

Truth Builds Trust

KREINER ★ FINANCIAL

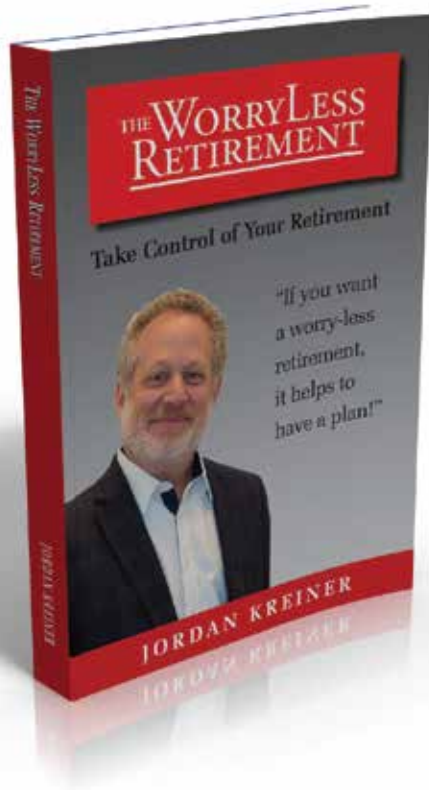
WEALTH MANAGEMENT, INC.



- RETIREMENT PLANNING
- SOCIAL SECURITY MAXIMIZATION
- INCOME PLANNING
- ACTIVELY MANAGED PORTFOLIOS
- INSURANCE SOLUTIONS*



Request Your Complimentary Copy



Go To: KreinerFinancial.com

Or Call: (717) 225-3445

Advisory services are offered through Kreiner Financial Wealth Management, Inc, a Registered Investment Advisor in the state of Pennsylvania. Insurance products and services are offered through Kreiner Financial Group, Inc., an affiliated company. Kreiner Financial Wealth Management, Inc. and Kreiner Financial Group, Inc. are not affiliated with or endorsed by the Social Security Administration or any government agency.

Jordan Kreiner

Let me introduce my family and myself. My wife Nancy works beside me as an insurance provider and educator through Kreiner Financial Group, Inc. We have two grown children, and four grandchildren. We designed and built our log home-office in Spring Grove, Pa. We love animals. I was born in the Bronx, NY. I moved to West York, Pa. as a young teenager where I grew up and went to school.

I am the creator of the “Estate Inventory Booklet”, sold to financial advisors, CPA’s and attorneys throughout the United States, to help organize and record a variety of valuable financial and personal data.

I am a seminar lecturer and speaker, author of the book titled, "The WorryLess Retirement", and have been providing a variety of financial services for the residents of South Central Pennsylvania (York and Adams County) for over 35 years, helping families grow, protect, preserve and pass their financial assets to their loved ones.

I became an Investment Advisor Representative after passing the series 65 Uniform Investment Adviser Law Exam in December of 2016.

I am president of Kreiner Financial Group, Inc. In 2018, I founded and became president of Kreiner Financial Wealth Management, Inc.

Call to schedule a complimentary strategy session with Jordan. This consultation is a no-obligation meeting. It’s purpose is to review and discuss your current goals and objectives. If it makes sense and you want to become a client, Jordan will go over any and all fees before you and he make the decision to move forward.

Jordan does not mind meeting for an hour to see if he can help you before deciding if you and him want to take the next step to move forward in becoming a client.

Jordan is available to his seminar attendees and by referral and appointment only.

Retire *to* something rather than *from* something....

I could not move a muscle in my body. I was completely paralyzed from my head to my toes! I was told that if I ever walk again it would be 2 or 3 years down the road. It wasn't a dream. This was real and it happened to me. I was 31 years old. I was told I had something called Gillian Bare Syndrome. It changed me and the way I looked at many things. Six months later, I learned how to walk again. I had all but completely recovered from my ordeal. I remember thinking I would not wish this on my worst enemy.

During my time in the hospital, I would think to myself, I would be willing to give up all the money I had (and all the money I would ever make) just to be able to breathe without feeling like someone was sitting on my chest.

