Cumby, Spencer & Associates Financial Group

Guiding your financial path

Our Unique Offerings

Personal Planning

- Asset & liability assessment
- Income & expense analysis
- Cash flow projections
- Life insurance
- Long-term care
- College saving strategies
- Asset protection
- Disability benefits

Business Planning

- Business Life plan analysis
- Buy-sell expertise
- Executive bonus plans
- Qualified retirement plans
    - 401(k)
    - Simple IRA
- Retention planning

Retirement Planning

- Retirement preparation
- Rollover* & consolidation
- Social Security analysis
- Pension planning
- Advanced income strategies
- Business owner exit planning

Eagle Strategies LLC

- Financial advisory services
- Open Architecture Wealth Management
- Financial planning
- Bruce J. Cumby, CLU®, ChFC®, MSFS, RICP, Financial Advisor

The Nautilus Group®

- Estate planning
- Business succession
- Charitable planning
- Document review
- 20+ highly credentialed professionals with back-grounds in tax, law, and accounting

* Before rolling over the proceeds of your retirement plan to an Individual Retirement Account (IRA) or annuity, consider whether you would benefit from other possible options such as leaving the funds in your existing plan or transferring them into a new employer's plan. You should consider the specific terms and rules that relate to each option including: the available investment options, applicable fees and expenses, the services offered, the withdrawal options, the potential flexibility around taking IRS required minimum distributions from the option, tax consequences of withdrawals and of removing shares of employer stock from your plan, possible protection from creditors and legal judgments and your unique situation. Neither New York Life Insurance Company nor its agents provide tax or legal advice. Consult your own tax and or legal advisors regarding your particular situation.

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