FINANCIAL CONCEPTS INC
A MEMBER FIRM OF M FINANCIAL GROUP

Our Direction for 2020 and Beyond - the more things change, the more they stay the same…

As we begin the New Year with a fresh spirit of growth and entrepreneurship, we hope that all is well for you!

Our firm has always prided ourselves on thinking outside the box for our select clients and their professional advisors with whom we jointly serve. The core values we have celebrated throughout our more than 40 years in business remain vibrant, with continuity for our clients being essential. FINANCIAL CONCEPTS INC has shared mutual success with our collaborative client efforts, and will continue this momentum as growth-minded, independent thinkers by investing in our team and infrastructure.

Within that context, we are pleased to share that we have solidified our next generation of leadership with Andrew P. Graves joining our firm in January 2020 as Executive Vice President. For the prior 17 years, Andy was a member of the senior management team of our member-firm owned affiliate M Financial Group in Portland, Oregon. His responsibility was leading carrier relationships, technical product design, and insurance operations, while serving as President of M Benefit Solutions, our non-qualified plan administrator.

Andy's experience will prove instrumental to our clients and professional team members as we implement seamless business continuity and succession strategies. These investments position us to grow while providing the sustainability our clients and advisors expect. We look forward to anticipating and nimbly responding to your needs as things evolve in the financial services landscape.

We specialize in serving clients with net worth over $20 million, their organizations, and senior executives, including public companies and Forbes 400 private companies. Our delivery and service capabilities include:

- Wealth transfer and estate planning
- Executive benefit consulting, implementation and administration
- Succession planning and execution
- Financial modeling of sophisticated planning techniques, design and implementation
- Professional product expertise in life, disability, annuities, and long-term care

Our relationship as a member firm of M Financial Group enhances and protects our capabilities in a manner that's beneficial to our clients' financial stature and stability. Collectively, we deliver proprietary solutions employing unique mortality and experience fundamentals available only to our select clients

Our capabilities will continue to adapt and improve as we learn and grow together, but our core values and commitments will not change as we invest for our collective futures. We are grateful for the work we've done over the past four decades and look forward to serving you with equal vigor in the coming years.

Sincerely,

Pat
Pat McNamara, MSFS
President & CEO

Andy
Andrew Graves, MSE
Executive Vice President

Kathleen
Kathleen Garber, CLU, CLTC
VP Case Design Analysis

Kathy
Kathy Barnett, CLU, ChFC, CASL
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Colleen
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