

WHEN YOU NEED
A BUSINESS PARTNER
YOU CAN TRUST...



HAR-EL FINANCIAL GROUP
Integrated Individual & Business Planning Services

INTEGRATED
INDIVIDUAL AND
BUSINESS PLANNING
SERVICES



...ONE NAME STANDS OUT: HAR-EL FINANCIAL GROUP

Respected and trusted, we've got the experience and resources to form a great alliance with you.

We're a group of financial professionals, possessing the knowledge, experience and authority to provide innovative strategies to help address your problems.

And, with our centrally located office, you can count on our personal attention and our commitment to you.

Why Would You Want to Seek a Business Partner?



**FOCUS YOUR EFFORTS ON WHAT COUNTS
THE MOST — GROWING AND BUILDING
YOUR BUSINESS**

Because many business owners and executives, like yourself, realize that they can't meet their business challenges alone. In addition to the day-to-day operation of the business, you have other issues to worry about: finding and keeping good employees, meeting and exceeding customer demands, developing tax-smart strategies, competing effectively in the marketplace, and replacing experienced workers as they leave or retire.

By forming an alliance with a group you can trust, you're able to focus your efforts on what counts the most — growing and building your business. It's a process that keeps you in control while providing a proactive approach to meeting business challenges.

Our experience has shown that many business owners have concerns in eight areas:

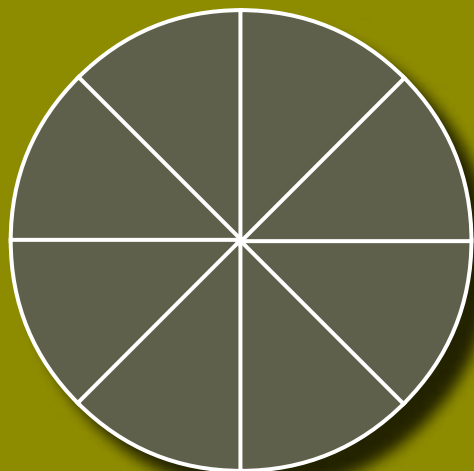
INDIVIDUAL NEEDS

Wealth Accumulation & Retirement Planning

Financial Strategies & Asset Allocation

Estate Planning Strategies & Wealth Preservation

Risk Management
(Individual Life, Disability, Long Term Care, Medical Insurance)



BUSINESS NEEDS

Employee Benefit Plans
(Group Health, Dental, Long Term Disability, Cafeteria Plans, etc.)

Corporate Financial Strategies
(Business Transfer, Succession Planning, etc.)

Pension & 401 (k) Plans

Executive Benefits & Deferred Compensation Plans

YOUR TEAM OF STRATEGISTS AT HAR-EL FINANCIAL GROUP CAN HELP YOU WITH THESE CONCERNS.

We'll be The Partner You Know and Trust.



**WE'LL WORK WITH YOU
TO PLAN YOUR STRATEGY.**

No two businesses are exactly alike. The individual stamp you put on your business sets you apart and gives you a competitive edge. Har-EI Financial Group recognizes this difference. That's why we provide customized strategies – tailored to your needs and priorities.

We'll work with you to plan your strategy. We'll implement a plan and take care of the details. We'll be there throughout the process, providing

information and answering questions. We'll monitor your progress, so you stay on track with your long-term objectives.

Like many business owners, your business and personal financial needs may be closely intertwined. Your financial strategists from Har-EI Financial Group can help you develop and execute an integrated approach to meeting your financial objectives.



HAR-EL FINANCIAL GROUP

Integrated Individual & Business Planning Services

Har-El Financial Group is a fully integrated financial services organization dedicated to providing competent, client-oriented strategies in a wide variety of critical financial areas in which businesses have concerns. At the heart of the organization's philosophy is the recognition of today's diversified marketplace and the response to the growing demands by the educated customer to be serviced by qualified professionals.

This premise is reflected in the firm's mission:

Har-El Financial Group is dedicated to creating a brilliant organization of outstanding financial professionals, who use both innovative financial products and integrated planning services to help individuals and businesses protect, accumulate, and preserve their wealth thus contributing to their financial well-being.

At Har-El Financial Group we have financial professionals available to help you achieve your financial goals. A qualified professional from Har-El Financial Group can offer you access to an extensive array of products and services. Through these products and services, you can benefit from the capabilities and experience of some of the world's leading financial companies as you implement your financial strategy.

To learn more about any of the innovative investment and insurance strategies we offer, visit our web site: www.harelfinancial.com.

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