Hazard & Siegel
Fiercely Independent

"Doing What's Right For Our Clients For Over 50 Years"

Planning Your Financial Independence

An Independent Financial Professional will help you secure your financial future.

PLANNED RETIREMENT
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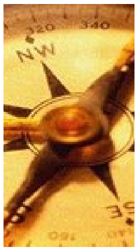

Choosing Financial Independence

It's Your Financial Future and It's Personal

Working with an independent financial professional is personal. Hazard and Siegel's financial representatives are independent business people who have chosen to make a total commitment to professional financial services. Every decision they make is made in your best interests. Leveraging the resources of the Hazard and Siegel network, your financial specialist is free to choose the best solutions for you.

Our Focus: Seeing the Big Picture

A solid financial strategy takes into consideration your financial goals, current financial status, and which stage of life you are in. From your first job to starting a family to planning for retirement and everything in between, an Independent Financial Planner will take the time to understand you, and your financial goals.

Independent Financial Guidance

Independent financial professionals are free to make the best decisions for you because they are not tied to any particular investment company, mutual fund, or investment product. Your goals and financial situation are unique, and an independent financial professional has the freedom to provide financial guidance based on your best interests.

Building a Lasting Relationship

Financial goals change over time, and our financial professionals will be there to help no matter what stage of life you're in. We offer retirement planning, family financial needs, college planning, long term care challenges, investment strategies, wealth management, estate planning, insurance needs, and wealth transfer. Whatever your need, our financial guides will work with you to achieve financial success.

A fee structure that works for you

An advantage of working with our financial professionals is the option to choose how to pay for our services. Two options are available to you, the first involves an upfront commission with an ongoing servicing fee, the other is a fully disclosed set fee based on your portfolio. Some clients choose separate fees for different portfolio segments, based on the financial goals for each. Whatever you choose, be confident that your Hazard & Siegel representative will do what's in your best interest.

Part of an experienced network of financial professionals

A Hazard & Siegel representative belongs to a network of registered investment advisors, insurance professionals, and investment brokers that provide a full range of financial and insurance solutions to grow your assets and protect your wealth. You need a comprehensive lifetime financial solution, and our financial professional will guide you to financial success.

Financial...

...Guidance

Retirement
To achieve a successful retirement we ensure that investors understand both the accumulation and distribution phases of retirement planning. Equipped with this knowledge, our clients are better suited to make informed decisions to prepare for ongoing needs, emergency reserves, tax obligations, and traveling or big-ticket items during retirement.

Wealth Management
Financial security and independence, that's what our wealth management services help you achieve. Through careful planning, and selecting the right investment and insurance solutions a Hazard & Siegel Financial Professional will ensure you build, preserve, and manage your wealth. As a Registered Investment Advisory (RIA), Hazard & Siegel Financial Professionals have access to a network of wealth management professionals.

Education Planning
It's never too early to start planning for education expenses. Our financial professionals can help inform the decision making process such as in-state vs. out-of-state options, financial aid consideration and the best saving strategies for college expenses like a 529 plan.

Wealth Transfer
Having a plan to transfer your wealth offers an opportunity for you to create a legacy and provide valuable benefits to the people and causes that you care about. A wealth transfer plan will protect your assets and make sure they are handled to your wishes, while relieving the burden of those close to you when the time comes to distribute your assets. We are wealth transfer experts, talk to us to find out more.

...Solutions

Mutual Funds
Our financial professionals have access to a full range of mutual funds allowing them to create a well-diversified portfolio for your financial success. As a regular part of our due diligence, we monitor mutual fund performance and determine if we should hold or sell a particular fund based on financial returns. We offer funds for every investment philosophy so we can continue to offer diversification to our clients.

Annuities – Fixed/Indexed/Variable
When it's time to start looking at investments that return regular income, your financial professional may recommend an option from our wide selection of high quality tax-advantaged income generating products. We only offer products that provide the best value and allow for maximum distribution of income. Ask your independent financial professional how an annuity fits into your financial road map.

Insurance Products
Protecting your wealth and investments should be an integrated part of your total financial picture. Fortunately, a Hazard & Siegel Independent Financial Professional has a wide array of life, disability, and long-term care products so that when their client is ready to discuss protection we are there.

Managed Accounts
As a Registered Investment Advisor (RIA), Hazard & Siegel Advisory Services LLC will design a strategic investment portfolio that is built specifically for your financial and investment needs. Working with a team of professional RIA's that specialize in building portfolios using stocks, bonds, mutual funds and exchange traded funds, we are able to fine tune your portfolio based on your financial objectives.

Wealth Management and Retirement Planning for Individuals, Families and Small Businesses

My Focus,

According to a study recently completed by C. Davine & Associates and Milliman Inc. for the Alliance for Lifetime Income, “Many Americans entering retirement face a considerable level of financial risk from the effects of longevity, equity market volatility, the uncertainty of health costs, long term care expenses, and last but least , inflation. One of the most difficult challenges you face at or near retirement is developing an appropriate long-term income & investment strategy for your retirement nest egg.”

My intent is to focus on raising awareness of the potential post-retirement risks from market movements and longevity so together we develop a suitable strategy to identify a prudent withdrawal amount and investment strategy so as not to run out of money during retirement.

The good news is that we are all living longer, ironically, that is also the challenge. I work with individuals, families, and small business owners based upon doing what’s right for them ... their interest comes before me or my firm.

Sincerely,
Clyde Goldberg

A personal overview ...

Education/Professional Background: Earned a business degree in 1970 from the Stern Business School at New York University. I have passed & hold the following licenses: Series 1, Registered Representative, a Series 63, Principals Series 26 License, and the Series 66 Advisory License, a certificate form Purdue University in Retirement Planning. I am a Life Underwriters Training Fellow, a Registered Financial Consultant and an Investment Advisor Representative with Hazard & Siegel Advisory Services LLC in Dewitt, New York.

Community Services: I have served as President of the following organizations: Temple Concord of Syracuse, NY, Sales & Marketing Executives of Central New York, Eastwood Rotary Club, Eastwood Rotary Foundation, West Los Angeles Life Underwriters Association, West LA Little League Baseball Foundation, Board for the WLA Special Olympics.

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an SEC Registered Investment Advisor
Hazard & Siegel Agency LLC

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