



RISK MANAGEMENT

INSURANCE PROGRAMS AVAILABLE:

- Life insurance
- Estate planning
- Long-term care
- Business succession
- Disability income
- Personal liability
- Annuities

WHY RTBH?

RTBH has partnered with HKFS, a wealth management company that specializes in CPA firm clients. Founded by the partners of Honkamp Krueger & Co., P.C., a Top 100 CPA and business consulting firm, HKFS has a thorough understanding of the special relationship between CPAs and their clients. They work seamlessly with us to offer you an all-encompassing approach to financial planning.

INSURANCE PLANNING

RTBH and HK Financial Services (HKFS) have a risk management philosophy that is simple: to match the best companies, products and services with your individual needs. HKFS utilizes a team of insurance and financial professionals that strive to provide the best solutions at the best price, while using highly-rated, hand-picked companies monitored to maintain the highest standards.

Our mission is to provide a risk management program that works hand-in-hand with your wealth management objectives, while focusing on protection and preservation of assets. Our “insurance review” is designed to help check that your risks are properly managed, you have the coverage you need when you need it, and you’re not overpaying for your coverage.

YOU WILL RECEIVE:

- | | |
|---|--|
| <ul style="list-style-type: none"> ■ Tax planning integration with your CPA ■ Guidance to help protect your financial security ■ Guidance to help protect families from financial hardships ■ Highly rated and accredited carriers ■ Benefits to supplement income | <ul style="list-style-type: none"> ■ Business planning ■ Wealth transfer planning ■ High-level service ■ Experience & dedication |
|---|--|

Securities offered through ProEquities, Inc., a Registered Broker Dealer and Member FINRA and SIPC. Advisory Services offered through Honkamp Krueger Financial Services, Inc., a Registered Investment Advisor. Insurance products offered through many fine carriers. Honkamp Krueger Financial Services, Inc., is independent of ProEquities, Inc. Approval No. 100416



RTBH.COM

3605 SPRINGHILL BUSINESS PARK | MOBILE, ALABAMA 36608 | 251.473.5550
7530 PARKER ROAD | SUITE 150 | FAIRHOPE, ALABAMA 36532 | 251.928.9300



HK FINANCIAL SERVICES