Reducing Fear, Enjoying Life

Augustine Financial provides simple and creative solutions to your financial concerns.

Oftentimes, fear is a major barrier to investing. A clear plan may reduce fear and anxiety and help us live joyfully and confidently, neither hoarding assets nor using money irresponsibly.

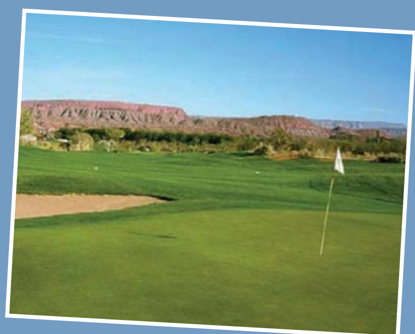
Planning, an ongoing process

Plan

Act

Review

Revise



- Investment Analysis*
- Income Tax Strategies
- Retirement Funding*
- Estate Analysis
- Charitable Giving
- Education Funding*
- Employer Benefit Plans
- Life and Disability Insurance
- Long-Term Care Insurance

Augustine Financial is a member of a network of independent financial professionals and John is an investment advisor representative of Commonwealth Financial Network. Because we do not represent one particular company or product, we can offer choices from multiple options. This provides Augustine Financial flexibility in the way we can tailor products and services to each specific client's situation.

AUGUSTINE
FINANCIAL
INDEPENDENT CONSULTANTS

Brookfield Office

13500 W Capitol Dr, Suite 202
Brookfield, WI 53005

Phone: 262-781-8000
1-800-692-0028
Fax: 262-790-0401

West Bend Office

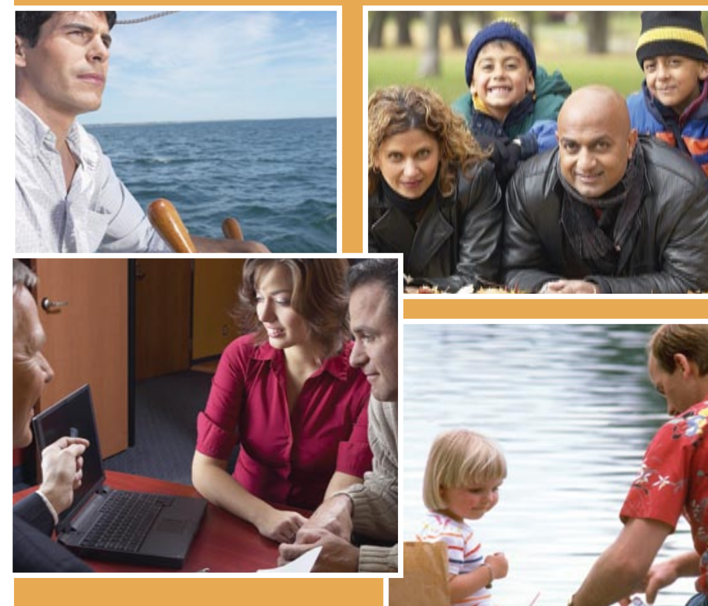
2361 W. Washington St. Suite 2A
West Bend, WI 53095

262-338-1414
Fax: 262-338-0789

www.augustinefinancial.com
info@augustinefinancial.com

*Securities and Advisory Services offered through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser.

Charting the Course
Planning for a Lifetime



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Planning for a Lifetime ... and Beyond

Each of us has unique goals and definitions of financial success – early retirement, a family legacy, steady income withdrawal or charitable giving. Perhaps you want to reinvent yourself - start a business or volunteer.

At Augustine Financial, we take time to learn about you.

What are your goals and dreams?

Are you taking too much risk? Or too little?

How much will you need to retire?

Does your current financial plan reflect your goals?

We will develop a tailor-made plan for you that includes your unique financial objectives.

By giving you informed, unbiased guidance and involving you in the entire decision making process, we want you to continually feel comfortable asking questions and bringing up concerns. We meet regularly with you to review your plan and revise it as changes occur in your life.

John M. Augustine

John Augustine has over 14 years of experience in money management.

He started Augustine Financial, Independent Consultants, in 2002. His experience, expertise, and service to his clients has been recognized in the financial services industry.

Leaving a legacy. Making a difference.

At Augustine Financial, our mission is to to inspire our clients to live with passion and purpose, free from financial worry.

We desire to help people to "finish the race" and realize meaning and purpose in their lives through the impact and legacy that they leave.

Our desire to work with clients who wish to give back, through resources and time, is what makes us unique.

At Augustine Financial, we help you:

- Make sound financial decisions
- Determine what you need to retire or begin the next stage of your life
- Simplify your finances
- Help reduce the effects of taxes
- Spend less time worrying about money and more time enjoying your life

Specialty Services offered through Commonwealth Financ ial Network

- Wealth management
- Privately managed accounts
- Fee-based advisory services
- Beneficiary IRA planning

ED SLOTT'S ELITE IRA ADVISOR GROUP