



**5280 Associates**

WEALTH MANAGEMENT

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# COMPREHENSIVE FINANCIAL PLANNING

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**5280 ASSOCIATES**

5280associates.com  
303-730-1951

**MAIN OFFICE**

501 S. Cherry Street, Suite 490  
Denver, CO 80246

**NORTH OFFICE**

1333 West 120th Ave, Ste 100  
Westminster, CO 80234

# MEET OUR TEAM

5280 Associates is comprised of a group of professionals who strive to bring you the best service possible. Below, you will find our staff's specialties, interests, and contact information.

## Wealth Advisors



**Chad Aaberg**, FIC • Owner and Senior Wealth Advisor

**Specialties:** Financial planning, retirement planning, investment advice, and corporate executive wealth management.

**Interests:** Spending time with family, watching football, listening to sports radio and exercising.

**303-730-1951 ext. 205** • chad@5280associates.com



**Nate Wangerin**, FIC • Owner and Senior Wealth Advisor

**Specialties:** Retirement planning and estate analysis.

**Interests:** Enjoys watching his kids play soccer, lacrosse and other youth sports and spending time running, camping, hiking and skiing in Colorado's outdoors.

**303-730-1951 ext. 204** • natew@5280associates.com



**Scott Huelskamp**, CFP®, FIC • Owner and Senior Wealth Advisor

**Specialties:** Financial planning for families, retirement planning, investment advice, and estate analysis.

**Interests:** Enjoys time with family, continuing to play golf after pro years, skiing and camping.

**303-730-1951 ext. 203** • scott@5280associates.com



**Nathaniel Chapman**, CFP® • Owner and Senior Wealth Advisor

**Specialties:** Risk management, retirement planning and investment analysis.

**Contact for:** All service requests like trading, money movement, account information, etc.

**Interests:** Enjoys spending time with his wife and family, skiing, fishing, camping and all other activities Colorado has to offer.

**303-730-1951 ext. 209** • natec@5280associates.com

## Operations



**Beth Nickodemus** • Operations Manager

**Responsible for:** Overseeing 5280 Associates' operations.

**Interests:** Traveling, hiking and going on family adventures with her husband, two sons, and dog, Hank.

**303-730-1951, ext. 207** • beth@5280associates.com



**Ann Harbin** • Senior Executive Assistant

**Contact for:** Scheduling

**Interests:** Theatre, reading, singing and exploring Colorado with her husband and their daughter, Grace.

**303-730-1951, ext. 100** • ann@5280associates.com

## Operations Continued



**Marnie Griffin** • Office Manager

**Contact for:** General information

**Interests:** Music, walking, and cooking

**303-730-1951 ext. 200** • [marnie@5280associates.com](mailto:marnie@5280associates.com)

## Financial Planning and Investment Management



**Ted Kouba, CFP®, MBA** • Director of Financial Planning & Investment Operations

**Specialties:** Financial planning, portfolio analysis and allocation and Social Security.

**Contact for:** Questions regarding completed financial plans and Social Security.

**Interests:** Biking, skiing and scuba diving with his wife and three children.

**303-730-1951 ext. 206** • [ted@5280associates.com](mailto:ted@5280associates.com)



**Patrick O'Brien** • Client Service Manager for Financial Planning

**Contact for:** New account setup, account transfers and financial planning implementation items.

**Interests:** Enjoys spending time with his fiancée, Hilary, and their two cats; Nova and Chuli as well as their dog, Indie. He enjoys hiking 14ers, working on home projects, exercising, listening to podcasts and watching sports.

**303-730-1951 ext. 214** • [patrick@5280associates.com](mailto:patrick@5280associates.com)



**Bethany Brewer** • Client Service Coordinator for Financial Planning

**Contact for:** Financial plan service agreements and data and document gathering.

**Interests:** Classical music, skiing, hiking, running, and being outdoors.

**303-730-1951, ext. 208** • [bethany@5280associates.com](mailto:bethany@5280associates.com)

## Events and Outreach



**Kirsten Painter** • Marketing Coordinator

**Contact for:** Event information and registration, Thrivent Choice® and Thrivent Action Teams.

**Interests:** Snowboarding, scuba diving, camping, exercising and traveling with her family and new fiancé.

**303-730-1951 ext. 212** • [kirsten@5280associates.com](mailto:kirsten@5280associates.com)

# COMPREHENSIVE FINANCIAL PLANNING

The 5280 Associates financial planning process begins with an initial analysis. Then, we keep your financial plan on track with regular ongoing meetings.

