

David L. Bernard, ChFC® CFP® CLU® MSM has been providing businesses, associations, families, and individuals with wealth management expertise for 37 years! David has taught undergraduate and graduate courses in finance, management, and insurance and brings those teaching skills to assist clients with understanding the complex financial planning world. He is committed to helping clients understand and arrange their financial issues toward achieving their life goals.

David earned his Masters of Science in Management from The American College, Bryn Mawr, Pennsylvania, and Bachelor of Arts from the University of Colorado. He holds the professional designations of CHARTED FINANCIAL CONSULTANT™, CERTIFIED FINANCIAL PLANNER™, and CHARTED LIFE UNDERWRITER™. He is a past president of both the Colorado and the Denver Associations of Life Underwriters, and has been a speaker to consumer and industry groups. He helped prepare a week long financial planning series for ABC-TV, and written articles on financial planning. David belongs to the Society of Financial Service Professionals (SFSP), the Financial Planning Association (FPA), the National Association of Insurance and Financial Advisors (NAIFA), and also is a member of the Colorado Society of Association Executives (CSAE).

***David is registered representative of NFP Securities Inc, an independent broker/dealer, member FINRA/SIPC. **David is an investment advisor agent of NFP Securities, Inc, a Federally Registered Investment Advisor. NFP Securities, Inc, is not affiliated with Bernard Financial Services.*

**Please go to our web site at:
www.bernardfinancialservices.com
to see what a powerful tool this can be
for your financial planning.**

The administrative staff of Bernard Financial Services has years of experience at assisting clients through the maze of administrative questions and paperwork involved in financial planning and wealth management transaction. Our office is equipped with modern equipment and software and it's kept in top running shape and backed up offsite each night by our great IT personnel. Bernard Financial Services is committed to providing understanding, caring and friendly service to our clients, their friends, and the community.
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Bernard
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Bernard Financial Services

Wealth Management

*We help you create, manage, protect
and to distribute wealth -
to free your time and energy for the more
enjoyable and important things in life.*





for Businesses

Ways to attract and retain key personnel

- Key person indemnity
- Executive bonus plans
- Salary compensation
- Health, life, disability insurance
- HSA accounts
- Pension plans
- Profit sharing plans
- 401(k) plans
- Roth IRA provisions?
- SIMPLE plans

Use your business for personal planning

- Life, disability insurance paid for by business
- Deferred compensation and taxes
- Business paying estate taxes?

Will your business survive?

- During suffering economy?
- When do you leave your business?
- Who buys it? And why?
- Funding the buyout
- Key person disabled? How to pay the overhead

Investment advisors**

- Review your qualified plan provisions
- Complying with fiduciary standards?
- Should your business have reserves?



for Associations and Foundations

Things critical for executives

- Association saves for your retirement (457 Plans)
- Deferring the income taxes
- Association pays executive bonus
- 401(k) plans, Roth IRA provisions
- Meeting fiduciary standards
- Financial planning**
- Surviving up & down economy

For survival/prosperity**

- Reserves in long range plan??
- Why to set up reserves? How?
- Why to fund** reserves? How?
- Important reserves documents
- How to get board/member support for reserves
- Investment policy statements**
- How to invest** your qualified plans
- How to manage your qualified plans

Lower exec & staff income taxes

- Health, Life, Disability, HSA plans
- 401(k) plans
- Roth IRA provisions
- Retirement plan
- Profit sharing, pension plans
- SIMPLE plans



for Families and Individuals

Will your money last in retirement?

Understanding Investing**

Understanding types of investments**

Mutual Funds**
Investment advice**
Alternative investments**

Annuities: What are they used for?*

Ways to withdraw from retirement plans

IRA's: Roth, traditional, education

529 plans: what are they?

Uses of wills and trusts

LONG TERM CARE INSURANCE

LIFE INSURANCE

DISABILITY INSURANCE

Go to: www.bernardfinancialservices.com

We are there for you

1. We gather data about your goals, assess your risk to tolerance, evaluate the data and develop discussion outline.
2. We present the outline, explain recommendations to you, discuss alternatives, and refine next steps you want to make.
3. We help you implement steps, monitor results, and see that you get regular statements of progress.
4. We help you make changes along the way when advisable.

Our compensation

We are paid through some combination of fees and commissions, which we discuss and agree with you on in advance.

**Securities and Investment Advisory Services offered through NFP Securities, Inc., a Broker/dealer, member FINRA/SIPC, and a Federally Registered Investment Advisor. NFP Securities, Inc. is not affiliated with Bernard Financial Services.

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