A trusted partner on your journey to financial independence

MIDWEST
FINANCIAL GROUP INC

Toll-free: (800) 257-4262

www.mfgteam.com

Individual Planning Services

Midwest Financial Group is a local, independent financial planning and insurance services firm dedicated to helping you achieve financial independence since 1991. We take a values-based approach to planning and strongly believe that the most effective advisor/client relationship results when there is transparency and trust.

As such, we have no proprietary products to recommend and no vested interest in promoting a particular product or service. Every client is unique to us, so we believe it is our role to help you align your financial and insurance resources with the things in life that are most important to you. Our team consists of financial planners, insurance agents, and helpful administrative staff, eager to assist you with your financial and investment planning needs.

FINANCIAL PLANNING

Individual Financial & Investment Planning

RETIREMENT PLANNING

Individual Retirement Income Planning

HEALTH PLANS

Medicare & Individual Health Plans

S.P.A.R.K Society

PHILANTHROPIC

Philanthropy is part of our culture. It's through the S.P.A.R.K. (Small Purposeful Acts of Random Kindness) Society that we are able to share in the opportunity to give back directly, to localized causes, special needs individuals, families facing challenges, and community outreach.

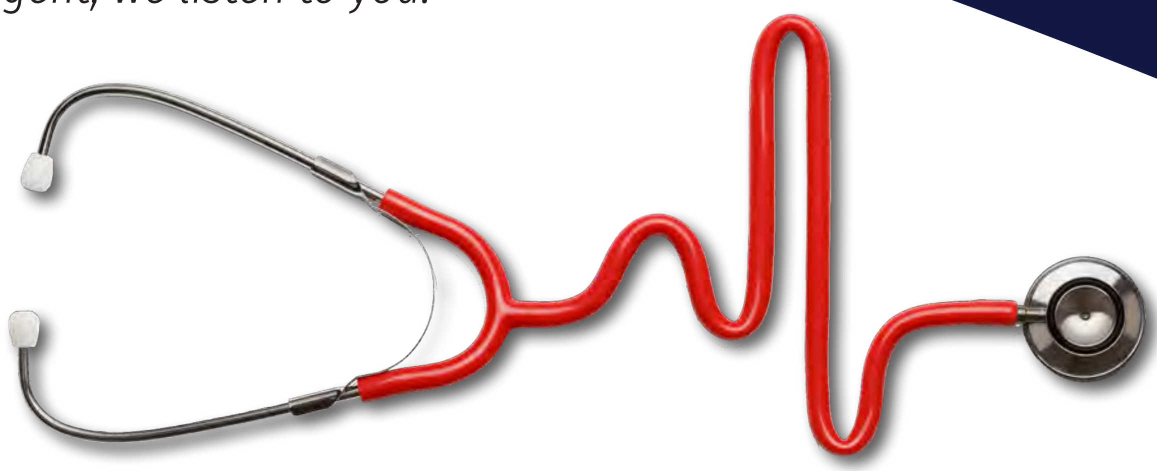
CERTIFIED FINANCIAL FIDUCIARY CFF

CERTIFIED FINANCIAL FIDUCIARY

"Good Faith, Care and Loyalty To Our Client's Best Interest"

Individual Health Plans

As your local independent agent, we listen to you.



Medicare Health Plans Made Easy!

We understand every client is different and a one-size-fits-all approach doesn't work for everyone. We listen to you and help you select a plan that fits your life. It is to your benefit to understand how it works and how you can maximize your benefits.

We can present many options suitable for your needs:

- How and when should you sign up for Medicare
- What you need to know before enrolling in a plan
- Which works best for you, Medicare parts A, B, C, or D
- How to maximize savings on your prescription drugs
- Costs and the need for supplemental insurance ... and more!

We've got answers to your health insurance questions.

To learn more about plans within your area, or to schedule a complimentary consultation, contact us at (800) 257-4262.

Corporate Benefit Services

Employee Benefits

Our values-based approach applies not only to our Individual Services clients but to our Business Services clients as well. The goals you've set for your business, the concerns you have for your staff, and the values your company stands for are our primary concern.

Because every business has unique goals, objectives, and needs when it comes to benefits, we tailor our services to you.

Corporate benefits is a complex and rapidly changing arena. The cost often is one of the largest expenses a business has. We are an agency partner who understands this. You'll find that we're ready and willing to roll up our sleeves and get to work for you.

