Rico Camerone, ChFC

Financial Representative

"I want to play a central role in helping you achieve your life goals."

I can help you create a financial plan, a personalized "roadmap" that can help you solve your financial problems and achieve your short- and long-term financial goals. I will work one-on-one with you to understand your current financial situation and your financial goals. I will then design and help you implement a financial plan that is customized to your needs.

I have earned the designation of Charter Financial Consultant® from The American College. I hold FINRA Series 6, 7, 24, 51, 63, and 65 securities registrations and life and health insurance licenses.

Lincoln Investment has made retirement planning its specialty, focusing in particular on the needs of educators and employees of non-profit organizations. Although our expertise is in the field of retirement planning, our experience has taught us that effective retirement planning encompasses careful life-stage planning as well. We have learned that every decision our clients make prior to retirement directly impacts the quality of that retirement. For this reason, we believe that no decision is inconsequential, and no question should remain unanswered.

I understand the important role a financial representative plays in helping individuals and families achieve their life goals. As your professional partner, I can provide:

- **Lifetime Needs Analysis**
  I develop long-term working relationships with clients, providing financial solutions as they progress through their careers on into retirement. As you approach retirement, I will provide retirement estimates and counseling to help you maximize your benefits and flexibility.

- **Personalized Strategies and Solutions Designed to Help Achieve Your Financial Goals**
  I take pride in listening to my clients and helping them achieve their individual goals. Whether it be one specific goal such as building a retirement nest egg, or a more comprehensive plan to satisfy several goals such as planning for college, protecting against the loss of a loved one, and insuring long-term care in later life, I will be there to help.

- **Objective Investment and Risk Management Advice**
  This client-centered approach to investment planning can help you assemble a diversified portfolio* including insurance and risk management strategies designed to help meet your unique needs.

- Personalized Financial Planning
- Retirement Planning
  - — 403(b), 457(b) and 401(k) Plans
  - — Roth IRA, Traditional IRA
  - — SIMPLE IRA, SEP IRA, 401(k)
  - — Lump Sum Rollovers
- Investments
  - — Mutual Funds
  - — Annuities (fixed and variable)
  - — Stocks and Bonds
- Customized Retirement Counseling
- Education Planning
  - — 529 College Savings Plan
  - — Coverdell Education Savings Account
  - — UGMA/UTMA
- Insurance
  - — Disability
  - — Life
  - — Long-Term Care
- Asset Management Services

About Lincoln Investment

Lincoln Investment Planning, Inc. (Lincoln Investment) is a full-service broker/dealer and registered investment advisor serving the diverse financial needs of about 200,000 individual investors representing over $10.4 billion in assets. Lincoln Investment is a leading provider of retirement plans for employees of over 2,400 school districts, universities, hospitals and other non-profit and community-based organizations. We are committed to helping families achieve financial well-being. We do this by applying nearly 40 years of industry leadership and specialized expertise in the delivery of investment strategies and choices that help our independent financial professionals meet the unique and changing needs of our investors.

To learn more about how I can help you achieve your financial goals call (248) 351-6000 or email cameror@consolidated-financial.com. Please visit our website at www.lincolninvestment.com.

** There is no assurance that a diversified portfolio will produce better returns than an undiversified portfolio, nor does diversification assure against market loss.*

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