YOU DEFINE SUCCESS, WE CHART THE COURSE

Investment management and financial planning

Allen

Insurance | Financial

NAVIGATING LIFE'S RISKS & REWARDS

OUR FIRM

Allen Financial Group provides comprehensive, independent financial planning and investment management services tailored to our clients' unique needs.

Advising on more than $600 million in client assets as of 2020, our services are enhanced through our partnership with Commonwealth Financial Network, the largest privately held Registered Investment Adviser in the United States.

Established in 2001 as a part of Allen Insurance and Financial and 100% employee-owned, our offices are located in Belfast, Camden, Rockland, Southwest Harbor, Portland and Waterville, Maine.

CLIENT EXPERIENCE

Client financial goals are at the center of everything that we do, and drive our customer-centered philosophy. We take the time to ensure our clients feel comfortable with and understand our recommendations and advice.

Our priority is building long-term relationships. We take time to listen and to understand each of our clients and their circumstances. Together, we carefully chart a course to pursue their financial goals through prudent investment and related planning strategies.

Our advisors operate as a team, sharing ideas and solutions, and providing support to all our clients.

“We start by listening.”

OUR SERVICES

COMPREHENSIVE FINANCIAL PLANNING

Conversation, analysis and advice to support your goals. With the aid of financial forecasting software, our clients can take control of their financial lives and achieve clarity around short, intermediate and long-term goals. This includes a personal insurance review and estate planning. We are happy to partner directly with you and your attorney to ensure your plan is exactly what you want and need.

> *"Your goals, expectations and risk tolerance drive every recommendation we make."*

INVESTMENT MANAGEMENT

Effective and uncomplicated. Our diversified client portfolios incorporate low-cost mutual, index and exchange-traded funds in conjunction with select alternatives with a focus on long-term results. Our approach can also include individual stock and/or bond portfolios when warranted. We tailor your portfolio to align with your risk tolerance and financial objectives.

RETIREMENT PLANNING

Navigating the many retirement savings options available to you. We will help you learn how these options differ and advise on the best fit for your situation as a business owner or an employee.

GIFT PLANNING AND PHILANTHROPY

Exploring meaningful legacies which reflect the intersection of your life's passions and your planning. We tailor gifting strategies to charities which reflect your values and are consistent with your financial and estate planning goals.

OUR PEOPLE

J. Michael Pierce, JD, CFP®

Mike is the president of Allen Insurance and Financial. A lawyer, he holds a number of financial planning accreditations including CERTIFIED FINANCIAL PLANNER™ professional. As leader of the Allen Financial team, his focus is to direct a team of financial advisors who provide a highly personalized, consultative approach to developing a customized strategy for individuals, families, businesses and non-profit organizations.

Sarah Ruef-Lindquist, JD, CTFA

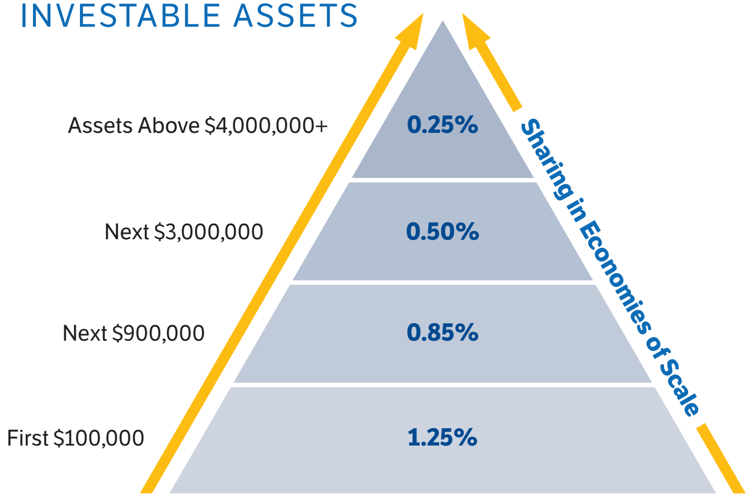
Sarah is a lawyer and seasoned non-profit development professional who has worked with dozens of organizations to build planned giving programs and endowments. She has worked with individuals and families as a philanthropic advisor and senior trust officer. Her focus at Allen is endowment building through planned giving, wealth management and estate planning.

Abraham Dugal

Abe is a graduate of Babson College who worked in Boston for 10 years before returning home to Midcoast Maine in 2015. In Boston, Abe's work at Cambridge Associates focused on custom client portfolio analysis and operations and portfolio risk monitoring. Most recently Abe oversaw a department of 45 staff serving more than 300 foundation, endowment, pension and private wealth clients. His focus at Allen is financial planning for individuals and families, retirement plan solutions for businesses and investment management for non-profit organizations.

FINANCIAL ADVISORY FEE SCHEDULE

INVESTABLE ASSETS



The diagram above illustrates the fees charged for investment advisory services offered through a Preferred Portfolio Services® (PPS) Custom managed account. The fees are based upon your investable assets and include services such as portfolio development and management, asset allocation, and ongoing monitoring. In this model, the services are limited to portfolio design, implementation, and monitoring.

In addition to the annual management fee, PPS Custom Program clients may pay transaction charges, administrative charges, and miscellaneous account fees and charges, as described in the Master Services Agreement (MSA) or PPS Client Agreement (as applicable) and Commonwealth's ADV Part 2A Brochure.

SERVICES INCLUDED

- Investment management
- Retirement planning
- Estate planning
- Risk management review
- Education planning
- Coordination and integration of financial planning with existing or new professionals (i.e., CPA, attorney, etc.)
- Tax management/minimizing transfer tax
- Annually and as needed, client planning review
- Review of employee benefit plans
- Net worth analysis
- Cash flow analysis
- Charitable planning

MEMBERS OF THE ALLEN FINANCIAL GROUP

Allen
Insurance | Financial

(207) 236-4311 | (800) 439-4311 | AllenIF.com

Offices in Rockland, Camden, Belfast,
Southwest Harbor and Waterville, Maine.