ROGERS
FINANCIAL GROUP

Client-Centric Financial Planning

"Planning is bringing the future into the present so that you can do something about it now."

- ALAN LAKEIN -


OPERA HOUSE
HISTORIC
North
Front
Street
25 N. Front St.

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To You

Rogers Financial Group was founded with a dream of having a significant impact on clients' lives. For almost two decades, we have had and continue to have the privilege of working with families, friends, individuals, employees, and businesses to help them improve their financial security and their overall well-being . We have been blessed with a tremendous group of people to work with and for. We are extremely enthusiastic and passionate about our practice and the guidance we provide. With disciplined and thoughtful counsel, we aim to help you better meet your short and long term objectives while also educating you about options and choices that may be available to you.

We often receive feedback from our clients that they feel great comfort knowing that the plan we put into action includes a well thought out path, specifically tailored to meet their needs and objectives. In working with you to build your financial future, Rogers Financial Group will be here for you each step of the way, through all seasons regardless of the circumstances. We take tremendous pride in our strong work ethic, our appropriate and thoughtful recommendations, and our timely service and understanding of our clients.

We appreciate and thank you for choosing to work with Rogers Financial Group. We will always strive to serve you the best that we can. Over time, we hope our relationship and partnership proves to be one of the most important in your life.

Sincerely

Nicholas D. Rogers

Founding Principal/Financial Advisor

Our Mission

At Rogers Financial Group,
we live and breathe by one motto;

Making Unknown Things
KNOWN.

So many of our clients come to us with challenging and comprehensive issues. For most, there seem to be more questions than answers and more complexities than solutions. They live in a world that we call the "unknown". They have dreams of a meaningful and fulfilling retirement but are met with uncertainty, fear and anxiety.

THEY HAVE
Questions That Ask:

- **"Have we saved enough for retirement?"**
- **"Will we run out of money?"**
- **"Are we prepared for a long-term care event?"**
- **"What happens if the stock market were to crash?"**
- **"Have we properly set up our wills and estate?"**

These are just a few of the questions and uncertainties that cause most people not to live life the way it was meant to be lived. We believe that through a holistic and evidence-based process of "making unknown things known," our clients can feel empowered to make their goals and objectives visible and have a guided road map to achieve their desired outcome.

Our Clients

Client Characteristics

- Values professional advice
- Sets and achieves goals
- Cares about family/legacy
- Takes action

- Values relationships
- Trustworthy
- Sees the big picture
- Involved in their community/church

- Lives with purpose
- Thinks positively
- Willing to change
- Has conviction

Our Team

David K. Cote, CLU®, ChFC® Financial Services Professional

David Cote, CLU®, ChFC® is a second generation financial services professional, registered representative with over 35 years of experience. Throughout his career with New York Life, Dave has been recognized by New York Life Insurance Company for high levels of production.

Using a client focused process, Dave guides his clients in helping them achieve their goals through income protection and various insurance and investment strategies. He holds state life and health insurance licenses and Series 6 and 63 licenses. He is actively involved in serving his community through his local Rotarian Club, and enjoys the great outdoors, fishing and traveling with his wife Christine Cote.

Scott Henyan Financial Services Professional

He has worked in the financial services business for over 30 years. Scott is a life member of the Million Dollar Round Table, The Premier Association of Financial Professionals, and has been recognized by New York Life Insurance Company for high levels of production. He holds state life and health insurance licenses and has Series 6 and 63 securities licenses and takes a client focused approach to retirement planning and other insurance and financial services.

He is married to Carolyn (his wife) for 41 years. They have 4 children, 5 grandchildren (& counting) and 1 great grandchild. Carolyn and Scott enjoy golfing and are active in the community and their church.

Terra Anciso Customer Relations Specialist

Terra joined Rogers Financial Group in September of 2014. As our Client Relations Specialist it is Terra's daily responsibility to greet, make comfortable and direct clients when they call or come into the office. In addition, Terra assists the team with scheduling, confirming client appointments and completing various client requests. Terra brings over 20 years' experience in Administrative roles and office support.

