



LLG FINANCIAL
Wealth Management & Planning



CONTACT INFORMATION

LLG Financial Wealth Management & Planning

2840 Plaza Place • Suite 206 • Raleigh, NC 27612

Toll-Free 888-854-7526 • Local 919-881-2850 • Fax 800-785-1070

www.LLGfinancial.com

info@LLGfinancial.com

DISCLOSURES

Securities, fee-based, and asset management services offered through LPL Financial, member FINRA/ SIPC, America's No. 1 independent brokerage firm.*

†Trust services offered through The Private Trust Company N.A., an affiliate of LPL Financial.

*America's No. 1 independent brokerage firm based on revenues, as reported by Financial Planning magazine, June 1996-2010.

Though our fixed insurance agents are licensed in all 50 states, our LPL Financial registered representatives associated with this brochure may only discuss and/or transact securities business with residents in the states in which they are licensed. Jon Dewar, the LPL Branch Manager is licensed in the following states: Arizona, California, Florida, Georgia, Iowa, Massachusetts, Maryland, North Carolina, New Jersey, Ohio, Oklahoma, South Carolina, and Virginia.

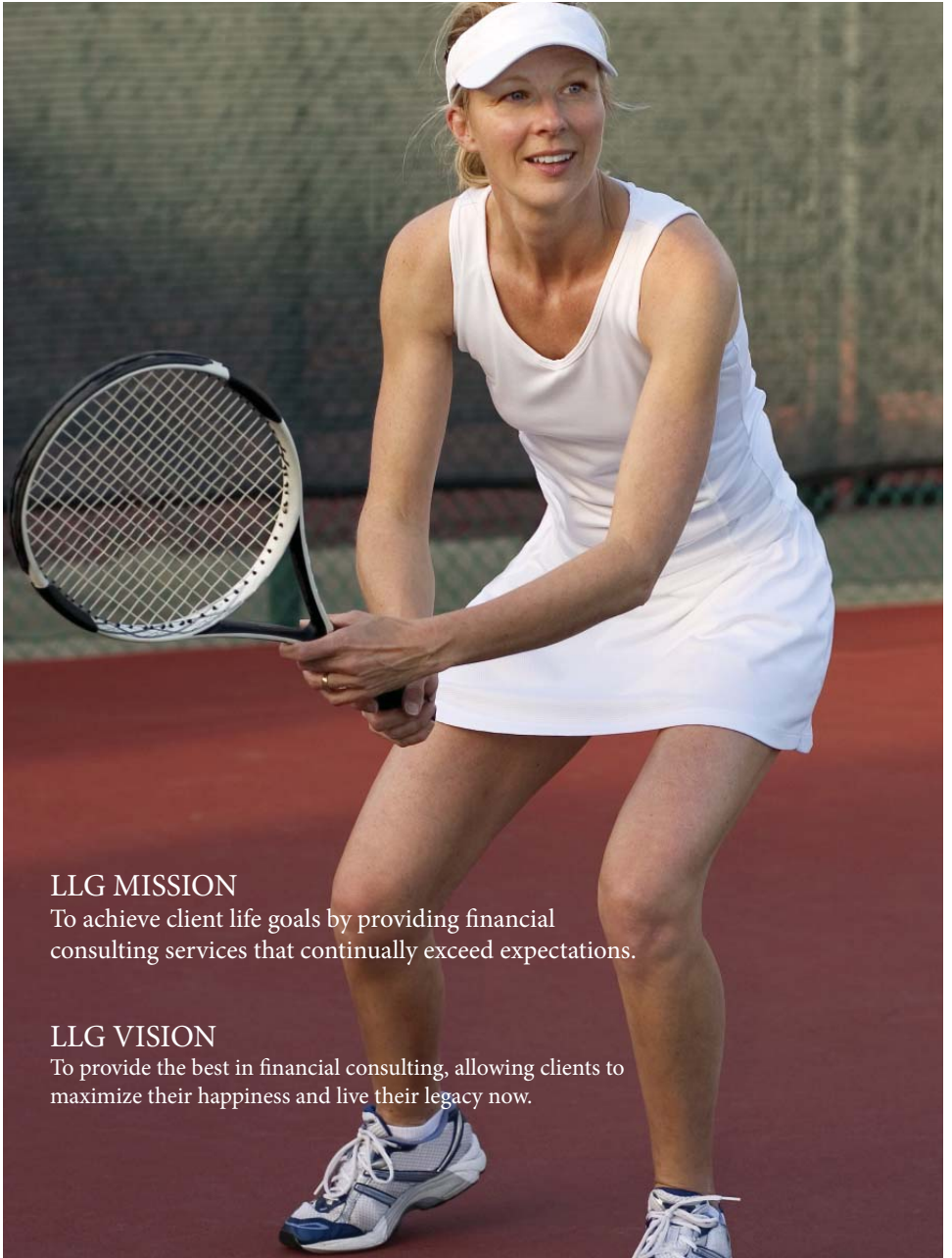
LLG Financial is independent of LPL Financial.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S.

