

FACE THE  
**FUTURE**  
 WITH CONFIDENCE



Retirement Plans



EMPLOYEE BENEFITS



Life Insurance



$$w = c + di$$
$$v = (a - c, b - d)$$



401K



The founders of Comprehensive Financial, Stanley Lozinski III, CFP®, CSA, CHRS, and Joseph P. Campisi, apply their wide-ranging financial expertise and broad business perspective to help you build the future you deserve.

Building a bright financial future requires more than good intentions. It takes intelligence and hard work, combined with deep professional insight and sound planning. This is where the experts at Comprehensive Financial come in. Rely on our professional services to help you build and protect your success. When is the best time to ensure your financial future?

*It begins anew, every day.*

At Comprehensive Financial, we're entrepreneurs, and we take your business personally. When you choose our firm for your financial planning, retirement investment and insurance needs, or to design and administer your employee benefits program, you get a lot more than a handshake. You get our deep knowledge and experience combined with total dedication to your goals. This combination of knowledge and commitment to customer service distinguishes Comprehensive Financial. It's how we've built our business – always thinking, always researching the best ways to help our clients protect what they've built, and reap the rewards of their success.



FACE THE FUTURE WITH CONFIDENCE

College Plan



$$S\theta + 1Sen\theta$$
$$S\theta - 1Sen\theta$$



LONG-TERM CARE INSURANCE



Disability



Living Trusts

$$shw = \frac{e^x - e^{-x}}{2}$$



Planning

Investing

WEALTH MANAGEMENT



ESTATE PLANNING



## WE HELP YOU PROTECT WHAT MATTERS MOST

Two things stand out when you look at Comprehensive Financial. First, you'll notice our comprehensive array of services – everything successful entrepreneurs need to protect the health and security of their families, the success of their businesses, and the well being of their employees. Next, you'll note the professionalism we bring to every customer relationship. As we see it, outstanding customer service starts with one simple rule, which is "treat people the way you want to be treated." You'll see this service mindset in our fast response, our custom analyses, our clear communication. We're always there for you.

*Change is constant. So is our focus on your needs and goals. We'll help you reach your destination.*



**David Schwartz**

President

Executive Confidential, Dix Hills, NY

“As executive consultants, one our specialties is helping companies maximize performance through leadership development and human capital engagement. We rely on the services of Comprehensive Financial to help us extend these values to own team. They add to our competitive advantage.”



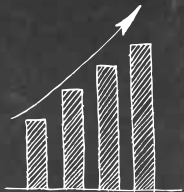
## WE WORK FOR YOU

Our clients know the value of independent counsel. They come to us knowing we don't work for large insurance companies, brokerage firms or banks. We work for our clients. From the beginning, we have stressed the importance of being unbiased in our recommendations and services when helping clients meet their goals and objectives. You can always count on us for the best plan with the best products and services for your unique needs.

*A successful strategy at Comprehensive Financial is a combination of many elements, enabling you to achieve the best possible mix of risk and return.*



# FACE THE FUTURE WITH **C O N F I D E N C E**



The benefits of success extend far beyond the numbers. It's the confidence you feel knowing the health and security of your family, as well as that of your employees, is fully protected.

This is why you should talk to Comprehensive Financial. We help successful people like you protect what matters most – your family, your employees, your business, and your financial future.

With our wide array of financial planning, investment, insurance and human resources services, we can help you face the future with confidence.



## PLAN FOR YOUR RETIREMENT

One of the biggest challenges retirees face in the years ahead is making certain they'll have sufficient income to fully enjoy the fruits of their labor. As a leading retirement consulting firm serving individuals and small to mid-size companies, Comprehensive Financial has a long history of helping clients maximize benefits, reduce costs and achieve their goals. We'll help you and your people choose the best 401(k), 403(b), Profit Sharing, Defined Benefit, Deferred Compensation, Traditional, Roth or Simple-IRA plans in the industry.



## BUILD YOUR INVESTMENTS

To grow and protect wealth in an uncertain investment environment, you need the ability to understand, measure and manage risk. Comprehensive Financial advisors excel in this essential challenge. We specialize in customized, comprehensive wealth management strategies that utilize strategic allocation and tactical investment programs to reduce risk and maximize returns.



