PEAK AMERICAN
INVESTMENT ADVISORS, INC

Planning Your Retirement

Smart strategies to help you retire with confidence,
and the clarity to enjoy the life you've built.

INSIDE THIS GUIDE

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Understanding Retirement

It isn't the finish line. It's the moment your money changes jobs.

For decades your money grew quietly in the background while you built a career, a family, a life. Retirement is when that changes. Now your savings have to go to work — funding your lifestyle, weathering the markets, and lasting as long as you do.

Most people arrive here with savings but no plan for how income, taxes, and investments fit together. That gap is where confidence leaks out. Even a lifetime of disciplined saving can fall short without a strategy to turn it into dependable income.

The decisions you make today — when to claim Social Security, which accounts to draw from first, how to position your portfolio for both income and growth — compound for the rest of your life. Made well, they buy something money can't usually buy: **the freedom to stop worrying about money.** That's the work we do. We bring your investments, taxes, insurance, and estate plan into one clear picture, so every piece pulls in the same direction.

Why a plan beats a prediction

Planning for retirement isn't about forecasting the markets — it's about preparing for them. We favor clarity over complexity and strategy over guessing, building you a plan flexible enough to hold up whatever the next 30 years bring. You've done the hard part. Our job is to help you keep it, grow it, and enjoy it.

WELCOME TO PEAK

A Note From Our Founder

We built Peak American on a simple conviction: the hardworking, often-overlooked overachiever deserves the same caliber of financial guidance long reserved for the ultra-wealthy. As a dedicated boutique firm, we deliver premier strategies tailored to your distinct goals and financial reality.

Our team combines disciplined planning, sophisticated financial modeling, and modern technology with a genuine understanding of your life — so you can move forward with greater **confidence, freedom, and lasting peace of mind.**

Our mission is to serve the overachievers of America — the men and women who built their lives on grit, perseverance, and an unwavering commitment to their families. True wealth isn't measured only in numbers. It's the freedom to live life on your own terms.

We're glad you're here, and proud to welcome you to the Peak family. Our team is dedicated to exceptional care, trusted guidance, and a partnership built to help you live the life you've earned.

Matthew McIntyre

CEO & Founder, Peak American Investment Advisors

WHO WE ARE

Our Mission & Values

Mission Statement — We exist to help people navigating retirement turn a lifetime of hard work into lasting financial confidence — with real relationships, smart technology, and a team that's always here when it matters most.

OUR CORE VALUES

Lead With Character

Act with integrity, show respect to others, and always do the right thing.

Strive for Excellence

Follow through on your responsibilities, support one another, and take ownership of results.

Commit to Competency

Pursue continuous learning, embrace challenges, and improve every day.

"Do to others as you would have them do to you." — Luke 6:31

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LIFE AT THE PEAK

Retirement isn't the end of your journey. It's the reward for it.

Your Retirement Road Map

Every stage has its own work. Knowing where you are tells you what to do next.

01

The Preparation Stage AGES 40–55

The foundation-building years. Focus on maximizing savings, reducing debt, and clarifying your goals. It's the ideal time to review your investment strategy, understand your risk tolerance, and make full use of accounts like 401(k)s, IRAs, and Roth IRAs.

02

The Planning Stage AGES 55–65

Now you turn savings into a plan. Forecast your income needs, project Social Security, and explore strategies to minimize taxes in retirement. This is when many people partner with a fiduciary advisor to build a personalized retirement income plan.

03

The Transition Stage AGES 62–70

Retirement takes shape. You may cut back hours, work part-time, or fully retire. Key steps: activate income sources like Social Security and pensions, review your Medicare options, and shift your portfolio toward stability and income.

04

The Distribution Stage AGES 70+

The plan goes to work. Required minimum distributions begin at age 73 (75 if you were born in 1960 or later), and how you take them affects your taxes, your Medicare premiums, and what's left for your heirs. This stage is about disciplined withdrawals, annual tax coordination, and keeping your legacy plan current — so the money you built keeps working as hard as you did.