Group Benefit Products

We help our business clients with a wide variety of products, and, as an independent agency, we have access to the top insurance carriers in the area for each line of coverage. The products we have available include:

- Health
- Dental
- Life and AD&D
- Short-Term Disability
- Long-Term Disability
- Section 125
- EAP
- Vision
- Retirement Plans
- Executive Benefits

Voluntary Benefits

Voluntary benefits are a way to enhance the benefit offerings without adding employer expense. Some of the employee-paid insurance programs we can help provide include:

- Life Insurance
- Accident
- Cancer
- Critical Illness
- Vision
- Dental
- Legal Assistance
- Short- and Long-Term Disability

Retirement Plans

Retirement plan options can be a critical part of your employee benefits offerings. We don't assume that any one plan will work best for all employers. Not only are there many different types of retirement plan options, but there are also many ways you can customize a retirement plan specifically for your business. Some of the common options include:

- 401(k) Plans
- SIMPLE Plans
- Defined Benefit Plans
- 403(b) Plans
- SEP Plans
- Non-Qualified Deferred Comp Plan

Independence Means

Greater Freedom For All

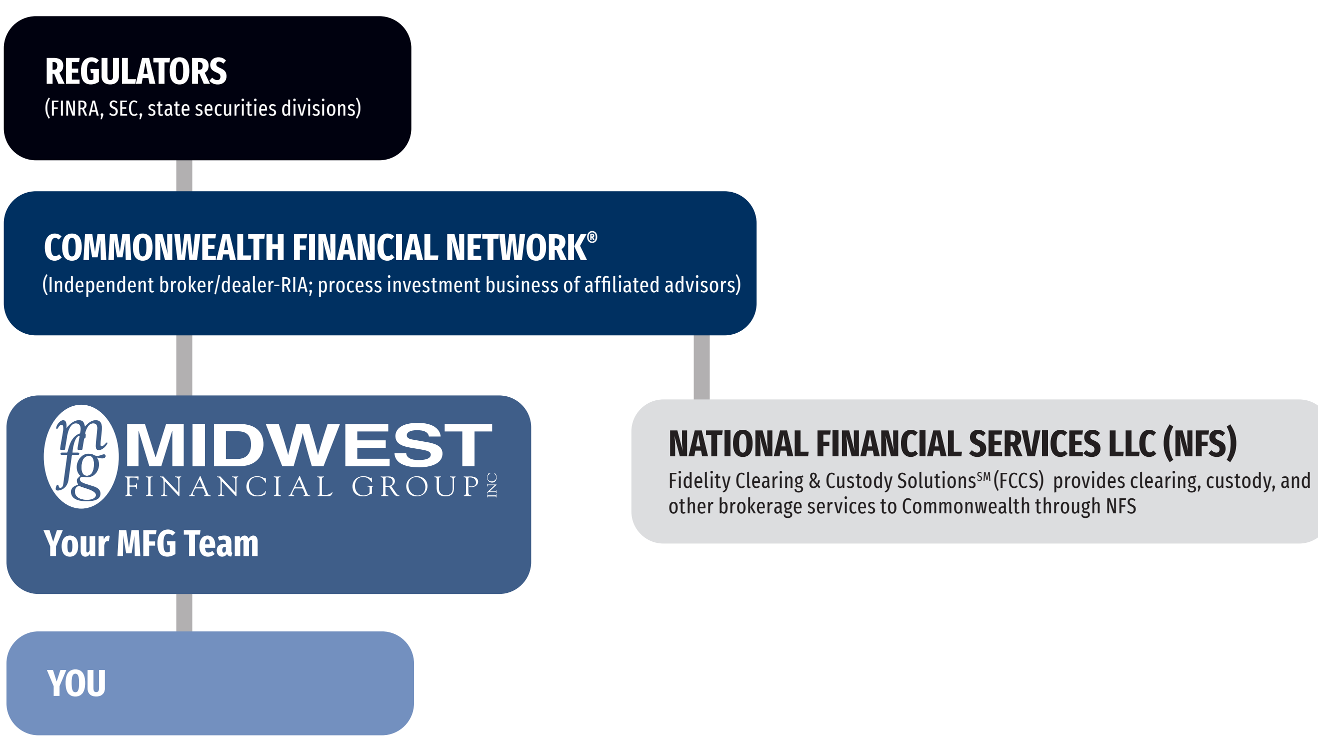
When you work with Midwest Financial Group, you'll find a partner dedicated to delivering quality advice with conviction and innovative solutions that help you pursue your vision for the future.