Terra has been married for over 18 years to her husband Danny and they have two children. The family enjoys the outdoors, traveling and spending time together.

Trish Page Licensed Service Assistant & Service Manager

She has lived in the Yakima Valley all of her life. She is married with three adult children and 4 grandchildren.

Trish has been in the financial services business since 1993, where she started with Smith Barney (Morgan Stanley) for 9 ½ years. She then began her career with New York Life Insurance Company in 2002 and has been an assistant to Scott Henyan and Nick Rogers ever since. She recently became licensed to be able to better assist our clients and the team on a daily basis. She looks forward to serving you in the years to come.

NO TWO CLIENTS *are alike*

A Highly Customized Approach

Based on Your Needs, Desires, and Goals

No two clients are alike, and no two situations are the same, and that's why we don't take a cookie cutter approach to financial planning and wealth management. Some people come to us with one specific need, and we're happy to help them fulfill it. Others are looking for a partner to help them manage their entire financial picture, and we have the expertise and resources to help them as well. Whether your needs are big or small, simple or complex, you can count on us to cater our approach to your objectives and serve you in the way that suits you best.

Our Suite of Services

Protection Planning

Examining risks associated with premature death, disability and long term care events.

Retirement Planning

Assessing retirement income goals versus identifiable sources of income and estimated retirement expenses, developing the actions and decisions necessary to achieve those goals.

Estate Planning

An analysis of your current and projected estate in relation to taxes can be performed, with additional strategies modeled as needed.

Investment Planning

Determining your risk tolerance, analyzing your existing portfolio versus your risk tolerance, and recommending changes as needed.

"Our goals can only be reached through a vehicle of a plan in which we must fervently believe, and upon which we must vigorously act. There is no other route to success."

- PABLO PICASSO -

Comprehensive Financial Planning

Comprehensive financial planning is a holistic process of discovery, collaboration and implementation. This process will bring clarity to your goals and objectives and give you a defined road map to accomplish your desired outcome.

- Fee-Based
- Net Worth Analysis
- Cash Flow Analysis
- Risk Management Analysis
- Estate Analysis
- Income Planning
- Investment Planning
- Education Planning
- Charitable Planning

Estate Planning

We work hand and hand with our clients to present state-of-the-art planning strategies and customized analysis designed to meet your sophisticated planning needs:

- Legacy Planning
- Charitable Planning
- Trust Strategies
- Exit Planning
- Multi-Generational Business
- Business Succession
- Tax Strategies
- Life Insurance Planning

Personal Planning

We provide clients customized solutions based on their personalized needs:

- Retirement Planning
- Education Planning
- Risk Management
- Investments
- Insurance
- Annuities
- Wealth Management
- Distribution Strategies
- Tax Diversification Strategies

Business Planning

"Your life's work is often one of your most valuable assets."

- Executive Compensation
- Succession Planning
- Deferred Compensation
- Defined Benefits
- 401(k)
- SEP/Simple IRA
- Worksite Benefits
- Life Plan

Wealth Management

Together, as we begin to formulate an investment solution strategy that is right for you, we will focus on four key areas:

- Asset allocation
- Diversification
- Rebalancing
- Changes in your goals and risk tolerance

Center of Advisory Practices Team*

Portfolio Specialists

Partner with Advisors to support various aspects of their practice including portfolio construction, statement reviews, performance, and client reviews.

Internal Consultants

Assist Advisors with investment research, selecting the appropriate investment manager for their clients, and providing technology support.

Financial Planning Consultants*

Provide a thorough analysis of a client's current financial health and design a customized solution that will help them meet specific financial goals.