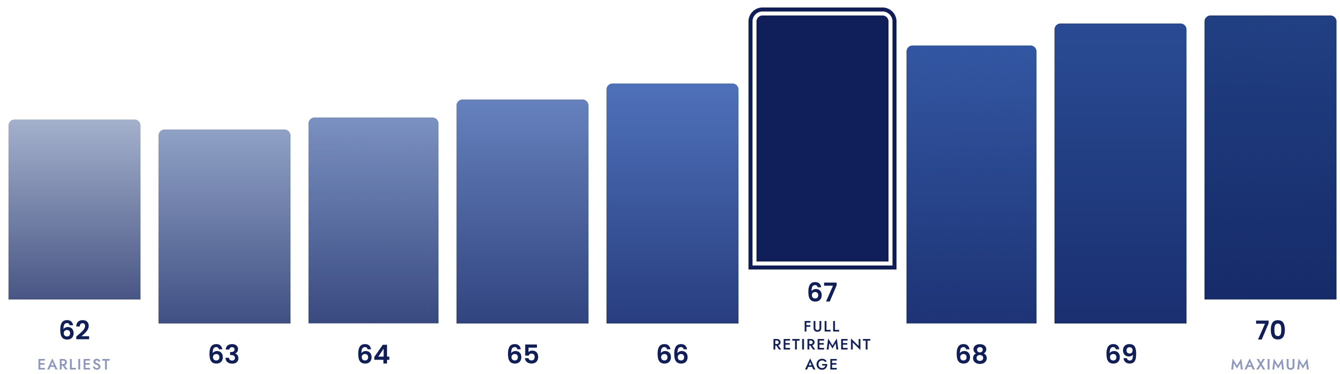
Confidence is the through-line

Through every stage, the goal is the same — knowing you're prepared, supported, and free to live on your terms. Whether you're just starting to plan or already retired, our advisors help you turn a plan into a purpose.

When You Claim Matters

The age you claim Social Security permanently shapes the size of every check.

It's one of the few sources of guaranteed, inflation-adjusted income you'll have in retirement. The longer you wait — up to age 70 — the larger your monthly benefit.



Illustrative only. Heights show the direction of change in monthly benefit by claim age — not actual dollar amounts, which depend on your earnings record and birth year.

> **The size of the decision:** For someone with a Full Retirement Age of 67, claiming at 62 locks in 70% of your full benefit — for life. Waiting until 70 grows it to 124%. That's a monthly check roughly **77% larger, permanently**, plus larger cost-of-living adjustments on top of it.*

FIND YOUR FULL RETIREMENT AGE

Born 1943–1954	**66**	Born 1958	**66 + 8 mo**
Born 1955	**66 + 2 mo**	Born 1959	**66 + 10 mo**
Born 1956	**66 + 4 mo**	Born 1960 +	**67**
Born 1957	**66 + 6 mo**		

WHY IT'S A PLANNING DECISION

Claiming early shrinks your benefit for life; delaying past Full Retirement Age grows it until 70. The right move depends on your health, your spouse, your other income, and your taxes — exactly the trade-off we model with you before you file.

**Based on Social Security Administration benefit reduction and delayed retirement credit formulas for workers with a Full Retirement Age of 67. Full Retirement Age figures per the Social Security Administration. Educational only; not a recommendation regarding when to claim. Your optimal strategy depends on your circumstances — consult a qualified advisor.*

Building Your Retirement Paycheck

Turning a lifetime of savings into a paycheck that lasts.

For forty years, income was simple: work arrived, a paycheck followed. In retirement, **you** are the payroll department. The good news — done right, a retirement paycheck can be steadier and more tax-efficient than the one your employer sent. Here's the structure we build it on.

1 Cover the essentials with income that can't quit.

Add up your non-negotiable expenses — housing, food, insurance, healthcare. Then stack your guaranteed sources against them: Social Security, any pension, and where appropriate, income annuities. When guaranteed income covers essential spending, a bad market year can't touch your way of life. Everything above that line is funded by the portfolio.

