Building Your Financial Future

TOWERS

WEALTH MANAGEMENT, INC.

Connecting Tax and Financial Planning To Plan For Your Long-Term Financial Security.

A Personal Invitation

Towers Wealth Management is a company totally devoted to our customers' financial well-being. From our inception, we have followed a policy of treating our clients as we would like to be treated, like one of the family. So, please allow me to extend to you a personal invitation to let our investment and tax professionals guide you through the intricacies of your unique financial situation with a family level of commitment, understanding and empathy. Let our family connect with your family -- and put your family on the path to prosperity.

History | Connecting Yesterday with Tomorrow

Towers Wealth Management Incorporated was founded by A. E. Towers in 1953, just outside Denver in a corner of the front window of the Commerce City Ben Franklin Five and Dime Store. Having excelled in accounting in high school, Art was hired by a local bank at the recommendation of his accounting teacher. After a couple of years with the bank, the Ben Franklin Store hired Art to do their bookkeeping in return for office space in the store's front window. Soon, other local merchants became his clients and the business was born.

In 2000, Deb Towers saw that all too often her clients were paying more in taxes than they would if their investments and their tax strategy were better coordinated. So, she added investment services and partnered with well-established investment broker HD Vest Investment Services(SM) to provide her clients with comprehensive one-stop, life-long financial services they enjoy today. The company is owned and operated by Deb Towers, Wanda Sellers and Gale (Towers) Hatley, with Art acting as a special account manager and consultant for the tax and accounting business, still promoting the same values of honesty, integrity and genuine personal concern that built the practice.

The company is *still* a family-owned business...

TOWERS WEALTH MANAGEMENT, INC.

Wealth Management | Connecting Taxes and Investments

When you do business with Towers Wealth Management, here's what you can expect from us:

We Listen. We start by listening; to your financial needs, your means and your dreams. We take the time and ask the questions necessary to truly understand your goals, your challenges and your feelings about risk. We get to know you and your family -- and we treat you like a member of our family.

We Analyze. We analyze your current wealth management and tax strategies in terms of your goals to see if new or additional strategies may be required for you to pursue your goals.

We Plan. Based on our analysis, we make recommendations designed specifically for you that will incorporate your goals, needs, all the while also minimizing the impact taxes will have on your strategy. Then we take the time to thoroughly review our recommendations with you and empower you to make informed decisions.

We Implement. Through our relationship with HD Vest Investment Services℠, we implement the plan you approve so that you need make no other stop to fulfill it. HD Vest is unique in that it allows us to be completely independent and provides us with a high level of service. Not only do they provide us with the latest in Financial Services resources but they provide unparalleled due-diligence process in gauging & monitoring the myriad products available.

We Monitor and Adjust. Life is a dynamic process. Babies are born, the elderly pass away, windfalls, setbacks, accidents and victories all come and go as they will – and we must respond. Whatever life throws at you, we will be prepared to revise your financial strategies to meet the challenge and keep you on track toward your financial goals.

We Stay Connected. Because life is a dynamic process, a financial strategy is always a work-in-progress. To keep our plans optimized, we ask all our clients, for whom it is possible, to visit with us at least twice a year to review the status, direction and effectiveness of their financial plans. During these visits, we will catch up with developments in your life, changes in your situation, or expansion of your goals, and offer our advice for modifying or maintaining your personal financial strategy.

We start by listening.

TOWERS WEALTH MANAGEMENT, INC.

Wealth Managment Services

Connecting Planning with Implementation

Towers Wealth Management Services are:

- Individualized to meet your own unique set of goals and challenges
- Completely and securely private and confidential
- Compliant with all applicable state and federal tax laws
- Adherent to all governing rules and regulations for Professional Tax Practitioners, Certified Senior Advisors, Public Accountants, Insurance Producers.

Our Services Include:

Investment Management*: Access to Professional Money Management and Acquisition of Brokerage Accounts, Stocks, Bonds, Mutual Funds and Annuities.

We design, implement, monitor and manage your investment portfolio to maximize your plan's effectiveness and minimize your taxes.

Family Risk Management: Life Insurance, Disability Insurance and Long-Term Care Insurance

We analyze your insurance coverage to bring you any advantages offered by new policies.

Cash Flow and Debt Management: Debt Analysis, Consolidation, Reduction and Budgeting

We work with you to improve your cash flow through tax strategies and debt management tactics such as refinancing, consolidation or changes in tax withholding.

Retirement and Distribution Planning*: Retirement Plans including but not limited to: IRAs, Roth IRAs, SEPs, SIMPLE Plans, 401(k), Solo 401(k), 403(b), Annuities

Whether your idea of retirement means working part-time, full-time or no-time, we find the right retirement income vehicle to address your income needs, risk tolerance and tax liabilities.

Estate/Legacy Planning: Charitable Gifting during life, Charitable Inclination at death, Titling of Assets, Executor/Successor Trustee Issues and Distribution of Wealth to Spouse/Beneficiaries at death

We work with you to minimize your estate taxes. The assets you pass on are maximized and your survivors don't have to guess what your wishes were in their time of bereavement.

Education Planning*: College Savings plans such as 529 plans, Coverdell IRAs

We help you establish and fund a college savings plan. We also understand how your financial status affects your child's eligibility for financial aid, the college-finance savings plans available to you, and the implications of college financing for your income, gift and estate taxes.

Tax Planning: Tax Planning, Returns Preparation and IRS Representation for Individuals, Families and all types of Businesses, including Trust, Gift and Estate Tax filings

We stay abreast of constantly changing tax regulations so we can always advise and represent you effectively through the entire maze of tax law compliance.

Special Situations: Weddings, Divorces, Inheritance, Special-Needs Children, Special Purchases and Opportunities

When special circumstances arise in your financial life, we help you meet the challenge, whatever it is, with understanding, empathy and strategic financial strategies.

Connecting Your Family and Us.

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