THOROUGHBRED
ASSET MANAGEMENT

# FINANCIAL ADVICE AND RESOURCES FOR **WARREN COUNTY PUBLIC SCHOOL EMPLOYEES**

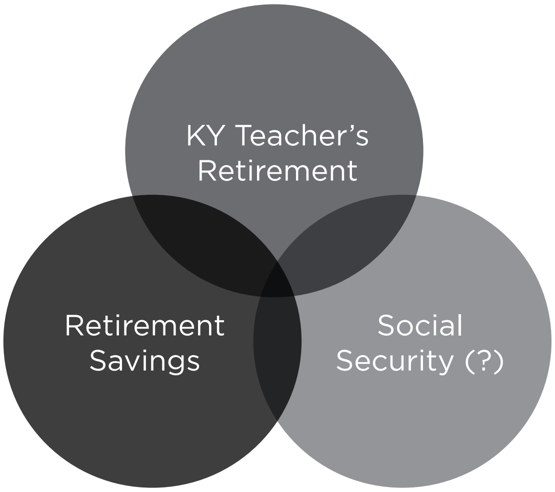
## THANK YOU FOR YOUR INTEREST IN OUR TEAM

### WE PRIDE OURSELVES IN OFFERING RETIREMENT SOLUTIONS FOR THE NON-PROFIT EDUCATIONAL MARKET.

We feel our experience as Educators gives us a deep understanding of the pension system and issues educators face as they approach retirement, which sets us apart from other providers in the market.

Understanding your retirement income sources is critical to being prepared. We help educators plan for income from teacher's retirement, personal and spouse retirement savings, and possibly social security from a spouse. We want to help clients be prepared to transition into the retirement they envision. Learn about:

- How the Kentucky retirement system works
- What you need to do before you retire
- Your investment options within your plan
- Income plan considerations during your retirement years




We offer free, webinars on relevant topics, including preparing to retire from the school system. Our website has an ample supply of literature and videos to help understand different retirement account types and investment options.

# MEET THE TEAM

Our financial advisors have years of experience behind them and are dedicated to providing you with everything you need to create a holistic financial and retirement plan. We also specialize in retirement planning for educators, providing advice on 401(k) rollovers, IRAs, and Roth accounts. Whether you are investing to build wealth, protect your family, or preserve your assets, our personalized service focuses on your needs, wants, and long-term goals. We can help you address your needs of today and for many years to come.

## Toby Lewis

Born and raised in Kentucky, Toby continues to live on his family farm with his wife Lianne and their three boys Jack, Sam, and Luke. After teaching for 10 years, he now uses those skills to help his clients reach their financial goals. Toby has been in the financial advising industry since 2006 and specializes in retirement planning. Toby is a Certified Retirement Counselor and holds a series of security licenses in KY, IN, GA, OH and FL as well as an insurance license in KY.

**P: 866.566.0460 | F: 502.631.9290 | E: tlewis@tam-team.com**

## Brian Higdon

Brian lives in Bloomfield with his wife Courtney and their four children Isaac, Maggie, Caleb and Ella. He joined the financial industry in 2010 after spending 14 years as a high school teacher, coach and administrator. Brian is a Certified Retirement Counselor and holds a series of security licenses in KY, IN, IL and FL, as well as life and health insurance in KY.

**P: 866.566.0460 | F: 502.631.9290 | E: bhigdon@tam-team.com**

## Jack Lewis

## Greg Dunn

No one strategy fits everyone, which is why every client gets our undivided attention—from planning to execution to follow-up. We take a proactive approach to helping you develop a strategy to address your financial goals and objectives, using the most efficient methods available.

DO YOU KNOW

# ALL YOUR OPTIONS?

Now's the time to take control of your finances.

## We're dedicated to providing you with all the necessary tools to make informed decisions about your journey to and beyond retirement.

We are looking forward to scheduling a consultation and developing a personalized plan. These are the steps we will need you to take to get started. Once completed, I'll contact you to review the information.

### STEP 1

### COLLECT your documents

Collect your statements so we can do a detailed analysis and create a personalized plan. These include:

- Annual Member statement - found on KTRS Portal
- Social Security statement found on Social Security site if applicable.
- Recent retirement account statements (monthly or quarterly)
- Recent pay stub from current employer
- Similar information for spouse is encouraged

### STEP 2

### Send us your documents for review

You can black out your Social Security number and account numbers on the statement if you like, we don't need that personal information for your review.

### STEP 3

### SCHEDULE YOUR VIRTUAL CONSULTATION

Once we have reviewed your documents and prepared your plan, we will schedule your complimentary consultation where we will discuss what we found from analyzing the statements.

This is the perfect time to ask us any questions you may have about your financial situation.

THOROUGHBRED ASSET MANAGEMENT

# SERVICES

We are a full service financial firm committed to helping people pursue their financial goals. We offer a wide range of financial products and services to individuals, business owners, and school employees. We are dedicated to providing you with clear financial advice, helping you better identify your goals, and guide you towards making sound financial decisions. Our experienced and knowledgeable advisors specialize in retirement planning, investment management, college planning, estate planning, and insurance needs.

## SUMMARY

We will develop a customized financial program and walk you through a step-by-step process that will suit your vision and objectives with the following products and services:

- Estate Conservation/Planning
- Retirement Income Projections
- TPA Retirement Services
- 401K, 403b, 457 Retirement Plans
- IRA / Roth IRA
- Retirement Strategies
- Pension Maximization
- Long-Term Care Insurance
- College Planning

No one strategy fits everyone, which is why every client gets our undivided attention—from planning to execution to follow-up. We take a proactive approach to helping you develop a strategy to address your financial goals and objectives, using the most efficient methods available.

## OUR LOCATIONS

809 Morton Ave. Suite 200, Bardstown, KY 40004

**Phone: 866.566.0460 | Fax: 502.631.9290**

www.thoroughbredassetmanagement.com

2530 Scottsville Rd. Suite 109, Bowling Green, KY 42104