TABLE OF CONTENTS

LLG Financial Wealth Management & Planning

CONTACT INFORMATION	2
DISCLOSURES	2
LLG MISSION and VISION	4
A MESSAGE FROM OUR PRESIDENT	5
MEET LLG'S PRESIDENT	6
LLG's MANAGING DIRECTOR	7
LLG FINANCIAL CONSULTANTS	8
LLG FINANCIAL and YOU	9
OUR PHILOSOPHY	9
OUR FOCUS	11
LLG TEAM BIOS	12
USEFUL DEFINITIONS	14
CONTACT FORM	16



LLG MISSION

To achieve client life goals by providing financial consulting services that continually exceed expectations.

LLG VISION

To provide the best in financial consulting, allowing clients to maximize their happiness and live their legacy now.

A MESSAGE FROM OUR PRESIDENT

Financial planning, investments, insurance, and estate planning can be all about life and death, but it's much more fun to focus on life. At LLG Financial (LLG), we're committed to giving clients "Advice for Life." Our desire is for you to achieve not only your financial goals, but your life goals and life vision as well. We want to help you focus less on "surviving" and eventually "leaving" a legacy, and focus more on "thriving" and "living your legacy" today. We'll assist you to maximize your current financial situation, so you can achieve peace of mind to move forward rapidly toward achieving those life goals and dreams.

As you can tell from talking with LLG's advisors and from our Mission, Vision, and Five Professional Standards, in this brochure we passionately strive to be the most knowledgeable financial group in the country. We are well aware, however, that our clients don't care how much we know until they know how much we care. This is why each day we improve and share our knowledge and push ourselves to humbly and passionately care about our clients' lives, their work and their families.

As we continue to build our reputation for client service excellence and innovation, we know that the key to our success is our people. LLG's culture of caring starts by making sure that our team of advisors and staff are the best and the brightest people who share our values and commitment and know the added-value potential of giving clients independent "Advice for Life."

"Independence" isn't just a buzzword at LLG; it's in our DNA. We make it easier for our advisors and staff to keep the "client-first" long-term relationship-focus by making sure our group operates as independently as possible from the investment companies and insurers, so that we work for our clients (not for an employer or for a financial transaction).

We all know that proper planning leads to a more enjoyable journey, since traveling without a map can result in being lost most of the time. To help develop your financial planning map, we provide experienced advisors, some of whom have 30 years experience navigating complex financial issues. Our advisors have earned important credentials and accolades during their careers, and all of the experience came together over seven years ago in the formation of the LLG team. We're here to help you simplify what can be, to some, an overwhelming process where errors can be costly, but proper discipline can reap sizable rewards over the long term.

We're confident that our "Advice for Life" approach can help you to live your legacy now. We look forward to helping you and earning your trust.



A handwritten signature in black ink, appearing to read "Jim DeWan".

President and CEO
LLG Financial
Wealth Management and Planning

MEET LLG'S PRESIDENT



Jon Dewar, MBA, LPL Financial Advisor, founded LLG Financial with partners seven years ago with the passionate idea that wealth management and financial planning advice must be unbiased and must only be given after thoroughly understanding client's goals, concerns, and dreams. Jon and his team provide customized financial planning and educational presentations to help clients maximize their retirement. Like the rest of his advisory team, he studies a client's whole situation before offering unbiased solutions from the top financial companies in the marketplace.

