

# PEOPLES

FINANCIAL CENTER



Advocating for YOU through  
every stage of life



 LPL Financial

# How We Work

## Confidentiality

Topics we discuss today and in the future will be held in confidence.

## Customized Strategies

After reviewing the specifics of your financial situation we mutually determine which, if any, of our services might be appropriate for you.

## Compensation

Our compensation is contingent upon the services our clients select.

- 1) Fees\*
- 2) Commissions

## Advocacy Rules

- 1) It's your money, we will treat it that way.
- 2) All costs will be discussed so you understand the value, before moving forward.
- 3) We use the same products and services as our clients.
- 4) We work hard as advocates for you, you become advocates for us and our process.

\*Deduction of fees will impact overall account returns.

# Comprehensive Strategy

## Introduction

- Your Concerns
- Share Our Process

## Gather Facts

- Establish Goals & Priorities
- Gather Hard and Soft Data

## Analyze

- Organize Data
- Examine Information
- Prioritize

## Considerations

- Review Strategies and Suitable Solutions

## Implementation

- Adopt a Strategy
- Select Suitable Recommendations

## Periodic Strategy Meeting

- Assess Personal Changes



This graph shows many of the financial areas that may be considered in a comprehensive strategy to establish financial priorities and provide a proper course of action.

\*The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals.

# Helping people define, realize and protect their dreams



**Mark Millsap, ChFC, CLU, CPFA**  
**P: 515-480-0292**  
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Mark was born in Des Moines, Iowa. Married with 2 children, Mark volunteers for various charities, enjoys activities with family, playing golf and traveling.



**Sybil Poage, LUTCF**  
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Sybil is married with 4 adult children. She enjoys traveling as well as participating in numerous activities and charitable events with friends and family.



**Joe Tarpey, RICP®**  
**P: 515-327-7759**  
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Joe is a Des Moines Metro native and currently lives in Waukee with his wife and daughter. In his free time Joe enjoys any outdoor activity from running to fishing and being involved in the community.

We are excited about the future. Our focus is on building life-long relationships with our clients while becoming a valuable resource to families and businesses as their needs change through the years.

## Services we provide:

- Cash Flow Analysis for Household & Businesses/Institutions
- Educational Funding
- Charitable Gifting Strategies
- Risk Management
- Asset Allocation
- Retirement Planning
- Investing
- Insurance
- Estate Analysis
- Wealth Management

## Products we provide access to:

- Brokerage
- Investments
- Mutual Funds
- Long Term Care Insurance
- Life & Disability Insurance
- College 529 Savings Plans
- UTMA/UGMA's
- 401(K)
- Group Benefits
- Annuities



Office locations in Clive, Jefferson and Waukee.  
Meetings at other Peoples Bank locations by appointment.

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<b>Not Insured by FDIC or Any Other Government Agency</b>	<b>Not Bank Guaranteed</b>
<b>Not Bank Depositor Obligations</b>	<b>May Lose Value</b>

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