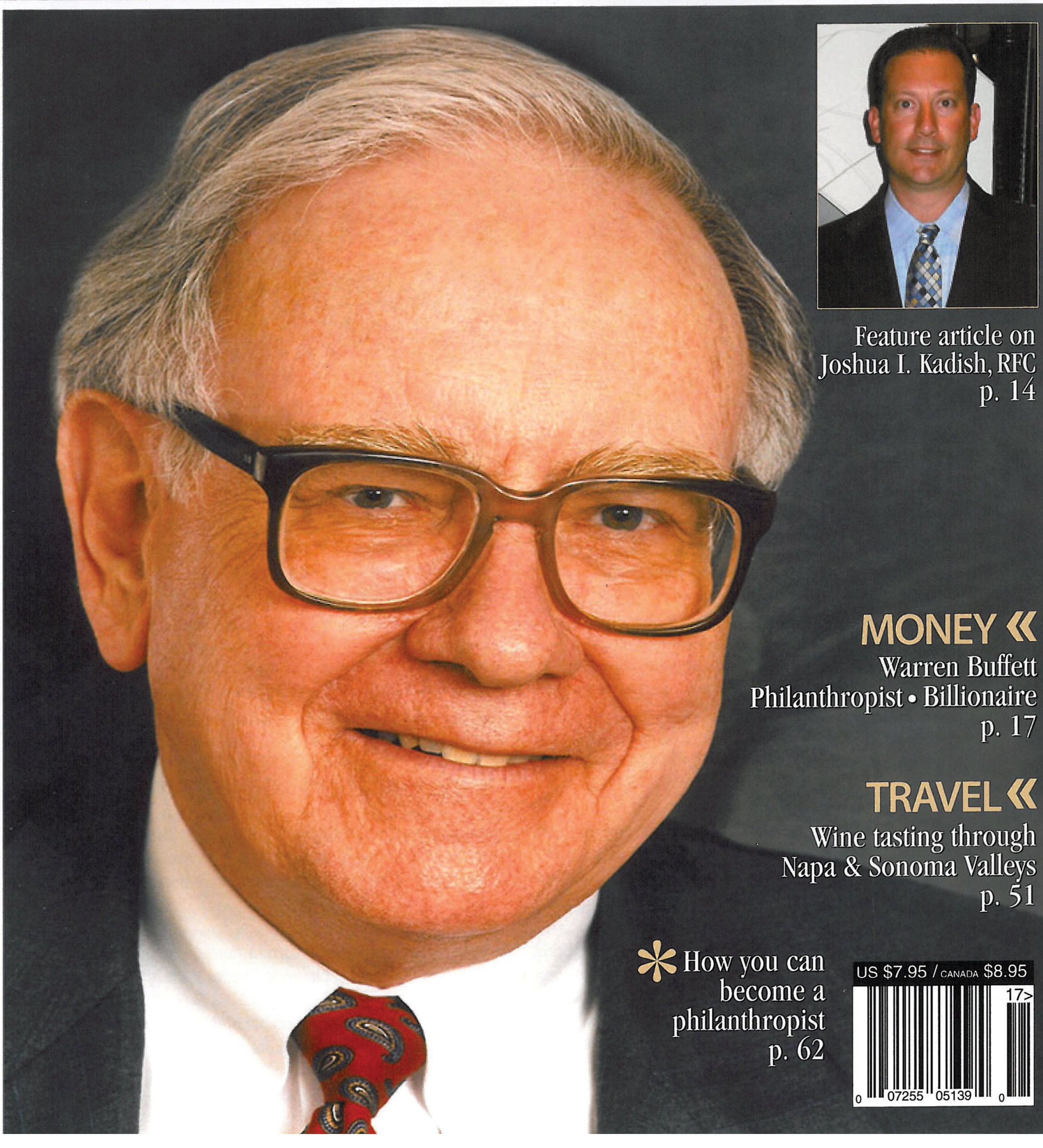
Defined Benefit Plan • Nike + iPod • Golf Bandon Dunes • Reinvesting Dividends • New Tax Laws • Economics of Oil • Art The Celtic Revival

FINANCIAL PLAYBOOK

magazine

WINTER/SPRING 2007



Feature article on
Joshua I. Kadish, RFC
p. 14

MONEY «
Warren Buffett
Philanthropist • Billionaire
p. 17

TRAVEL «
Wine tasting through
Napa & Sonoma Valleys
p. 51

* How you can become a philanthropist
p. 62

US $7.95 / CANADA $8.95
17>
0 07255 05139 0

Joshua I. Kadish, RFC

None of us plan to fail... we merely fail to plan.

Wealth Management with Joshua I. Kadish, RFC

- Is there a method to your madness?
- Just where do you stand financially?
- Do you know how much money to save or the rate of return you require on your investments to possibly hit your personal goals?
- Are your current investments high quality?
- Are you properly diversified?

Retirement Planning Group, Inc.

Office Address:
2610 Lake Cook Road, Suite 250
Riverwoods, Illinois 60015

Phone:
1.800.596.0253

Email:
info@rpgplan.com

Website:
www.rpgplan.com

For the answers to these and many other Wealth Management questions, many affluent individuals and business owners turn to Joshua Kadish, RFC and Retirement Planning Group, Inc. (RPG).

MANY PEOPLE FAIL TO RETIRE SUCCESSFULLY (WHEN THEY WANT, ON THE INCOME THEY WANT) AND MAY POTENTIALLY RUN OUT OF MONEY IN RETIREMENT.

As their name suggests, RPG focuses on helping individuals plan properly for their retirement, whether that is today or decades into the future. They provide concierge services to their clients on everything from investment management to life/health/long-term care insurance and tax and estate planning.

"It is absolutely critical that a person is educated on their current financial situation, before they can make prudent decisions regarding their future planning," states Kadish.

Mr. Kadish does not actively market for new clients and takes clients predominantly by referral. According to Mr. Kadish, "By limiting the number of clients we take on each year, we are better

able to deliver the high level of service that our clients have come to expect."

Unlike many in the industry who proclaim to be financial planners but never truly deliver or implement a plan, all of RPG's clients are taken through a very thorough 8-Step Planning Process.

"Our 8-Step Planning Process is effective in helping our clients understand what they need to do to plan for their goals for the future. We basically give our clients a full financial physical so we can them give them the proper prescription for their situation. Just like any medication, it needs to be monitored regularly. That's why we try to meet with our clients as often as they like or they feel they need."

RPG's 8-Step Planning Process:

1. Clients identify specific goals for their financial future.
2. RPG reviews a list of all current holdings.
3. An analysis is then prepared which identifies the required monthly savings amount as well as required rate of return to help meet the goal.
4. Once the required rate of return is known, an asset allocation policy is recommended.
5. A risk tolerance questionnaire is completed.
6. Current holdings are analyzed for quality and risk/return.
7. If changes are necessary, alternatives are suggested.
8. If the client desires, RPG can implement the changes for them and help them monitor their investment plan regularly.

RPG clients can choose a fee-based relationship, commission-based relationship or combination of both, depending on their preference. Joshua Kadish, RFC can be reached at his office located in Northbrook, IL at 800.596.0253, ext. 166.

Securities & advisory services offered through National Planning Corp. (NPC), Member NASD/SIPC, a Registered Investment Adviser. RPG & NPC are separate & unrelated companies.