

INVESTING WITH PURPOSE



By Paul Fair

Each client presents a unique set of circumstances, so our first priority is to establish a professional relationship based on mutual respect and trust. We listen carefully to gain an understanding of the client's concerns, preferences, and objectives so we can provide advice and guidance that is tailored to their individual situation. Together, we explore the goals, risk tolerance, objectives, and current financial position of the client. We then consider where they have exposure to risk that can be eliminated, determine how to optimize returns within the client's comfort zone, and consider the tax impact of their decisions. At the heart of our services is the desire to educate our clients so that they can make informed choices and play an active role in achieving their financial goals.

Our services include income planning, fee-based portfolio management, maximizing pension income, social security optimization, annuities, life insurance, long-term care options, tax efficiency, and estate

conservation. Our primary focus is assessing the "whole picture", so we can better help our clients create a program that will allow them to retire with confidence. Whether a client is saving for the future or has already retired, we have the experience that will help them make the most of their money every step of the way.

Paul is also a Chapter President and class instructor for American Financial Education Alliance an IRS Approved 501(c)3 Non-Profit Organization which he donates time and resources to business owners and health and human resources managers providing education classes to employees from a selection of 30 educational courses.

Paul E. Fair, Founder and Chief Investment Officer of Paul Fair Associates, LLC, has been providing retirement and income solutions for 28 years. As an independent investment firm, we present objective financial guidance and can offer our clients a wide array of programs and strategies.

For additional information or to meet with Paul, call 610.478.9500, email: paul@paulfair.com or visit www.paulfair.com

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Paul E. Fair, AFEA Chapter President/Instructor
Member, SHRM Berks Chapter