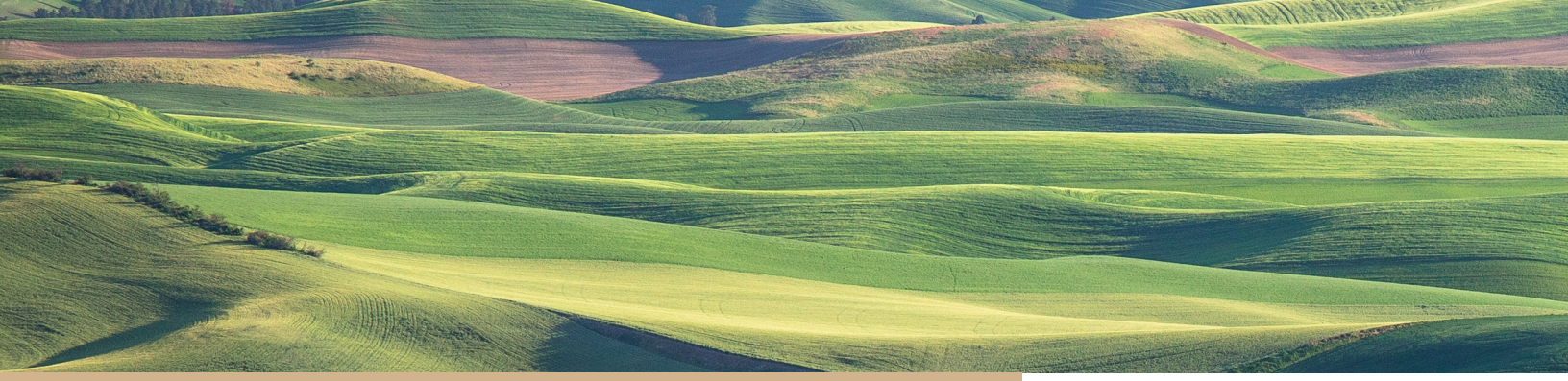
Paraplanners*

Provide Financial Planners and their staff guidance post data entry to assess a client's financial plan and provide expertise in solution modeling, report generation, and plan presentation.

Operations & Service

Serve Advisors and their clients in all aspects of the new account opening process and subsequent service requests.

*Investment advisory support provided through Eagle Strategies LLC.



Our Process

01 **Discovery - Developing a clear vision of your goals and objectives**

We will help crystallize your goals and objectives which will become the focal point throughout the process.

02 **Your Financial Picture - Analyze and evaluate your current financial situation**

We complete a comprehensive evaluation of your current cash flow, retirement forecast, investment strategies, and estate plan.

03 **Design - Develop financial planning strategies and recommendations**

Our plan of action is customized to your situation.
We deliver specific recommendations and education along with supporting you and your plan.

04 **Plan Implementation - Creating a course of action to execute your plan**

Using our guided implementation process, we are the trusted professionals that will help you make the changes necessary to stay consistent with your goals and objectives.

05 **Monitor and Adjust - Reevaluate your plan through set meetings to track progress**

Change will happen and adjustments will always be necessary.
Periodically, we will audit our progress and adjust the plan on a continued basis.

Our Financial Planning Pyramid

Our Technological Advantage

We believe in leveraging innovative technology to help our clients achieve their financial goals and easily keep track of their entire financial picture. That's why we offer a sophisticated wealth management platform that provides them with insight into their financial well-being throughout every stage of life.

OUR HIGHLY-PERSONALIZED TOOL *allows them to*

- Monitor all their accounts in one place
- See every transaction made
- Get updates on their investments
- Monitor their spending
- Track progress toward goals
- Access important documents
- See their personal net worth
- And much more

All of this is available in one secure place, and can be accessed 24/7 from any computer, tablet, or smart phone.

Our Strategic Alliances

Here are RFG, we believe that wealth management and financial planning should not be a solo sport. It should be a team endeavor involving multiple people with different skills, abilities and areas of expertise to bring to the table. With that in mind, we have aligned our practice with the below strategic resources because of their unmatched stability, innovation and strength in this industry.

THE NAUTILUS GROUP®

Business succession and exit planning

Family protection

Estate and legacy planning

Eagle Strategies LLC

Fee-based financial planning

Investment advisory services

Investment management programs

Life insurance

Fixed annuities

Long-term care insurance

ASH BROKERAGE

Disability income

Life insurance

Annuities

Ash Brokerage is a privately owned family-operated insurance brokerage general agency. Ash provides us with a variety of products and support for life insurance, long-term care, disability income, and annuities. Our relationship with Ash supports our mission to provide our clients with objective solutions to suit their individual needs.