2 Draw from your accounts in the right order.

Most retirees hold three kinds of accounts, each taxed differently: **taxable** (brokerage), **tax-deferred** (IRA, 401(k)), and **tax-free** (Roth). The order you draw from them can add years to a portfolio. A common starting framework: spend taxable dollars first while tax-advantaged accounts compound, use lower-income years to draw down (or convert) tax-deferred balances on your terms, and let Roth assets grow longest as your tax-free reserve. But the *right* sequence is personal — sometimes deliberately filling a low bracket with IRA withdrawals early beats the textbook order. That's a math problem, and we run it every year, not once.

3 Keep a cushion so you never sell low.

Keep a reserve of cash and short-term assets sized to your own situation — your spending, your other income sources, and how much market volatility you're comfortable riding out. When markets drop, your paycheck comes from the cushion — not from selling good investments at bad prices. When markets recover, you refill it. It's the single most practical defense against sequence-of-returns risk (page 11).

4 Get ahead of RMDs before they get ahead of you.

At 73 (75 if born in 1960 or later), the IRS requires withdrawals from tax-deferred accounts whether you need the money or not. Large untouched IRA balances can force income that pushes you into higher brackets and raises your Medicare premiums. Planned early — through sequencing, Roth conversions, or qualified charitable distributions after 70½ — RMDs become a line item, not a surprise.

> **It all has to work together.** Your claiming age changes your withdrawal need. Your withdrawal order changes your tax bill. Your tax bill changes your Medicare premium. Any one decision made in isolation can look fine and still undercut the others — the advantage of a coordinated plan is that every piece is built with the rest in view.

The Decade That Decides

The ten years around retirement move more money than the thirty before them.

Between 55 and 70, you'll make a handful of decisions — when to stop working, when to claim, how much to withdraw — that each swing six or seven figures over a retirement. Here's the honest math.

What your nest egg can pay you — annual income at different initial withdrawal rates

PORTFOLIO	3%	4%	5%
$750,000	$22,500	$30,000	$37,500
$1,000,000	$30,000	$40,000	$50,000
$1,500,000	$45,000	$60,000	$75,000
$2,000,000	$60,000	$80,000	$100,000

Why the rate matters more than the balance — $1,000,000, steady 6% return, withdrawals rise 3%/yr

INITIAL WITHDRAWAL RATE	FIRST-YEAR INCOME	PORTFOLIO LASTS APPROXIMATELY
4%	$40,000	**49 years**
5%	$50,000	**32 years**
6%	$60,000	**25 years**
7%	$70,000	**20 years**

> **The difference between a 5% and a 7% withdrawal rate isn't 2%. It's twelve years of income.**

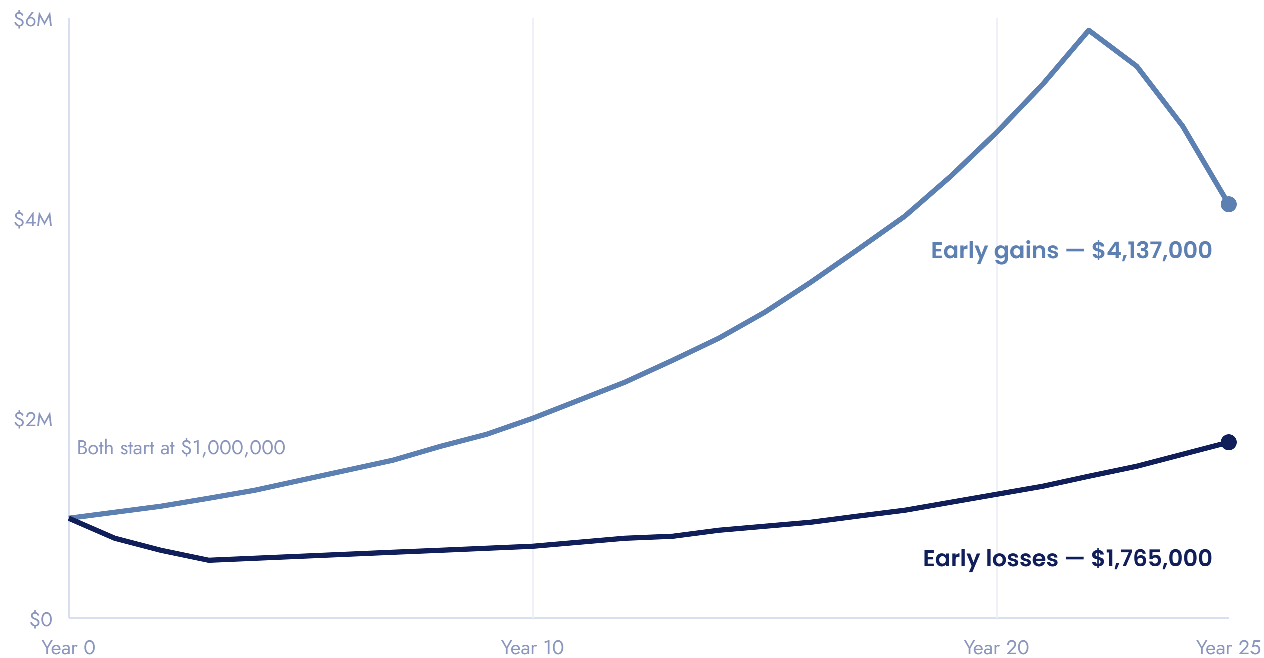
Real markets don't deliver steady returns — which makes the real-world stakes higher than this smooth illustration, not lower. That's the next page.

