

## 10 REASONS TO WORK WITH RLS FINANCIAL GROUP, INC.

- 1) **OUTSTANDING INVESTMENT PERFORMANCE!** Take a look at the RLS Performance graph on our home page. How well have you done with your investments? What risks have you taken to get that return? Which portfolio did better over the last five years – yours or ours? Not sure? Then let's take a look together.
- 2) **SERVICE** Many firms claim to have great service, but ***we actually provide it, one client at a time.*** Please click on "service" on our website home page for wonderful examples of what we have done for our clients.
- 3) **PRO-ACTIVE ADVICE and INVESTMENT MANAGEMENT** Who is managing your money while you are at work? On vacation? What losses did you needlessly suffer because you did not know when to sell or what to sell? What investment opportunities have you missed because you did not know what to buy or when?
- 4) **EXCEPTIONAL Market, Investment and Planning KNOWLEDGE** Simply put, ***NO ONE*** has more combined knowledge and expertise in these areas. Bring your portfolio and planning needs to us and we will show you why ***RLS is the best!***
- 5) **INDEPENDENCE and OBJECTIVITY** We are an Independent firm and represent ***only YOUR interests!*** Registered reps., financial advisors, and Investment Advisor representations (IAR's) work for their broker-dealer or Investment Advisory Firm and ***legally represent their company's interests, NOT yours!*** Their allegiances and conflicts of interest hurt you and cost you money. ***RLS represents you alone!***
- 6) **TRANSPARENCY** At RLS, there is nothing hidden and no guesswork about how we are paid. We disclose all of our fees in writing and that is what you pay us. How can you be sure about what you are paying now?
- 7) **VALUE** We use securities/investment products with maximum flexibility, low cost, and ***NO up-front commissions and NO surrender charges!*** How does your current investment salesperson or advisor get paid? What happens if they get a large up-front commission or sell you a product with a large surrender charge? Where is the value for ***you, going forward?*** What happens if the performance is poor or you need to sell? We value our relationship with you and this is why we choose to get paid on an on-going basis.
- 8) **PROFESSIONAL EXPERTISE** Our principal, Robert Shohet, has achieved the professional degrees of ChFC and CLU which is the financial industry equivalent of Masters Degrees in Advanced Wealth Accumulation Planning and Advanced Insurance Planning and strategy for Individuals, Businesses and Estates. Less than 3% of the advisors/ reps. have earned these valuable professional degrees. What does your advisor have?

Mr. Shohet has also earned three FINRA ***principal level designations*** in Options, Financial Operations and General Securities, and, over the past 30+ years, has personally made tens of thousands of trades in stocks, bonds, options and commodities and futures.

What is your financial representative's ***published*** "track record"? Are they still ***"learning with your money"***?

- 9) **FLEXIBILITY** to meet ***your*** needs. We have the right combination of investment and planning services to meet ***your needs with your assets.*** Choose the program that best fits your investment style and financial needs. Whether you are contemplating the merits of PRO-ACTIVE vs. passive investment management, want a "Second Opinion" on an existing portfolio/products, or need help with Rollover Distribution planning, Income planning or College/Special Needs planning, or are confused as to which type of IRA and retirement plan is best for you or your firm, we will help you, and then oversee making your choice become a reality.
- 10) **"RISK vs. REWARD"** is the ***most important principle*** in judging the merits of all investments and we use that to determine how to potentially lock-in profits and protect you against losses. Do you deserve any less? At RLS we don't think so. ***How do you determine, measure and manage risk each day, in your portfolio?***