JEHM Wealth & Retirement is an Independent Financial Advisory Firm providing customized Retirement Planning, Investment & Insurance Services. JEHM Wealth & Retirement utilizes holistic planning and investment strategies specifically designed to address the risks and needs of today's Retiree's and Pre-Retiree's.

Retirement requires a different approach to planning and investing than we use during our working years. We are living longer, healthcare expenses are increasing and market losses can derail a retirement portfolio. These and many other Retirement Challenges must be addressed through planning constructed to address each Client's individual needs and goals.

Financial Services Offered:

- Retirement Income Planning
- Social Security Analysis
- Pension Benefits Analysis
- Evaluation of Current Investment Portfolio
- Risk Capacity & Risk Tolerance Analysis
- Investment Account Monitoring & Rebalancing
- Professional Managed Accounts
- Required Minimum Distributions Plans
- Roth IRA Conversions
- Spousal Protection Planning
- Beneficiary Review
- Long-Term Care Needs Analysis
- Life Insurance Needs Analysis
- Existing Life Insurance Policy Review
- Existing Annuity Policy Review
- Complimentary Notary Services
- Tax Return Diagnosis*
- Estate & Legacy Planning*

Financial Tools Provided:

- Traditional & Roth IRA Accounts
- Business Retirement Plans – SEP, SIMPLE, 401(k)
- Risk-Based Market Investments
- Customized Asset Allocation
- Passive & Tactical Asset Management
- Life Insurance - Whole, Indexed, Universal & Term Policies
- Critical Care & Accelerated Benefits
- Long-Term Care Insurance
- Immediate, Fixed & Fixed Indexed Annuities
- Guaranteed Lifetime Income Annuities
- Health Care & Wellbeing Riders
- Death Benefit Riders
- Variable Annuity Management Services
- Final Expense Insurance
- Medicare Supplements
- Advantage Plans
- Prescription Drug Plans
- Short Term Healthcare

P: 864.527.0482
www.JEHMwealth.com

117 Woodruff Place Circle
Ste. A
Simpsonville, SC 29681

* JEHM Wealth does not provide Tax or Legal advice. Where applicable the services of a Tax Professional and Attorney will be required.

Investment advisory services offered through JEHM Wealth & Retirement, LLC a South Carolina and Florida Registered Investment Adviser. Insurance offered through JEHM Wealth & Retirement, LLC a South Carolina & Florida Insurance Agency.