### OUR COMMITMENT TO YOU

To know and understand your financial situation and provide quality information, services, and strategies to help pursue your goals.

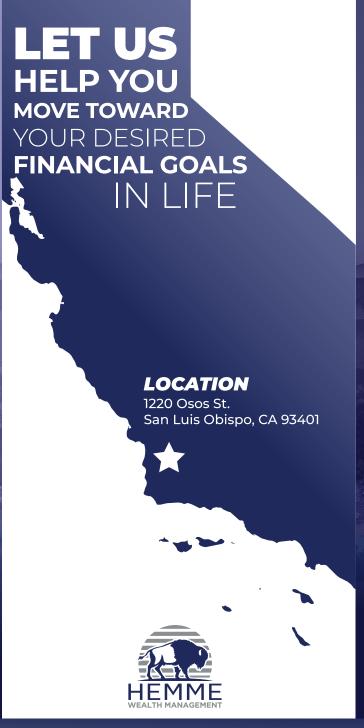
#### We promise:

- To provide a superior level of customer service
- · To address specific needs and goals
- · Regular communication
- Annual reviews
- Security of personal information



Registered representative offering securities and investment advisory services through Cetera Advisor Networks LLC, Member FINRA/SIPC, a Broker-Dealer and Registered Investment Advisor. Cetera is under separate ownership from any other named entity. For a comprehensive review of your personal situation, please always consult with tax or legal advisor. Neither Cetera Advisor Networks LLC nor any of its representatives may give legal or tax advice.

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805.888.9913 Kevin@hemmewealth.com



Kevin Hemme | Wealth Management Advisor

**Trusted Advice,**Exceptional Service

WWW.HEMMEWEALTH.COM

## HELPING LEAD YOU TO A BETTER FUTURE

## FULL INVESTMENT SERVICES

# We feature a range of investment opportunities to suit your needs. Services provided include:

- Financial Strategist
- · Retirement Planning
- Estate Planning Strategies
- · College Education Planning
- · 401K & Retirement Plan Services
- · Traditional & Roth IRAs
- · Stocks, Bonds, And CDs
- · Mutual Funds
- · Fixed and Variable Annuities
- Life Insurance
- · Long Term Care Insurance



#### **Helping Build Your Dreams**

with \_

**EXPERIENCE AND PERSONAL SERVICE** 



Kevin Hemme | Wealth Management Advisor

With over 27 years in the industry, Kevin is passionate about helping his clients pursue their life goals and dreams. His wealth management and financial planning services focus on managing risk and making sound decisions. Kevin enjoys establishing long-term relationships. His mission and commitment is to always do what is right for his clients. Kevin is committed to helping you achieve your financial goals. As your goals change over time, Kevin will actively monitor your investments and work closely with you to formulate an individualized road map to help you invest, diversify your holdings, and pursue your future plans.

# FINANCIAL STRATEGIES FOR YOU We integrate five key areas of financial planning: · Asset Protection and Risk Management · Asset and Debt Management Income Tax Management of Investments · Retirement Planning and Management · Estate Management