Even though I would not have wished this on anyone else, the crazy thing is that I'm actually glad I went through this ordeal! It taught me things I might not have ever learned. Like, what is *really* important in life for me! It is so easy to take things for granted, and I wanted to try my best not to ever take things for granted ever again.

I say all of that to say this, retire *to something* rather than *from* whatever your job is now. Before you retire, figure out what you enjoy doing and what you might like to do when you don't have to get up and go to that job you've had.

You shouldn't work for 30 or 40 years and one day stop and find yourself with no reason to get up in the morning. That is why I ask my clients who are getting close to retirement, "What are you going to do with yourself when you no longer have to go to your job?"

I love shooting pool. That is my fun and enjoyable thing to do. I also love carpentry. I designed and built our home and office with my own two hands. My wife Nancy loves to get

her fingers in the dirt in her garden. That is her enjoyable and fun thing to do.

Last thing I will say, if you want to go someplace you've never been - you need a map!

"You wouldn't build a home without a blueprint. You shouldn't do something as important as retirement, without a retirement plan!"

A retirement road map can be a game changer. It should be very easy to understand.

I call the retirement roadmap I do for my clients, the "Run out of money report". It shows you *if* you are going to run out of money and or *when*, depending on the "what if's" that happen in life.

This roadmap should show you if you can retire, and what your financial future will look like as your life plays out in retirement. It should factor in inflation and other things that may affect your financial stability.

Some examples of things that may affect retirement:

What if ... you live longer than your life expectancy?

What if ... a husband or wife passes away?

What if ... the stock market makes a big correction?

What if ... a husband or wife needs home health care or nursing home care before death?

If you want a road map for your retirement, because you don't have one, give me a call and I will see that you get one.

Take Control of Your Retirement
and have a "WorryLess Retirement".

Jordan Kreiner
Investment Advisor Representative



Get Answers To Your Important Questions

Get a Complimentary Easy to Understand Retirement Analysis

I provide my clients with a “**Retirement Analyzer**” Report, a financial road map / plan that shows them from year to year throughout their life time, how things look for them financially. The plan shows them If and when they will run out of money.

Many people do not have a plan.

Someone might have sold you some stocks or some mutual funds or some annuities but did not provide you with a detailed plan. A plan that you can look at, that is simple and easy to understand, that allows you to see that you will be ok when and if many different things were to happen. **Those things which do happen in life.**

You need to see into the future, the effects of inflation. There are many who drive to my seminar in a car which cost more than the first house they purchased. Is that crazy or what? Or how about being able to fill your car with gas, for a buck? Are you old enough to remember those days? Most of my clients are! Inflation is real and should be planned for as we are living longer in retirement than ever before. Your plan should include inflation.

The plan shows you what would happen if you are taking too much risk with your retirement assets and if we should have the worst market decline in our history repeat itself, and how that might affect your retirement.

We address other “**What if**” scenarios, like what if one dies and how that might affect the cash flow or taxes for your surviving spouse or heirs; or how paying for some long-term care costs might affect your retirement.

Any and all of these “What if scenarios” can and should be addressed and included in a plan. Teachers have a teacher’s plan. Businesses have a business plan. **You need a retirement plan.**

When you have a plan that you can look at, that addresses all the issues you may face, most tend to feel better knowing we

thought about and planned ahead for what could happen. I call this, “*Hoping for the Best...But Preparing for the Worst*”.

How is your current financial representative helping you to prepare and protect against inflation or downturns in the market or any of the other “What if scenarios” that happen in our lives?

Would you like a customized “Retirement Analyzer” report?
Give us a call to receive yours.

" To give real service, you must add something which cannot be bought or measured with money, and that is sincerity and integrity ".

Jordan Kreiner

Founder & President

\$170 Value

To bring value to you, we are offering a complimentary one-hour session (\$120 value) along with a Customized Retirement Analyzer Report (\$50 value) with no obligation.



Retirement Planning

We provide comprehensive retirement planning services where we integrate all aspects of our clients' financial picture in a coordinated effort with the goal being to provide financial clarity and multi-generational wealth.

Social Security

We help our clients understand their Social Security benefits and ways to maximize it, bringing them one step closer towards the comfortable and happy retirement they have worked so hard for.