Eagle Strategies LLC

Through Eagle Strategies, Nick provides fee-based financial planning, investment advisory services and access to investment management programs. Eagle is a Registered Investment Adviser and a wholly-owned subsidiary of New York Life Insurance Company. Eagle is dedicated to providing comprehensive solutions to help secure the future you desire. Eagle offers robust, high-quality investment advisory programs, ensuring Advisors have the necessary tools to design tailored solutions - solutions centered around your individual goals, time horizon, and risk tolerance.

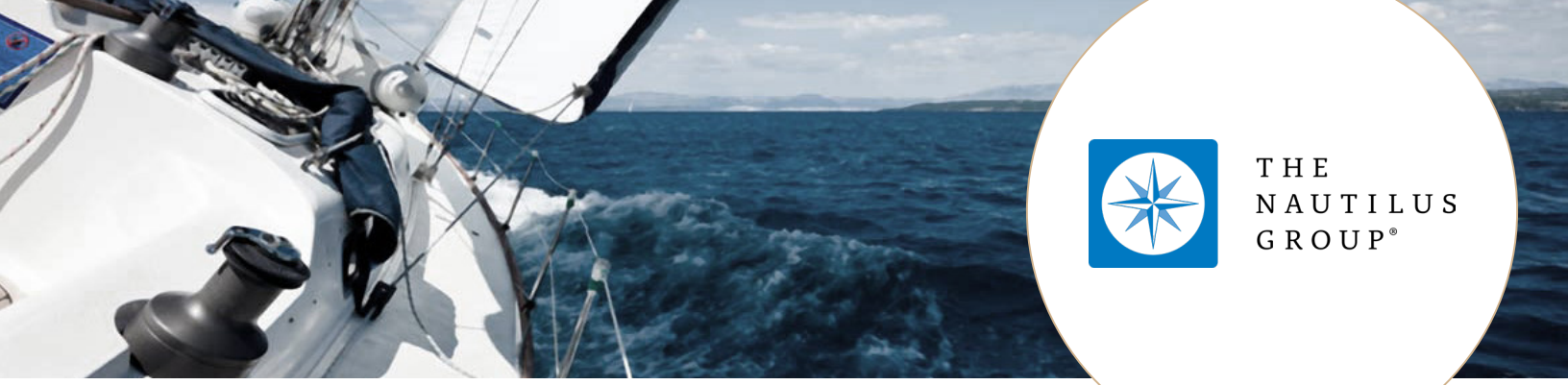
Eagle provides access to leading asset managers through its investment advisory programs. It partners with non-proprietary asset managers who can stand up to its Investment Research and Due Diligence team's rigorous requirements. Before an asset manager is added to Eagle's platform, it is thoroughly vetted and continuously monitored to ensure it meets Eagle's stringent investment criteria. Additionally, its roster of asset managers is continually evaluated to ensure it offers the breadth and depth of solutions necessary to help you meet your financial goals.

Timothy Farrell **Corporate Vice President & Portfolio Specialist**

Tim is a Corporate Vice President and Portfolio Specialist with Eagle Strategies, a subsidiary of New York Life, and is responsible for analyzing financial statements and offering guidance in positioning asset managers in client portfolios. Prior to joining Eagle Strategies in 2015, Tim was a Senior Director at Oppenheimer Asset Management where he partnered with financial advisors to present investment solutions to prospective clients and client portfolio reviews to their high-net-worth and institutional clients. Tim has over 15 years of investment experience and earned a BBA in Business Management from Hofstra University. Tim is FINRA Series 7 and 65 licensed.

