FINANCIAL COUNSELING SERVICES

The LAFPP Financial Counseling Program offers follow-up counseling with Cambridge Financial Partners, LLC to provide a personalized review of your financial situation. Cambridge advisors are familiar with LAFPP benefits and can offer you guidance in developing a comprehensive retirement plan, as you exit DROP and transition into retirement.

This counseling session is offered at a discounted rate of $345 paid directly to One America Securities, the broker dealer for Cambridge Financial Partners, LLC.

You are eligible to participate if you have attended an **LAFPP** Financial Planning Education **seminar or** Financial Planning Education **webinar and** one of the following :

- Understanding Your Plan webinar
- Service Pensions and DROP webinar

You must sign a Release of Liability Waiver form which acknowledges that you are transitioning from receiving financial education services to accepting financial counseling services.

If you are interested, you may contact Cambridge Financial directly at (949) 247-3503.

Cambridge Financial Partners, LLC key personnel are Investment Advisory Representatives of a Registered Investment Advisory firm who hold licenses and are regulated in the financial industry.

Cambridge Financial Partners, LLC may not provide, sell or derive income from the sale of any investment product to any LAFPP Member participating in the Financial Counseling Program. Cambridge Financial Investment Advisory Representatives may not have any financial interest that would be affected by advice to any LAFPP Member.

Any LAFPP member who chooses to participate in the Financial Counseling Program must sign a Release of Liability Waiver form. A completed and signed waiver must be submitted by the participating LAFPP Member and accepted by LAFPP before any counseling services will be provided.

After the LAFPP Member has completed the financial counseling session, he or she will be asked to evaluate the Financial Counseling Program and the services provided by Cambridge Financial Partners, LLC.

The counseling sessions follow a 3-step process to collect and enter your personal data into a retirement planning software (customized for LAFPP benefits), then meet with an advisor to review your personalized summary.

MEETING NO. 1

1 hour, telephone or in-person

- Overview of the Financial Counseling Program
- Collect hard data (facts)
- Collect soft data (goals)

MEETING NO. 2

1 hour, telephone, fax, email

- Collect any additional information, if necessary (via fax or email)
- Input information into retirement planning software

MEETING NO. 3

1 hour, in-person

- Review personal summary of findings
- Review entire financial plan (personal budget, taxation recommendations, Social Security, long term care, life insurance analysis, estate planning considerations)

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LAFPP