Hypothetical illustrations for educational purposes only. Figures assume the stated fixed annual return and withdrawal patterns, exclude fees, expenses, and taxes (which would reduce results), and do not reflect any specific investment or client experience. Actual returns vary year to year; investing involves risk, including possible loss of principal. Sustainable withdrawal rates depend on individual circumstances.

The Sequence-of-Returns Risk

In retirement, the order of your returns can matter as much as the average.

Consider two hypothetical retirees. Each starts with **$1,000,000**, withdraws **$50,000 at the end of every year**, and earns **the exact same 25 annual returns — averaging 8.5% a year**. The only difference: one retires into three down years; for the other, those same down years arrive at the *end*.



	AFTER 10 YEARS	AFTER 25 YEARS
Early losses	$728,000	$1,765,000
Early gains	$2,003,000	**$4,137,000**

Same returns. Same withdrawals. A **$2.37 million difference** — created entirely by order. And here's the proof it's the withdrawals that do it: with no withdrawals at all, both portfolios end at exactly the same value. **Sequence risk doesn't exist while you're saving. It switches on the day you start spending.**

> **What it means for your plan.** You can't control the order the markets hand you — but you can plan for it. Holding a cushion of stable assets to draw from during downturns, sizing withdrawals sensibly, and adjusting along the way are how we help protect your income from a bad start.

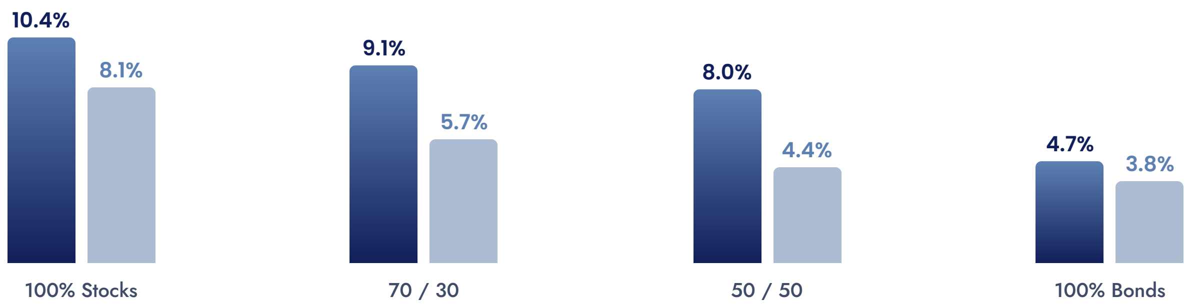
Hypothetical illustration for educational purposes only. Both portfolios begin at $1,000,000, withdraw $50,000 at each year-end, and experience an identical set of 25 annual returns (three negative years of −15%, −10%, and −5%, and twenty-two years of +11%; average 8.5%) — in opposite order. Returns are illustrative, not based on any specific investment or index, and exclude fees, expenses, and taxes. Not a projection or guarantee of future results.

