Take The Pinnacle Path

Destination: Freedom of Choice
What is The Pinnacle Path?

The Pinnacle Path is a system that is designed to help you make wise use of your resources throughout your life, so that you can thrive in the present and in the future, even in the face of uncertainty. It is designed to give you greater Freedom of Choice as you deal with the changes life brings.

The Path guides you through the 4 Stages of Life:
Life is a story of change. As time passes, your preferences, goals, and needs are likely to evolve. Not only will these situations affect your life, but they are also often significant considerations when building and monitoring a financial plan.

We use a number of tools to help us add extraordinary value to our client’s lives, including:

The Pinnacle Wealth Guide & Dashboard

The Wealth Guide:
This tool helps you stay on top of many aspects of your financial life, all integrated with our Investor360°® program.

The Pinnacle Dashboard
Have you ever wondered, “Financially, where am I compared to where I should be?” The Pinnacle Dashboard helps answer this question, allowing you to make smarter financial decisions.

These tools can help you gain financial confidence...and achieve a secure retirement.
Transitioning into retirement can be both exciting and a little daunting. Studies have shown that 85% of those entering retirement without a retirement income plan either don’t know how much to withdraw, or are at risk of drawing down their assets too quickly. We help you avoid this scenario by designing a plan that replaces your paycheck.

Questions to Ask Yourself:
1. How do I replace my paycheck?
2. How should I set up my assets for retirement?
3. What is my plan for the rest of my life?

Entering Retirement

Transitioning into retirement can be both exciting and a little daunting. Studies have shown that 85% of those entering retirement without a retirement income plan either don’t know how much to withdraw, or are at risk of drawing down their assets too quickly. We help you avoid this scenario by designing a plan that replaces your paycheck.
Retirement can be a very intimidating life-changing event. Without the everyday routine and structure of going to work and socializing with coworkers, you may find yourself a little lost. Preparing for the inevitable changes that retirement will bring will help you make a smooth transition into this stage of life. Our role is to not only help you plan for retirement, but also to guide you through this time of your life so that you live life to the fullest.

What Does Retirement Mean to You?

• Enjoying the freedom to do what you want with your time?
• Continuing to work, but at a slower pace?
• Finding some balance between family, work, and leisure?
• Working on things you want with people you like?
• Pursuing further education or continuing to learn?
• Seeing the world and seeking adventure?
• Participating in volunteer and charitable activities?
• Starting your own business?
• Attaining lifelong dreams?

The key to a successful retirement is to decide which option makes the most sense to you and then to craft a dynamic financial plan that seeks to meet both your short- and long-term goals. You’ve worked hard and you deserve to live life to the fullest.

At The Pinnacle Financial Group, we believe that life is best measured not by the number of breaths you take, but by the moments that take your breath away.
Questions to Ask Yourself:
1. What is the best way to pass on my assets to my heirs?
2. How do I communicate my plans with my heirs without them feeling burdened?
3. How do I best create a legacy?

What Does Family Mean to You?

Family means different things to different people. We’d like to know what it means to you.

Our wealth management process is rarely about individuals, but often involves financial planning across generations. We ask our clients to introduce us to their families, and the personal connections that we cultivate drive our planning process. In some firms, clients are little more than names on a list. Our clients often become our friends, and we treat their families like our own.

In pursuing your financial goals, we take the long-term view — looking to ensure your well-being for today and for tomorrow and even to secure the well-being of the future generation. Legacy Planning does just that. It is the development of a master plan for managing your assets as they move to your heirs and other inheriting beneficiaries, including charitable foundations.

In addition to intergenerational planning, we like to meet with all the members of your family to help ensure that everybody is clear about the financial goals and understands the strategies we will use to pursue those goals. Some families find it difficult to discuss money with their children, but we can help overcome this reluctance and improve communication, knowledge and understanding. It is important for us to talk with your children and beneficiaries about their roles and responsibilities — to work through budgeting issues and to review the locations of important documents.

Financial planning doesn’t have to cross generational boundaries. We just think that you deserve it.
Tools to Help You Get Better Organized Financially

Did you ever wish you felt more in control of your life? We have two tools that are designed to give you more control -- so you can have more financial confidence and make better decisions. The first tool is designed to give you more control of your investments. The second tool is designed to capture all the important things in your life -- both tangible assets and intangible assets. It also helps you Leave a Legacy.

**Investor360°®**

**What is “Investor360°®”?**

Investor 360® is away to view your entire portfolio, all in one place – whether it is managed by The Pinnacle Financial Group or managed elsewhere. Some restrictions do apply.

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**The Pinnacle Organizer**

**What is “The Pinnacle Organizer”?**

The centerpiece of The Pinnacle Organizer is a comprehensive booklet designed to give you more financial confidence. We have also developed other tools to help you have a life that is rewarding, while Leaving a Legacy behind for those you love.
The Pinnacle Financial Group is the premier independent Financial Planning and Wealth Management Firm in the Charlotte region that provides single-source Wealth Management and Financial Transition Services. Our clients are successful professionals, business owners, physicians and retirees, many of whom are at a critical juncture where they need to take action with specific planning decisions. Our clients recognize the need for expert, independent advice and professional guidance. We utilize a wealth management consultative process, seeking to work with clients for whom we can add extraordinary value and service, not only at decision time, but throughout their lifetime.

Our Principals

The Pinnacle Financial Group is owned by Thomas J. Donahue, ChFC, CFP® and Timothy B. Hamilton. They are Investment Adviser Representatives with Commonwealth Financial Network.

Tom is a CERTIFIED FINANCIAL PLANNER™ practitioner and has been listed as one of “America’s Best Financial Planners” in 2006, 2007, 2008, 2009 and 2010 by the Consumers’ Research Council of America.¹ Tom was named a “FIVE STAR Wealth Manager: Best in Client Satisfaction” by Charlotte Magazine² in 2008, 2009, 2010, 2011 and 2012. Tim received the same honor in 2010 and 2012.

¹This award is based on experience, training, professional associations and financial certifications. For more information, please visit www.consumerresearchcncl.org.

²Based on 9 criteria including: customer service, integrity, knowledge/expertise, communication, value for fee charged and overall satisfaction. The award is not indicative of the wealth manager’s future performance. For more information, please visit www.fivestarprofessional.com.


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