
- Variable Annuities
- Disability Insurance
- Group Medical, Dental, Life
- Major Medical
- Employer Sponsored Benefit Programs
- Asset Management Programs
- Long Term Care
- Retirement Plans
- Pre-paid Legal