RETIREMENT: WILL THEY CUT YOUR SOCIAL SECURITY?

= Special issue • 2011 edition =

INVESTMENT GUIDE

THE 10 STEPS TO MAKE YOUR KID A MILLIONAIRE

THE BEST MUTUAL FUND YOU'VE NEVER HEARD OF

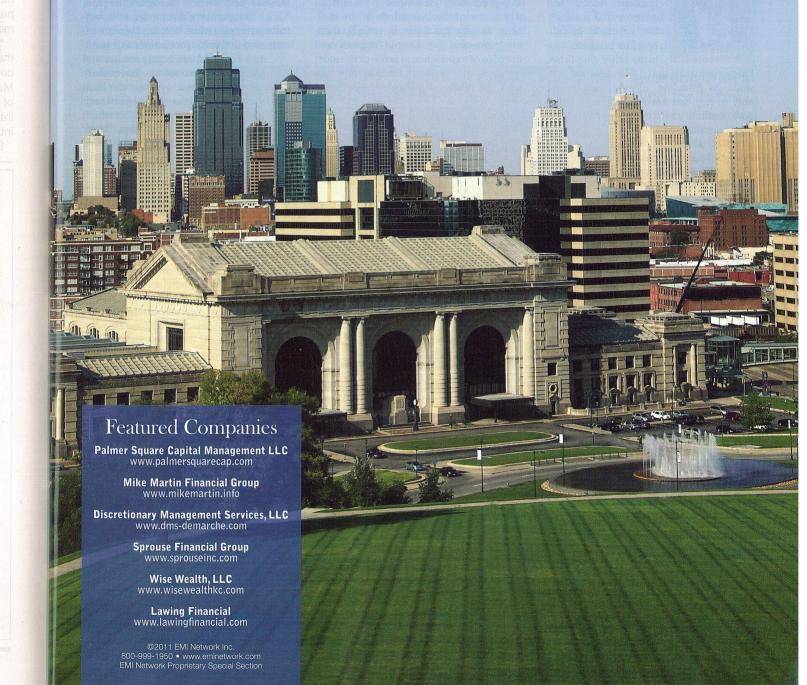
DISASTER-PROOF YOUR PORTFOLIO

DON'T FILE A JOINT TAX RETURN

LUXURY RETIREMENT VILLAS ON THE CHEAP FINDING TECH STOCK BARGAINS THE SMART
WAY TO
TRIM
YOUR
PROPERTY
TAXES

Kansas City Financial

Whatever your short- or long-term goals, Kansas City's financial experts are prepared to get your money on the right track and keep it moving forward.



Sprouse Financial Group

Creative Options for Worry-Free Retirement

A couple in their 60s hope to retire, but with just under \$1 million in savings, are not sure if they have enough to provide a desired annual income of \$70,000. Kansas City-based Sprouse Financial Group sets them on a path that generates more than their goal.

A woman who lost nearly half her money in the Wall Street crisis of 2008 switches to Sprouse Financial Group for new ideas. The firm skillfully restructures her investment portfolio, enabling her to regain her losses and resume positive growth.

For two decades, financial advisor Rodger Sprouse has helped hundreds of clients from all walks of life achieve their financial goals through all market cycles. Regardless of the political and economic climate at any given time, he says there is one thing that never seems to change.

"I love seeing clients' eyes light up when they begin to understand that there are real financial solutions that are different from what they have been exposed to."

Rodger Sprouse
 Founder & Chief Financial Officer

"Most people don't know what investments they really have, and they don't understand true diversification," he says. "Concentration risk is a huge problem in most portfolios. Many think they are diversified because financial planners talk about risk reduction and diversification, but the fact is they continue to offer only different investments in stocks, bonds and mutual funds. That type of plan is not real diversification; it is just owning

lots of different investments in the same asset class. It's like saying you eat a well-balanced meal because you eat different things like steak, ham and chicken. Yes, those are different foods, but they are all protein. The same is true when I see

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Financial Planning
Retirement Planning
Education Planning
Education Planning
Charitable Giving

Show host often fills in Glenn Beck sprouse
Sprouse
Rodger Sprouse

Rodger Sprouse

Glenn Beck sprouse

Rodger Sprouse

someone who thinks they are diversified because they own a lot of different stocks, bonds and mutual funds. Those investments are all from the same asset class. While it is true that asset allocation is essential to risk reduction, few people truly have a properly diversified portfolio. That's because some financial advisors, and many investors, think that asset allocation simply means owning a lot of different investments. It doesn't."

Sprouse utilizes a broad-based strategy based on a foundation of relatively low-risk investments, combined with investments designed for steady cash flow and, finally, smaller groups of more aggressive assets to hedge against inflation. The majority of his clients lost no money in the Wall Street crisis of 2008, and some even made money during that time.

"We design portfolios with full diversity allocation that also offer tax relief," Sprouse says. "We believe it's possible to earn above-average returns without taking unnecessary risk."

Sprouse is a plain-talker who takes pride in telling clients the truth while

> helping them understand their strategies in simple terms. He hosts a financial radio program from time to time that attracts such prominent guests as Ed Slott, who has been called America's IRA expert, and radio talk

show host Joe "Pags" Pagliarulo, who often fills in for national radio personality Glenn Beck.

Sprouse has been interviewed by the Kansas City Star and The Examiner (Independence, Missouri) and serves on the advisory board of Senior Market Advisor magazine. His firm is a member of the National Ethics Bureau $^{\rm TM}$ and is rated A+ by the Better Business Bureau $^{\rm S}$. Indeed, he is highly regarded by his peers, the news media and, most importantly, by his many satisfied clients.

"Most people have been beaten up by years of so-so results," Sprouse says. "I love seeing clients' eyes light up when they begin to understand that there are real financial solutions that are different from what they have been exposed to."



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