Jon is an LPL Investment Advisor Representative (IAR) which allows him to provide fee-based asset management, hourly financial advice or a retirement plan for clients to implement on their own. Jon makes himself available for a first meeting at no cost to anyone wanting some initial direction to improve their financial situation. He has over fifteen years of experience in providing financial advice to clients, and was previously a District Leader at GE Financial Advisors and a Vice President of Wachovia Bank (now Wells Fargo). At LPL Financial in 2010 Jon earned the Director's Club award, his fourth award for Outstanding Client Service.

He earned his MSM/MBA at Georgia Tech in Atlanta, was Magna Cum Laude as an engineering grad at NC State, and has been a member of MENSA (the High IQ Society) and MDRT, a designation placing him among the top performers of the financial services industry. Jon is the Branch Manager in his Raleigh office of LPL Financial, holding a Series 24 securities registration as a General Securities Principal. In addition to wealth management and retirement plans, he is also licensed to provide life insurance, annuities, disability, health, and long-term care insurance. Through Jon and his partners, clients have access to all the top financial and retirement solutions available.

Jon intently focuses on helping individuals maximize their happiness through sound financial planning. His greatest joy is hearing from clients that they have achieved a higher level of financial comfort. Jon knows that exceeding client expectations is not only great for clients, but also results in highly appreciated referrals which are the ultimate compliment for a financial advisor.

On a personal note, Jon has been married for 15 years to his wife Debbie, an attorney at SAS Institute, and has two wonderful daughters who add excitement to his life. He teaches financial planning and "Success Skills" to high school students through Junior Achievement and is an active Executive Board Member and Heritage Society Member of Junior Achievement.

LLG MANAGING DIRECTOR



Al Howell, CLU®, ChFC®, LPL Financial Consultant

With more than 30 years in the financial services business, Al has been a member of MDRT Court of the Table, a designation placing him among the top performers of the financial services industry. As one of LLG's most experienced team members, he is often brought in to assist with more advanced client cases.

Al heads up training of LLG consultants, is a primary recruiter, and has been a Continuing Education instructor for over 25 years. Al began his stellar career in 1980 with the Life Insurance Company of Virginia, achieving numerous awards including: Agent of the Year for leading new agent and a nomination by management for integrity; Most Valuable Performer for leading agent in region; and President's Honor Council a top leadership club for quality of business. Al holds various designations, including the most prestigious one for the life insurance business, The Chartered Life Underwriter®. Al holds a Chartered Financial Consultant (ChFC®) designation that represents the highest standard of knowledge and trust in the industry.

Al earned his Bachelor's degree in education from UNC-Greensboro, and did his Master's work at Virginia Commonwealth University. He is a graduate of the Agency Management Training Course and The Purdue Management Institute. As a Series 7, 6, 22, 63 and 24 securities registrations (all held with LPL Financial), Al brings his exceptional experience and knowledge to LLG clients and serves as mentor and trainer to LLG's staff of consultants.

Al is married to Debbie, with whom he enjoys a busy life after having raised their four children.

LLG FINANCIAL CONSULTANTS



Wat Keys, CFP®, CRPS®

Wat entered the financial services industry in 1983 as a financial planner. For the past 16 years, Wat has specialized in corporate retirement plans, adding his considerable expertise to his clients' organizations as a trusted partner.

Wat is a graduate of UNC-Greensboro. He holds a series 7 securities registration with LPL Financial, is a CERTIFIED FINANCIAL PLANNER™ certificant, and a Chartered Retirement Plan SpecialistSM. Wat is an Associated Professional Member (APM) of the American Society of Pensions Professionals and Actuaries (ASPPA), and regularly attends ASPPA conferences to keep up with the latest pension developments. He is a member of the Financial Planning Association, where he served on the board for seven years, and provided stewardship as president of the local North Carolina chapter.

Wat is passionate about helping business owners and employees get the most out of their retirement plan. Clients need someone who is trustworthy and competent, and he is honored that his clients trust him with their life's savings.