Salvador B. Arcadipane, JD, CFP® **Financial Planning Specialist**

Sal is a Corporate Vice President and Financial Planning Specialist with Eagle Strategies, a subsidiary of New York Life, responsible for supporting Eagle's advisors with financial planning case development, coaching, and planning best practices. Sal's areas of expertise include tax planning, executive benefits, insurance, estate, and retirement planning. Prior to joining Eagle Strategies, Sal worked as an Executive Financial Planner at The Ayco Company, a subsidiary of Goldman Sachs. Sal has over six years of client-facing financial planning experience with high- and ultra-high-net worth clients. Sal graduated from Queens College of the City University of New York and from Rutgers School of Law–Newark. Sal is FINRA Series 7 and 66 licensed and holds Life and Health licenses.



THE NAUTILUS GROUP®

The Nautilus Group®

As a Member Agent of The Nautilus Group®, a service of New York Life Insurance Company, Nick works hand-in-hand with an elite team of specialists experienced in taxes, the law, estate planning, life insurance, accounting and charitable giving. This relationship helps ensure you benefit from some of the most sound thinking when it comes to your estate.

Since every client has unique requirements, The Nautilus Group® staff and its Member Agents employ an individualized case development strategy, working on a team basis with the clients' professional advisors. Member Agents of The Nautilus Group®, through their expertise and commitment to this team approach, can provide resources, services and solutions that help their clients work with their own professional advisors to attain clarity on their financial situation and also help achieve their business and estate planning objectives.

This consultative process fosters an understanding between the client, the Nautilus Member Agent, and the client's circle of advisors. Working hand in hand with the Nautilus staff, Member Agents present their clients with state-of-the-art planning strategies and customized case analyses designed to meet the clients' complex objectives. The one-on-one case design process used by Nautilus is tailored to the unique requirements of each client, achieving a better understanding of the complex needs and goals of each individual.

Our Founder

Nicholas D. Rogers, LUTCF®

Principal & Founder of Rogers Financial Group

Nick Rogers, principal and founder of Rogers Financial Group, knew from a young age that he wanted to be a financial advisor. He began working in the industry when he was only nineteen years old, and despite having many years under his belt, he's still excited to go to work every day because he truly loves what he does. Helping his clients understand how to grow, manage, and protect their money is extremely rewarding for Nick, and he enjoys putting himself in his clients' shoes and treating each of their situations with the same care and concern he gives to his own financial health and wellbeing.

Nick works with clients in multiple states of the country, and prides himself on providing excellent service by being proactive and having an open door policy. In order to work for Nick, you have to love his clients as much as he does and go above and beyond to meet their needs. Nick's clients know beyond a shadow of a doubt that he has their best interests at heart, and they appreciate that he takes whatever time is necessary to create and implement highly-customized financial plans based on their specific goals and risk tolerance. No matter how much planning someone has already done, or how complicated their situation might be, Nick always looks forward to helping people better their lives through proper planning and protection.

Nick holds the Series 6, 63, 7, and 66 licenses with FINRA. He also is a member of NAIFA and the Million Dollar Roundtable (MDRT).* As a result of his commitment to client service and results-oriented approach, Nick has won numerous awards for his excellent sales achievements, including:

National Awards

- New York Life Chairman's Council, 2015-2019
- New York Life Annuity Elite Member, 2014-2017
- New York Life Guaranteed Lifetime Annuity Leader, 2016
- New York Life Case Producer Leader, 2007-2013, 2015-2016
- New York Life President's Council, 2012- 2013
- New York Life Executive Council, 2005- 2011

Eastern Washington General Office Awards

- New York Life Agent of the Year Runner Up, 2016
- New York Life Pacific Agencies Leading Life Case Producer, 2011, 2014, 2016
- New York Life Agent of the Year, 2019

When he is away from the office, Nick cherishes the time he spends with his wife, Annette, and his sons, Braeden and Noah. They attend Sun Valley Church in Yakima, WA. Nick also coaches his sons' basketball, soccer and baseball teams, and he writes music and plays the piano, drums and guitar.

*The Million Dollar Round Table (MDRT), The Premier Association of Financial Professionals, is recognized globally as the standard of excellence for life insurance sales performance in the insurance and financial services industry.

It's not about
how much money you make,
but
how much money you ***keep***,
how hard it ***works*** for you,
and
how many
GENERATIONS
you keep it for.

- ROBERT KIYOSAKI -

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