



Robin L. Kuleck

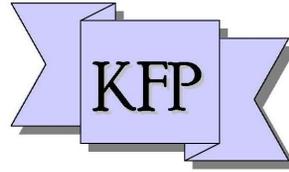
CERTIFIED FINANCIAL PLANNER™

As a Fee-Only professional financial advisor, I am passionate about guiding people from all walks of life through the confusing maze of financial options and opportunities available today.

While many immediate concerns may be vying for your attention, I strongly believe that creating a financial plan will help guide you toward a secure future. I work with you on an hourly, fee-only basis to address your unique financial situation and concerns, providing unbiased information with no long-term commitments.

My qualifications include an MEd degree from Mansfield University and completion of the CERTIFIED FINANCIAL PLANNER™ professional education program. I am also a member of the Garrett Planning Network and the Financial Planning Association.

I am dedicated to improving your life by simplifying complex financial issues to help you worry less and enjoy your life more. For help in reaching your goals, call now for a no-obligation Get Acquainted meeting. I look forward to helping you succeed.



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(814) 486-2356

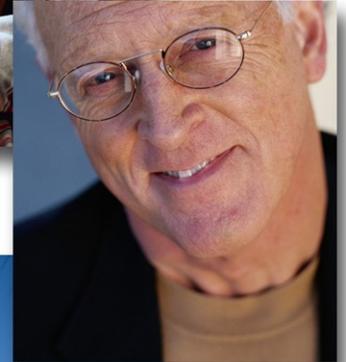
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Kuleck Financial Planning is a proud member of the Garrett Planning Network, Inc., an international affiliation of Fee-Only financial advisors who are dedicated to serving people from all walks of life on an hourly, as-needed basis.

Investment advisory services offered through Kuleck Financial Planning, a registered investment adviser offering advisory services in the State of Pennsylvania and other jurisdictions where registered or exempted.



Making competent, objective financial advice accessible™



**Education
Experience
Expertise
You can
trust**

Our website provides additional details on the services we provide.

www.KuleckFinancialPlanning.com

Kuleck Financial Planning

To earn your trust, I follow these principles:

- Personal planning tailored to your situation and goals; no cookie cutter plans
- Fee-Only focus—Provide the best objective advice for your benefit; I do not sell securities or insurance
- Fees are on an hourly basis, so you only pay for the advice you need; I do not charge a retainer fee or percentage of assets
- No asset or income minimums; professional advice is available to anyone
- Committed to the highest ethical and education standards of the CERTIFIED FINANCIAL PLANNER™ Board of Standards

Your Questions Answered

- When can I retire with enough money to maintain my standard of living?
- Can I afford to buy a house? Am I better off leasing or buying a car?
- What types of investments should I own? Have I made the right choices?
- Is my spending in line with my income? How can I pay off my debt?
- Is there anything I should be doing to minimize my taxes?
- How will we afford a college education for our kids?
- Is my family's financial future secure if something happens to me?
- What should I do with the distribution from my 401(k) or Pension?
- What are the financial implications of a job or marital status change?

Financial Planning Process

Step One

Visit our website to learn more about our services. Complete a Confidential Client Questionnaire.

Step Two

We meet in person or by phone to review your situation and discuss your goals and objectives. You receive an estimate of the cost to assist you.

Step Three

Together we gather data necessary to appraise your current financial situation including priorities and your financial risk tolerance.

Step Four

We collaborate to develop detailed financial strategies to guide you toward your goals.

Step Five

We work together to implement your financial plan.

As Needed Advice

Income Tax Preparation



Services

Personalized Financial Planning

Review your income, expenses, net worth, debt, investments, insurance, taxes, retirement, college funding and estate plans

Cash Flow Spending Plan

Develop a budget including debt reduction

Investment Planning

Using risk tolerance, time horizon and current holdings we develop personalized plans and asset allocation strategies

Insurance Planning

Assess current coverage and any exposures to risk that need to be addressed

College Funding

Calculate costs, analyze different savings opportunities and establish savings goals

Retirement Planning Strategies

Analyze current balances, contribution rates and investments to forecast retirement income and distribution options

Estate Planning

Help you understand your estate planning needs and necessary documents to accomplish your wishes

Call (814) 486-2356 today to set up your free, no-obligation consultation!

Learn more at: www.KuleckFinancialPlanning.com