A native North Carolinian, Wat grew up in Greensboro and moved to the Raleigh area after college. He and his wife, Vania, have two sons, Joseph and Benjamin. The Keys are active in the local Juvenile Diabetes Research Foundation.



David Grubbs, CPA, CFP®, CLU®, ChFC®

Branch Operations Manager, Tax Consultant

Dave is a Certified Public Accountant (CPA) and tax consultant for LLG Financial. Along with 30 years in the financial services field, his in-depth CPA knowledge helps everyone at LLG handle client questions, especially those relating to estate and income taxes. Dave has a long string of additional financial planning designations including a CERTIFIED FINANCIAL PLANNER™ (CFP®), Chartered Life Underwriter® (CLU®), and Chartered Financial Consultant (ChFC®). He also has his Life and Health, Series 7, 63,

and 65 securities registrations with LPL Financial as well as several supervisory licenses. Dave is a FINRA Arbitrator, a member of the North Carolina Association of CPAs and a commercial jet pilot/flight instructor. He is married to Chris Anthony who is also a pilot.

LLG FINANCIAL AND YOU

You're independent, and your advisors and agents should be too. From asset management to retirement planning, financial risk assessment to estate planning and insurance services, LLG professionals nationwide are dedicated to providing you with independent advice to help secure your financial goals and dreams. From inception to execution, LLG is with you every step of the way.

To provide the highest caliber of personalized service, each LLG professional — from our Administrative Assistants to our CFP® certificant, CPAs, MBAs and Estate Attorneys — is committed to five professional standards:

1. A pledge to always offer independent, unbiased advice, presenting clients the pros and cons of all financial options;
2. A commitment to exceptional life-long client relationships focused on your current goals and concerns;
3. An intense desire to cultivate and share overwhelming financial knowledge with you;
4. A concentration on teamwork, internally with LLG and externally with your team of attorneys and tax professionals;
5. A dedication to continuous improvement by identifying and implementing financial planning “best practices” to leverage our efforts on behalf of our clients.

OUR PHILOSOPHY

We believe that in order to maximize your legacy, you need to live your legacy now. LLG's vision is to help you do just that. By maximizing your financial situation, you are freed up to pursue your dreams, whatever they may be.

Now, that's independence.

FOCUS



OUR FOCUS

LLG Financial has two primary areas of focus: LLG Wealth Management & Planning and LLG Advanced Insurance Services.

WEALTH MANAGEMENT & PLANNING

LLG Wealth Management & Planning is a private wealth management company with a dedicated team of financial advisors aligned with LPL Financial (LPL), the nation's number one independent brokerage firm.* Through our affiliation with LPL, we are supported by solid investment research, technology and products that will provide you with innovative strategies and a comprehensive plan to achieve financial success.

*Based on revenues, as reported in Financial Planning magazine, June 1996-2009.

ADVANCED INSURANCE SERVICES

Insurance is complex. With highly qualified and experienced independent brokers, licensed in all 50 states, we are dedicated to protecting your assets through life insurance, long-term care, disability, health insurance and annuity solutions. With access to over 200 A-rated insurance company products, we ensure you have access to the options you need to achieve your goals at a cost you can afford.

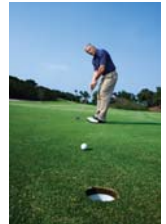
Wealth Management & Planning



- Investments
- Retirement Plans
- Variable Annuities
- Real Estate Analysis
- Income Tax Consulting
- Fee-Based Financial Planning
- Trust Consulting and Services†
- Wealth Building & Preservation

Advanced Insurance Services

- Life Insurance
- Estate Planning
- Fixed Annuities
- Long-Term Care
- Disability Insurance
- Educational Seminars
- Medical/Health Insurance
- Agent Services and Support



†Trust services offered through The Private Trust Company N. A., an affiliate of LPL Financial.

**Would you like to learn more about LLG Financial, read useful articles,
sign-up for our newsletter, or learn about our financial planning seminars?**

VISIT US ONLINE
www.LLGfinancial.com

LLG TEAM — FINANCIAL CONSULTANTS



Carol DeLucia, Long Term Care Consultant

Carol DeLucia is an independent long term care insurance planner with LLG Financial. She has worked for eight years with all industry leaders creating customized LTC solutions for individual and corporate clients.