Allocation Over Time

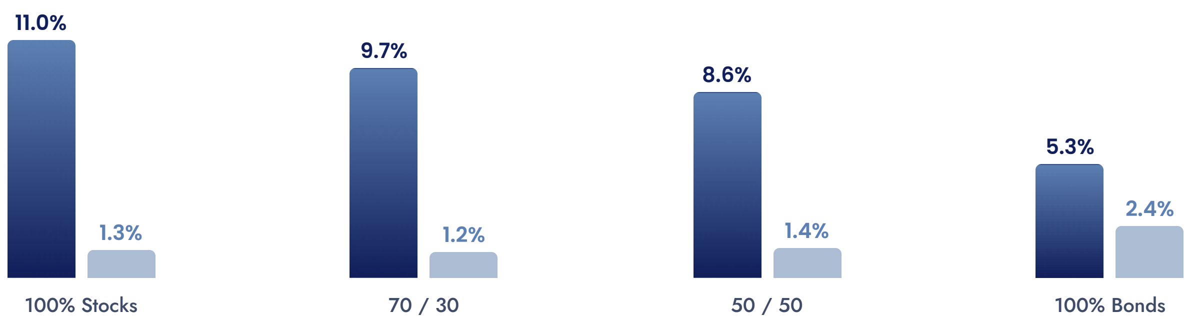
How much you hold in stocks vs. bonds drives both your return and your ride.

More stocks have historically meant higher returns — and bigger short-term swings. But over longer horizons, those swings tend to compress. The right mix depends on your time horizon and income needs, not on instinct alone.

Over 5 years



Over 30 years



Average annualized return   Volatility (standard deviation)

The counterintuitive part

Over a single 5-year stretch, more stocks means more volatility. Stretch the window to 30 years and that volatility shrinks dramatically — which is why a longer horizon can justify holding more in equities than instinct suggests.

Source: Calculated by Peak American Investment Advisors from Aswath Damodaran, NYU Stern School of Business, "Historical Returns on Stocks, Bonds and Bills: 1928–2025" (January 2026 update). Stocks: S&P 500 total return including dividends; bonds: US 10-year Treasury total return; blends rebalanced annually. Figures are the average and standard deviation of annualized returns across all rolling 5-year and 30-year periods, 1928–2025. Hypothetical blended portfolios shown for educational purposes; not representative of any actual account. Past performance does not guarantee future results.

Portfolio Planning

Knowing what you own, why you own it, and how it works together.

The question that simplifies everything: total return. Retirees are often told to live on "income" — dividends and interest — and never touch principal. It sounds prudent. It's actually a constraint that can cost you money. A dollar of dividend and a dollar of price gain spend exactly the same; what matters is your portfolio's **total return after taxes**, and whether your withdrawals are sustainable against it. Chasing yield crowds your portfolio into whatever happens to pay the most today — and dividends aren't contractual; companies cut them in hard times, usually at the worst moment. We'd rather own the right investments for your goals and **engineer** your paycheck from the whole portfolio — dividends, interest, and planned sales working together. Flexible, diversified, and frequently more tax-efficient.

BUILD TOWARD

- **Steady Cash Flow** — consistent income from dividends, interest, or annuities.
- **Liquidity** — easy access to funds for monthly needs or emergencies.
- **Growth Potential** — investments that outpace inflation and protect purchasing power.
- **Tax Efficiency** — income structured to minimize taxes and extend portfolio life.
- **Diversification** — a balanced mix of stocks, bonds, and guaranteed income.
- **Inflation & Longevity Protection** — strategies that keep income lasting.

LIMIT OR AVOID

- **Market Timing** — trying to predict short-term market moves.
- **Illiquid Assets** — holdings that are hard to sell when cash is needed.
- **Excessive Cash** — money sitting idle and losing value to inflation.
- **Unplanned Withdrawals** — emotional moves that disrupt long-term plans.
- **Concentration Risk** — leaning too heavily on one stock, sector, or asset.
- **Ignoring Inflation** — fixed income alone may not sustain purchasing power.

Plan to Live Longer Than You Think

A wonderfully long life is the goal. Outliving your plan is the risk.