Retirement Income

We can help you design a retirement income plan with the goal of generating the income that meets your specific needs that will last for as long as you do.

Managed Money

We partner with money managers who actively manage portfolios that are directly in line with our clients' risk tolerance and risk score which is determined by our *Color of Money* Risk Analysis.

Insurance Solutions*

We specialize in helping clients safeguard their retirement nest egg by offering a variety of insurance products and financial planning strategies.

Long-Term Care Action Plan©*

Individually created based on your personal goals and needs, this comprehensive roadmap is designed to be stored with your will or trust to be accessed by loved ones in the event of a Long-Term Care event. Long-Term Care insurance may or may not be a part of your unique plan.

Medicare Supplements*

As a seasoned Health Insurance broker, Nancy is passionate about educating her clients to the very real financial risk they will accept by choosing a Medicare Advantage Plan. Medicare Supplements and Advantage Plans are very different. Understanding the differences is key to protecting your retirement nest egg. "What you don't know about Advantage Plans can hurt you".



Jordan Kreiner
Investment Advisor
Representative



Nancy Kreiner, CLTC
Long-Term Care &
Medicare Specialist with
Kreiner Financial Group, Inc.

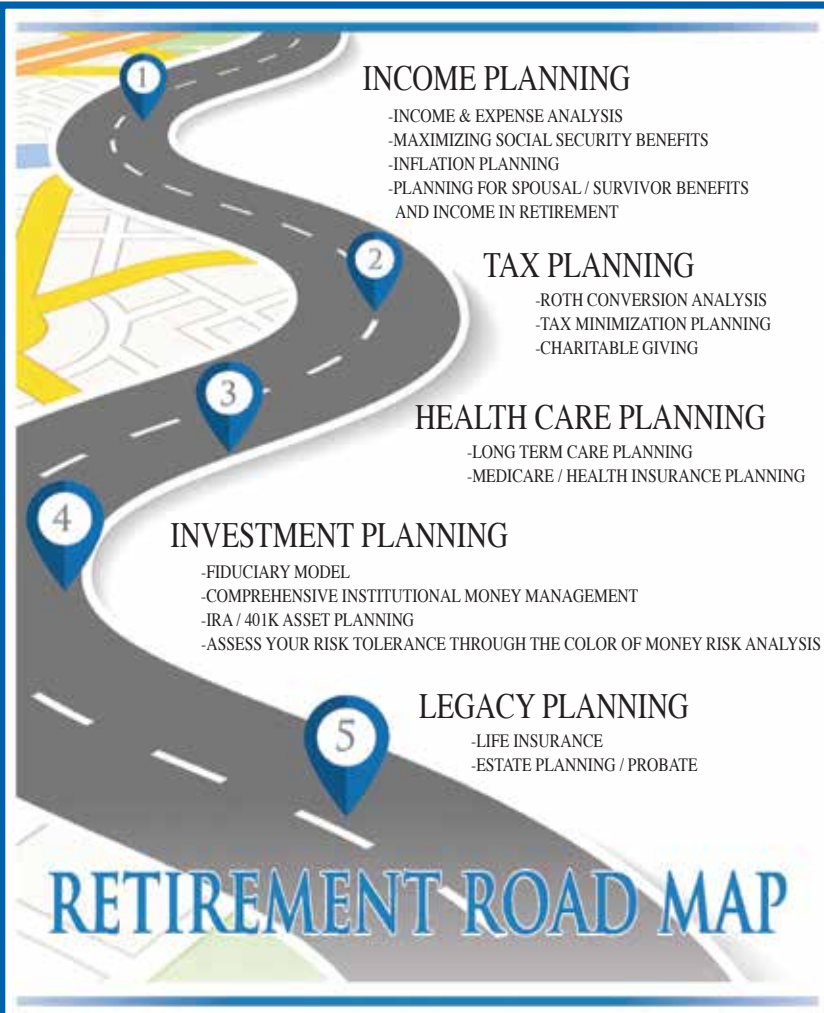
Jordan has been serving Spring Grove, PA & surrounding communities for over 35 years, providing financial planning and third party asset management solutions.