Carol has extensive experience in financial management holding a BBA in Finance from the University of Massachusetts, Amherst. Carol enjoys tennis and spending time with her husband and two kids.



René Rodriguez, Marketing and Communications Consultant

René's background in branding, design, marketing, and client outreach made him an ideal fit for LLG as a consultant.

Having worked in leadership roles in several Fortune 500 companies, as well as his work as Principal and Creative Director for his own agency, Rhino Graphica, René's experience compliments LLG's vision for building a world-class organization.

Rene is a cancer survivor, husband, and father of two.



German Garcia Fresco, Ph.D., Consultant

German is an entrepreneur, business consultant, and a technology expert. He runs several companies in addition to his work with LLG, and he received his Ph.D. from the University of North Carolina at Chapel Hill. German is originally from Argentina, but has been settled in the United States for over 12 years now.

He enjoys martial arts, hosting parties, and helping to sponsor Junior Achievement charitable events.

LLG TEAM — CONTINUED



Nikki Kourie, Executive Assistant to President

Nikki has been excelling in client services in both the investment and insurance areas ever since graduating with Honors from the University of North Carolina in Chapel Hill. In addition to her client-service focus, Nikki works diligently to improve all aspects of LLG including business planning, operations, marketing, finance and accounting. Nikki works closely with Jon, the President of LLG to make sure he has everything he needs to help his clients reach their goals. Nikki is a specialist in organization and improvement implementation, and is also a Public Notary. She enjoys cheering on the Tarheels even though some others at LLG might prefer the Wolfpack or Duke, and she likes to spend time with her Pug dog Raskal.



Rick Field, Database, Research and Analytics Manager

Rick provides LLG with critically important back-office research regarding client accounts and he is in charge of all management reporting. He has continuously improved his technical and computer skills since attending the SAE Institute of Technology and Lee University. He is LLG's database, technology, and security professional and he enjoys doing sound-work for local bands in his spare time



Ray Nock, CFEd[®], RFP[®], Client Education Liaison

Ray Nock is a CFE Certified Financial Educator[®], Registered Financial Planner[®], and is the liaison between LLG Financial/Retirement-Geeks.com and organizations which are looking for more financial education for their group participants. Ray specializes in helping individuals and businesses move toward their unique financial objectives by assisting the LPL Advisors of LLG Financial and Retirement-Geeks.com in providing financial planning education and advice. Ray is a Veteran of the US Air Force and enjoys spending his spare time with his wife and two children.

USEFUL DEFINITIONS

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is a certification mark for financial planners conferred by the Certified Financial Planner Board of Standards. To receive authorization to use the designation, the candidate must meet education, examination, experience and ethics requirements. For CFP® certification, students must master a list of 89 topics on integrated financial planning. The topics cover major planning areas such as: General principles of financial planning, insurance planning, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Chartered Financial Consultant® (ChFC®) is a professional financial services designation granted by The American College (Bryn Mawr, PA) to individuals who have proven themselves to be:

Educated. By completing an eight-course curriculum focused on the comprehensive financial planning process.

Qualified. By passing a series of written examinations.

Experienced. By meeting specified experience requirements or having three years of qualifying professional experience.

Ethical. By maintaining ethical standards and adhering to The American College's Code of Ethics.

Knowledgeable. By earning their re-certification every two years through The American College, thereby ensuring they are informed on the latest developments in financial services.

Certified Public Accountant (CPA) is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. In most U.S. states, only CPAs who are licensed are able to provide to the public attestation (including auditing) opinions on financial statements.

LIVE YOUR LEGACY.



LLG WEALTH MANAGEMENT & PLANNING
LLG ADVANCED INSURANCE SERVICES

CONTACT FORM

TURN IN THIS FORM FOR US TO CONTACT YOU	
Name:	
Phone Number:	
Email Address:	
Subject:	
Reason for Contact::	
Message:	

LLG Financial
Wealth Management & Planning
2840 Plaza Place • Suite 206 • Raleigh, NC 27612
Toll-Free 888-854-7526 • Local 919-881-2850 • Fax 800-785-1070
www.LLGfinancial.com • info@LLGfinancial.com