IF YOU'RE NOW	MEN — LIVE TO*	WOMEN — LIVE TO*
55	80	83
60	81	84
65	82	85
70	84	86
75	86	88
80	88	89

Read that table carefully — then plan past it. These are **averages**: roughly half of people in each bracket live longer, many far longer. Notice women outlive men by about three years at every age — for a married couple, the plan has to last as long as the **longer-lived spouse**, and the odds that at least one of you reaches your 90s are substantial. Medical advances keep nudging every number upward.

Retirement plans rarely fail because someone lived too short a life. They fail when 30 years of inflation, healthcare, and withdrawals meet a plan built for 20.

> **A 62-year-old couple shouldn't plan a 20-year retirement. They should stress-test a 30-to-35-year one.**

That means income that **grows** over time — because at 3% inflation, the cost of your lifestyle roughly doubles every 24 years. A plan that pays you the same dollar amount at 92 that it paid at 62 isn't a level plan. It's a plan that quietly cut your pay in half.

**Source: Social Security Administration, Period Life Table 2022 (as used in the 2025 Trustees Report), ssa.gov/oact. Figures show current age plus average remaining life expectancy, rounded to the nearest year. Individual life expectancy varies widely with health and family history. Educational only.*

Find Your Income Gap

Three steps to the most important number in your retirement.

STEP 1 — What will life cost? (monthly)

ESSENTIALS		LIFESTYLE	
Housing & utilities	$ _______	Travel	$ _______
Food & everyday living	$ _______	Hobbies & recreation	$ _______
Insurance & healthcare	$ _______	Family & giving	$ _______
Debt payments	$ _______	Dining & luxuries	$ _______
Taxes (estimated)	$ _______	Other	$ _______
Essentials total	**$ _______**	**Lifestyle total**	**$ _______**

A. Total monthly spending (Essentials + Lifestyle): **$** _________

STEP 2 — What arrives without touching your portfolio? (monthly)

Social Security	$ _______	Work or business income	$ _______
Pension	$ _______	Rental & other	$ _______

B. Total guaranteed & outside income: $ _________

STEP 3 — Your number.

A - B = Your monthly income gap **$** _ _ _ _ _ _ _ _ _ _ _ _

This is the paycheck your portfolio has to produce — every month, for 30+ years, through every kind of market, with inflation pushing it higher every year. Now the real questions begin: *Can your portfolio sustain it? In what order should it be drawn? What will the IRS take — and what could planning save?*

Bring this page to a complimentary Initial Consultation — we'll pressure-test your number against your actual accounts and show you what your plan can support.

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Meet the Hendersons

A hypothetical couple — and the real decisions every plan has to make.

WHO	SAVINGS — $1.4M	THE LIFE THEY WANT
Tom & Linda, both 62, ready to retire this year	$850K IRA/401(k) · $400K taxable · $150K Roth	$8,000/month, travel included

They filled out the worksheet on page 15. Combined Social Security would pay about **$3,500/month if they claim now** at 62 — or about **$5,000/month if they wait until 67**. Same couple, same savings. Two very different plans:

Path A — Claim at 62

Income gap: **$4,500/month** ($54,000/yr) from day one — roughly a 3.9% initial withdrawal on $1.4M, rising with inflation for life.

Simple and immediate — but it locks in the smaller check forever, and leaves less room if one spouse lives into their 90s.

Path B — Bridge to 67

The portfolio carries the full **$8,000/month for five bridge years**, then the gap drops to **$3,000/month** once the larger checks begin — with Linda's survivor benefit permanently higher too.

Heavier withdrawals early, lighter forever after. Whether the portfolio can absorb the bridge is exactly what the plan models.

And the bridge years aren't just a gap to survive — they're an opportunity:

- **Spend taxable first.** Drawing the $400K brokerage account early keeps reported income low during the bridge — and those low-income years are valuable.
- **Convert in the window.** Years 62–67 may be the lowest tax brackets the Hendersons ever see again — ideal for converting slices of the $850K IRA to Roth, shrinking the RMDs that would otherwise hit at 73.
- **Watch the cliffs.** Conversion income at 63 and beyond sets their Medicare premiums at 65 (IRMAA's two-year lookback) — so each year's conversion is sized against the thresholds, not guessed.
- **Hold the cushion.** A cash reserve sized to the household's needs stays in stable assets, so a bad market in year one never forces selling low — the sequence-risk defense from page 11.