Our primary focus is on protecting and preserving what matters most to you, and this commitment is strengthened by our specialized knowledge and experience, as well as the values we share with you. The result is a custom-tailored approach for helping you make the journey with confidence.

Because there are so many financial advisors out there, you're free to choose the one you believe is best suited to help you meet your objectives—and who provides the level of service and support you deserve.

But did you know that our firm benefits from the same freedom of choice in selecting a broker/dealer–RIA? We choose whom we partner with to process the transactions we make on your behalf and to help us help you pursue your goals.

From among the many firms out there, we've chosen Commonwealth Financial Network.® Commonwealth is the partner who supports us in helping you pursue your financial objectives and whose culture mirrors our model of indispensable service. We invite you to read on to learn how this powerful combination adds up to some significant benefits for you.



IF YOU'D LIKE TO KNOW MORE

We'd be glad to talk with you further or answer any questions you may have about our affiliation with Commonwealth or the firm in general. Please feel free to give us a call or visit www.commonwealth.com.

A values-based approach to financial planning

A personalized in-depth financial plan

Having a plan is the cornerstone belief that we have in our firm. Every team member at Midwest Financial Group takes a planning approach to financial planning. Too often today people claiming to be financial advisors are just product salespeople.

It's our goal to give each of you the attention you deserve so that you can feel confident about your future. After that, the depth of the relationship with our team depends upon your individual situation, goals and the level of need for ongoing advice.

What's important to you?

- Family
- Greater Peace of Mind
- Charity
- Education
- Travel
- Faith
- Religious Affiliation

So much of what is important to you revolves around your personal values. As we assess your needs and help you chart a course for financial independence, we will begin by asking: *"What's important to you?"*

Whatever it is that defines who you are, Midwest Financial Group will help ensure your core values are reflected in the customized plan we develop.

Most importantly, we'll be there whenever you need us—every step of the way.

Our top priority is helping you realize your dreams and goals.

Work with one of our fiduciaries to leave a lasting legacy

Midwest Financial Group can assist with a critical piece of the long-term planning puzzle—ensuring your family's financial future by helping you devise an estate plan. While it may not be at the top of your "to-do" list today, an estate plan can play a vital role in your family's financial future.

A properly planned estate can:

- Help protect the assets you've accumulated
- Help ensure your assets pass on to your beneficiaries as you intended
- Enable faster transfer of assets by avoiding or at least accelerating probate
- Help minimize estate taxes and unnecessary expenses

Working with your attorney and accountant, or one we can refer you to, we will coordinate and implement your family wealth plan and address these questions:

- Is your plan up to date?
- Have you planned properly for the possibility of a family member's incapacitation?
- Have you considered setting up a living trust?
- Have your adult children planned their own estates?
- If you are a business owner, have you planned for the appropriate transfer of business assets?

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To find out how we may help you achieve your financial goals, we invite you to contact us today for a free, no-obligation consultation.

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Charting the path to

your financial future

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Whatever your specific circumstances, we'll help you find the best route to your destination—and help ensure that you enjoy the journey.

Mapping a plan for pursuing your vision

A successful financial plan takes into consideration more than just your investment accounts. It encompasses all aspects of your financial life to reflect your objectives, values, and way of thinking. We help you build a wealth management plan designed to chart the course from where you are now to where you want to go—with enough flexibility to allow you to navigate the unexpected along the way. Your vision may involve any number of goals that are unique to you, such as:

- Maintaining your current quality of life
- Leaving the largest estate possible to heirs
- Providing for an elderly parent
- Transitioning ownership of a family business
- Funding a child's or grandchild's higher education
- Managing philanthropic contributions

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To find out how we may help you achieve your financial goals, we invite you to contact us today for a free, no-obligation consultation.

An experienced guide to keep you on course

As independent fiduciary financial planners, our interests are aligned with yours. We respect your wishes and opinions, and your goals, expectations, and risk tolerance drive every recommendation we make.

As such, we have no proprietary products to recommend and no vested interest in promoting a particular product or service. We provide you with an objective, impartial resource that offers advice based on your needs and goals.

Our team approach

When you partner with Midwest Financial Group, you have access to a group of dedicated professionals helping clients manage their financial lives. Our team collaborates to help ensure that all your important life decisions are smoothly integrated into a complete wealth management strategy designed to work to your advantage and withstand the test of time.

What's Important To You?

Let Midwest Financial Group help you prepare today so you can start planning for your financial future.

Contact us today for a free, no-obligation consultation.

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