## PROTECT YOUR FAMILY

Life can take many turns. If the unexpected happens, you'll be glad to know you and your family have the right disability and life insurance coverage to see you through. As a fully independent insurance brokerage, we will help you select the most cost-effective options from the nation's top-rated companies.

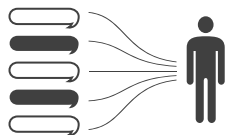


## PROVIDE FOR YOUR EMPLOYEES

Businesses are under pressure to attract and retain the best people. Human Resources departments have new compliance laws and regulations to deal with. So let Comprehensive Financial be your trusted partner. We'll handle your company's Medical, Disability and Life Insurance, Retirement Plans, Human Resource Management and Payroll. Our customizable solutions have been proven to enhance employee retention and morale while keeping costs under control.



$$w = c + di$$
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## TO REWARD AND MOTIVATE, OUTSOURCE HR TO US

If you are responsible for Human Resources in your company, you'll find it's smart business to outsource the development and administration of your benefit plans to us. We can work with you and your staff to set up and manage a comprehensive employee benefit package that could include a mix of Medical, Dental, Life, Disability, HSA, Section 125 Flex, Transit, Retirement, Payroll and more. Employee handbooks will be reviewed and updated periodically for compliance with current employment rules and regulations specific to the states where your company maintains locations with staff. In addition, we can provide one-to-one consultations with employees to communicate their benefit options and provide guidance on what would be most appropriate for their needs. This type of personalized service helps employees understand the value of the benefits your company is providing, that "hidden paycheck" that far too often goes unrecognized.

*Our commitment to collaborative thinking, sound research, outstanding personal service and timely advice distinguishes the value you'll gain from a relationship with Comprehensive Financial.*



### Kip Bedell

General Manager and Wine Maker  
Bedell and Corey Creek Vineyards

“The people of Comprehensive Financial have enhanced the role of a financial counselor for us. They're a resource for all our employees. Their 401(k) service and vast range of investment options increase the competitiveness of our benefits plans.”



## TOP-TIER REWARDS FOR YOUR TOP-TIER EXECUTIVES

Within every company, there is always a group of key people that make the difference in a company's success. From the owners on down, rewarding these individuals for their efforts can be critical for future growth and profitability. Comprehensive Financial can provide knowledgeable consulting on your Executive Bonus and Retirement Plan designs. Your people are your most valuable and costly asset, and we'll help you make sure your plans "favor" the key people who make up your human capital.

*As a Comprehensive Financial client you'll have the advantage of a one-on-one relationship with a team of highly experienced finance professionals dedicated to your goals. You're never just a number to us.*

College Plan



$s \theta + x \text{sen} \theta$   
 $s \theta - x \text{sen} \theta$



LONG-TERM CARE INSURANCE



Disability



## WE'VE EXPANDED THE BOUNDARIES OF FINANCIAL PLANNING

A personal financial plan covers more than monetary goals. It embraces all the needs of a successful life. That's why, at Comprehensive Financial, we take a holistic approach. We help you see how it all fits together. Our team of Certified Financial Planners™ (CFPs®), Certified Senior Advisors (CSAs) and Wealth Managers has the knowledge and expertise to guide you through the process. Every day, you and your entire company will know the peace of mind that comes from having a secure financial plan in place. To ensure your financial future, talk to the experts at Comprehensive Financial.

*In the financial world, change is relentless. So is Comprehensive Financial. With vision, dedication and the combined talents of our diverse group of specialists, we'll help you face the future with confidence, every day.*



We are totally committed to helping our clients create and protect their financial assets so they can enjoy the freedom to attain their dreams and goals.



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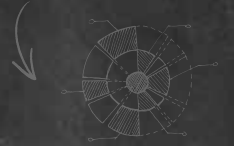
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*Securities offered through The Investment Center, Inc.,  
Member FINRA/SIPC*

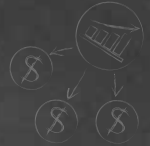
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$$shx = \frac{e^k - e^{-k}}{2}$$



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