> **The point isn't which path "wins."** It's that the right answer depends on their health, their taxes, their portfolio, and what keeps them sleeping at night — and that a coordinated plan can model both paths in plain numbers *before* an irreversible decision gets made. That's a Peak Plan.

Hypothetical illustration only. "The Hendersons" are a fictional composite created for educational purposes — not actual or former clients, and not a testimonial. Dollar figures are illustrative assumptions, not projections or guarantees; Social Security amounts depend on individual earnings records. Nothing here is a recommendation regarding when to claim benefits, convert retirement assets, or follow any strategy. Outcomes depend on individual circumstances; consult a qualified advisor and tax professional.

Tax Strategies in Retirement

You can't control the market. Your tax bill is another story.

Here's what surprises most new retirees: your tax rate is no longer something that happens *to* you. Once paychecks stop, you decide how much taxable income to create each year — by choosing which accounts to draw from, what to convert, and when. Managed across decades instead of one April at a time, those choices can add years of income to the same portfolio.

1. **Manage the bracket, not just the bill.**

   The goal isn't the lowest possible tax this year — it's the lowest **lifetime** tax. Sometimes that means deliberately creating income in a low-bracket year (say, after retiring but before Social Security and RMDs begin) to avoid much larger forced income later. Filling the lower brackets on purpose beats spilling into the higher ones by accident.

2. **Use the conversion window.**

   For many of our clients, the years between retirement and age 73 are the lowest-bracket years they'll ever see again. Converting portions of a traditional IRA to a Roth during that window means paying tax at today's known, lower rate — in exchange for tax-free growth, tax-free withdrawals, no RMDs on the Roth, and a dramatically better asset to leave to heirs. Sized correctly, year by year, conversions can shrink future RMDs before they ever arrive.

3. **Mind the cliffs most people never see coming.**

   Retirement taxes hide trip-wires: up to 85% of Social Security can become taxable as other income rises, and Medicare premiums are means-tested — cross an IRMAA income threshold by a single dollar and **both spouses'** premiums jump, based on your tax return from **two years earlier**. Withdrawal and conversion decisions made at 63 set your Medicare premiums at 65. We plan with the cliffs on the map.

4. **Give smarter, if giving is in your plan.**

   After 70½, qualified charitable distributions let you give directly from an IRA — satisfying RMDs without the income ever touching your return. For appreciated stock, donating shares instead of cash can skip capital gains entirely. Generosity, with the IRS contributing.

> **Timing is the lever.** The same dollar can be taxed very differently depending on when and where you draw it. A multi-year tax plan turns that into an advantage instead of an afterthought.

Peak American Investment Advisors does not provide tax or legal advice. We do, however, work alongside our clients' CPAs and attorneys — and can introduce you to experienced professionals if you need one — so your tax, legal, and investment decisions stay coordinated. Please consult a qualified tax or legal professional regarding your specific situation.

Healthcare & Long-Term Planning

One of retirement's largest costs — and one of the most plannable.

Medicare Essentials

Parts A & B cover hospital and medical care. Part D covers prescriptions. Advantage Plans (Part C) bundle coverage with extra benefits.

Premiums are income-tested: higher reported income — including large IRA withdrawals or Roth conversions — can raise Medicare Part B and D premiums two years later (IRMAA). One more reason healthcare and tax planning belong in the same conversation.

> A 65-year-old couple retiring today may need an estimated **$345,000** (after tax) for healthcare over retirement — and that excludes long-term care.[1]

Supplemental Coverage (Medigap)

Fills the gaps Original Medicare doesn't cover, helping reduce out-of-pocket costs for hospital and doctor visits.

Health Savings Accounts (HSAs)

Contribute pre-tax, grow tax-free, and spend tax-free on qualified expenses. After 65, funds can also help cover Medicare premiums and long-term care costs.

