Firm Overview

At 4Thought Financial Group, protecting the long-term financial health and wellbeing of each unique client is our focus and our passion. We go further, we look deeper, we work more intensely - to offer a benchmark in comprehensive financial services. We deliver these turnkey capabilities directly to advisors, financial partners, CPAs, and individual clients. Drawing on decades of specialized training, together our first priority is scrupulous, in-depth coordination, and forward-thinking investment approaches. Given new financial realities, let our insight and commitment be a compass and a guide.

1. Who We Serve

Managing wealth today deepens the challenges for professionals and individuals alike. Committed to genuine partnership and authentic community, 4Thought Financial Group strategically integrates tested protocols to keep even the most complex plans on course. Our coordinated turnkey approach interweaves investment-management and financial-planning techniques to deliver informed perspectives that respond intelligently to financial needs long into the future. For us, meaningful financial freedom is more than a cliché. It's the foundation of our work, our passion, and our vision…

- **Advisors:** Financial Advisors, Financial Planners, Insurance Professionals
- **Partner Firms:** Registered Investment Advisers (RIAs), Broker-Dealers, Insurance Practices
- **CPAs:** Accountants, CPAs, CPA Firms
- **Individual Clients:** The end user recipient of our services

2. Financial Planning

With so many moving parts in a client's financial life, peace of mind and long-term security is naturally an issue. At 4Thought Financial Group, our unique team-based model helps us mirror the scale and expertise of larger managers. Nimble and responsive, we offer careful, individualized focus, so nothing is missed. As needed, we'll also connect you to other professional specialists so you'll experience coordinated advice across a range of critical needs. Our focus includes:

- **Investment Planning:** retirement cash-flow analysis, investment-portfolio analysis, educational planning
- **Fringe-Benefit Planning:** employer/employee benefits, pension and 401k plans, deferred compensation
- **Estate Planning:** wills and trusts, charitable giving, generational planning and family foundations
- **Business-Succession Planning:** in the event of retirement, disability or death

3. Multi-Contingency Investment Management

Changing conditions compel refined, flexible approaches. Our proprietary investment-management services add a layer of critical protection as global markets continue to shift. Our tested, structured approach is informed by multi-contingency investing and risk-premium capital-allocation methodologies. Over the years, we've found that avoiding narrow philosophies and confining investment methods helps us improve results, meet goals, and deepen long-term financial freedom. Throughout our investment management process, we apply the following methodologies:

- **Liability-Driven Investing**
- **Strategic Asset Allocation**
- **Opportunistic Investing**
- **Selective/Concentrated Investing**

4. Foundational Theory & Research

Through a deep academic commitment, 4Thought Financial Group helps information-dependent clients leverage the right data at the right time, protecting the strength and relevance of financial planning and advice. Likewise, our proprietary investing approach integrates the best aspects of several methodologies, creating a flexible, adaptive platform. The result is a rare combination of theoretical research and forward-thinking industry practices. Our academic work presses the frontiers of economic and financial theory with a focus on global economic development, human advancement, investment-portfolio management, and financial planning.

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