Kreiner Financial Wealth Management, Inc. (KFWM), provides investors investment strategies through third party money managers designed to meet client's short and long term needs. Our goal at KFWM is to help our clients realize their financial dreams by offering creative solutions through an open and transparent process utilizing both financial and insurance solutions* to achieve financial independence.

“Providing you with a fiduciary level of service means we are legally bound to always do the right thing for our clients by putting our client’s interest ahead of our own profit.”

**Insurance products and services are offered through
Kreiner Financial Group, Inc.*





INCOME PLANNING

- INCOME & EXPENSE ANALYSIS
- MAXIMIZING SOCIAL SECURITY BENEFITS
- INFLATION PLANNING
- PLANNING FOR SPOUSAL / SURVIVOR BENEFITS AND INCOME IN RETIREMENT

TAX PLANNING

- ROTH CONVERSION ANALYSIS
- TAX MINIMIZATION PLANNING
- CHARITABLE GIVING

HEALTH CARE PLANNING

- LONG TERM CARE PLANNING
- MEDICARE / HEALTH INSURANCE PLANNING

INVESTMENT PLANNING

- FIDUCIARY MODEL
- COMPREHENSIVE INSTITUTIONAL MONEY MANAGEMENT
- IRA / 401K ASSET PLANNING
- ASSESS YOUR RISK TOLERANCE THROUGH THE COLOR OF MONEY RISK ANALYSIS

LEGACY PLANNING

- LIFE INSURANCE
- ESTATE PLANNING / PROBATE

RETIREMENT ROAD MAP

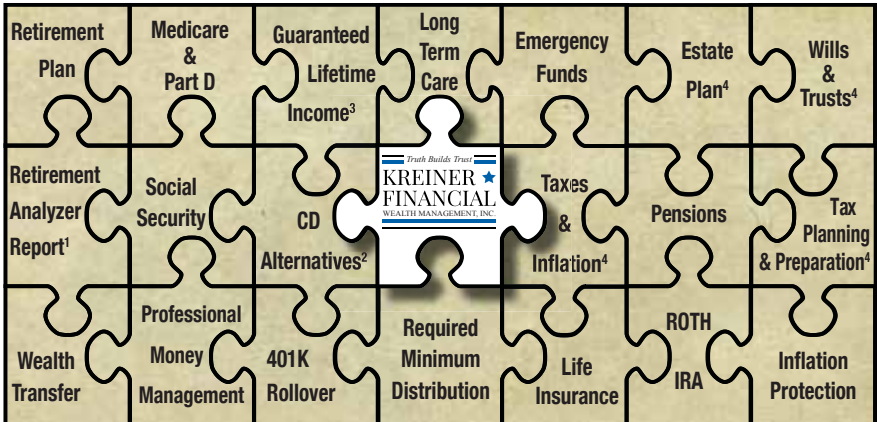
\$170 Value

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We Offer:

- Retirement Planning
- Income Planning
- 401(k) and 403(b) and IRA roll-overs
- Social Security Maximization Planning
- Portfolio & Investment reviews
- Retirement Analyzer Report¹
- Actively Managed portfolios through 3rd party money managers
- Client educational events
- Quarterly client reviews
- Tax Planning & Tax Preparation referrals⁴
- Estate Planning & attorney referrals for wills & trusts⁴
- Monthly Pension replacement strategies
- Long-Term Care Planning & Insurance*
- Annuities* (Fixed, Indexed, Immediate)
- Life Insurance*
- Medicare Supplements*
- Educational Workshops





Let us help put the pieces together.



Kreiner Financial Wealth Management
586 Rockville Road
Spring Grove, Pa 17362



Phone: (717) 225-3445

Website: KreinerFinancial.com

As an independent Investment Advisor Representative,
Jordan has a fiduciary duty to his clients.
“Fiduciary” is the highest standard for a financial advisor.



1. The Retirement Analyzer Report is a product offered by Thomas Gold.
2. CD Alternatives refers to money market funds and fixed annuities.
3. All guarantees are based on the financial strength and claims paying ability of the issuing insurance company, who is solely responsible for all obligations.
4. Kreiner Financial Wealth Management, Inc. and its representatives do not render tax, legal or accounting advice. These services are referred to third parties.