Long-Term Care Planning

Covers assisted living, nursing homes, or in-home support. Options include long-term care insurance and hybrid life policies.

> A private nursing-home room now runs a median of **$129,575 per year** nationally.[2]

Plan ahead, live confidently

Start preparing early to safeguard your health, your independence, and your retirement income. Coordinating coverage now is far cheaper than scrambling for it later.

[1] Fidelity Retiree Health Care Cost Estimate, 2025 ($172,500 per person, after tax; excludes long-term care). [2] CareScout (Genworth) Cost of Care Survey, 2025; national median, private room. Figures are national estimates and will vary by region and circumstance.

No Mystery. Just a Process.

From first conversation to a working plan — here's exactly what happens.

01

The Initial Consultation — complimentary, ~60 minutes

We listen first. Your goals, your accounts, your worries, your non-negotiables. You leave with an honest read on where you stand — whether or not we ever work together.

02

The Peak Plan

We model your retirement: income sources, withdrawal sequence, tax projection, healthcare costs, and stress tests against bad markets and long lives. You see the trade-offs in plain numbers — claim at 64 or 67, convert or don't, retire now or in two years.

03

The Decision

We present the plan and the reasoning behind every recommendation. No pressure, no products pushed, no countdown clock. If it's a fit, we implement together. If it's not, the clarity is yours to keep.

04

The Partnership

Markets move, laws change, life happens. We review your plan on a set rhythm and rebalance, re-sequence, and re-project as reality unfolds — and you'll always be able to reach the people who actually know your story.

Built for this

A boutique team serving high-net-worth families nationwide, headquartered in Plano, Texas. Fiduciary, fee-transparent, and structured so every client knows their advisor — and their advisor knows them.

TRUST IS EVERYTHING

Working With a Fiduciary Advisor

A fiduciary is legally bound to act in your best interest — not to sell a product.

THE FIDUCIARY ADVANTAGE

- **Your interests come first.** Every recommendation is made to serve you.
- **Unbiased guidance.** No conflicts, no sales pressure.
- **Comprehensive planning.** Taxes, income, healthcare, and legacy in one view.
- **Accountability you can see.** You'll always understand the why behind your plan.

THE PEAK AMERICAN DIFFERENCE

- **Personalized strategies.** Tailored to your lifestyle and future goals.
- **Active management.** Adjusted as markets and life evolve.
- **Dedicated relationships.** We know your story, not just your balance.
- **Clarity & confidence.** We educate and empower you to decide.

Live the Life You've Built

You never settled for average. Your retirement shouldn't either.

You've spent your life working hard and striving for excellence — building a career, a family, and a future through discipline, sacrifice, and vision. Now, as you look toward the next chapter, it's time to make sure your money works as hard as you did.

We understand the mindset of overachievers because we serve them every day. Our clients are entrepreneurs, executives, professionals, and families who devoted decades to building something meaningful. They don't just want to retire — they want to live fully, confidently, and purposefully.

That's why trust sits at the heart of everything we do. As a fiduciary firm, our only commitment is to you — your goals, your growth, and your peace of mind.

We measure success not by numbers alone, but by the confidence you feel when you realize your hard work has paid off.

Our approach pairs the sophistication of institutional expertise with the warmth of a personal relationship. Every plan is tailored, every conversation meaningful, and every recommendation designed to help you protect, preserve, and enjoy the wealth you've earned.

Because at Peak American Investment Advisors, retirement isn't the end of your journey — it's the reward for it. And you deserve a partner who helps you live out that reward with clarity, confidence, and care.

Personal service. Professional integrity. Your future, elevated.

That's the standard we hold ourselves to on every plan, every meeting, every day.

PEAK AMERICAN

Ready to Reach Your Peak?

You already did the hard part on page 15 — you found your number. Don't let it stay a question mark. Bring that one page to a complimentary Initial Consultation and we'll show you, in plain numbers, what your plan can support.

Bring Your Worksheet to a Consultation | **Explore the Peak American Difference**

Complimentary · No obligation · 60 minutes — and the clarity is yours to keep either way.

PEAK AMERICAN
INVESTMENT ADVISORS, INC

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