## Initial Analysis



**INTRODUCTION**  
Meet and Greet



**PROPOSAL AND AGREEMENT**  
Agree on services and fees



**GATHER DATA**  
Statement and info collection



**STRATEGY CALL**  
Specific questions after document review



**ANALYSIS**  
Expert examination of your plan



**PRESENTATION\***  
Your initial findings and recommendations

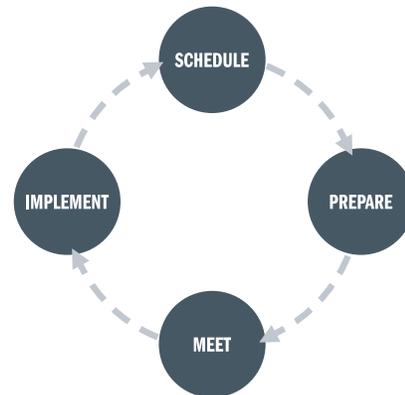
## Initial Implementation

Put initial recommendations in place with our assistance\*



## Ongoing Advice

We meet every six months to keep you on track



\*Implementation of your written recommendations will be done separate from the Financial Planning Services. You will determine whether and how to implement recommendations.

For more specific information on services and associated fees, see pages 5-7.

**OR**

# INVESTMENT MANAGEMENT ONLY

If you prefer 5280 Associates to just manage your investments, a \$250,000 account minimum is required. See page 7 for fee structures and details.

## 1-2 hour meeting



**GATHER DATA**  
Statement and info collection



**DEVELOP SOLUTION**  
Select strategy



**IMPLEMENT SOLUTION**  
Put account or product in place



**REVIEW**  
Annual account review

# TOPICS COVERED IN FINANCIAL PLANNING

We conduct an analysis of your financial situation for a transparent, flat fee. Below you will find a list of topics we may cover in this analysis.

## General Financial Planning

- Update and prioritize goals
- Update account values
- Establish fundamental goals
- Account consolidation
- Family updates and changes
- 3rd party referrals (CPA, mortgage, etc.)
- Business ownership changes
- Credit report analysis
- Large expense purchase decision making
- Real estate review
- Debt refinance check

## Investment Management

- Semi-annual review and rebalance
- Performance review
- Fee check
- External account analysis
- Employer retirement plan allocation review
- Stock Option Review

## Cash Flow Planning

- Debt management (payoff analysis and tracking)
- Budget and expense review
- Cash flow analysis
- Tax and liquidity planning
- Net worth review

## Retirement Tracking and Planning

- Future projections
- Savings amount
- Money Guide Pro
- Monte Carlo analysis
- Retirement income creative strategy
- Social security planning
- Rental property income review
- Required distribution withdrawals
- Required distribution planning strategy

## Insurance Analysis

- Basic risk analysis
- Life insurance review
- Disability insurance review
- Long-term care insurance review
- Employer benefits review
- Property and casualty insurance review
- Umbrella insurance review
- Health insurance review
- Real estate rental insurance
- Medicare/Medicaid advice

## College Planning

- Savings amount determination
- Account selection
- Investment allocation
- Tax efficiency

## Tax Analysis

- General change in tax situation
- Health savings account option
- Employer plan contribution changes
- Roth conversions
- Roth contribution limit check
- Qualified charitable donations
- Planning giving (charitable) analysis
- Tax loss harvesting
- Appreciated asset charitable donations

## Estate Planning

- Beneficiary review of Thrivent accounts
- Ownership review of Thrivent accounts
- Beneficiary review of all accounts
- Ownership review of all accounts
- Tax efficient wealth transfer review
- Estate law change discussion
- Trust review
- Health directive review
- Power of attorney review



# WHAT WE CHARGE

The cost to create and maintain your financial plan depends on the level of complexity. The more complex your circumstances are, the more time our staff will spend working to maintain your plan. In every case, the fee is flat, transparent, and agreed upon at the onset.

## Mountain

**INITIAL ANALYSIS**  
10-20 hours

**ONGOING MEETINGS**  
1-2 annually

**ONGOING TIME SPENT**  
10 hours per year



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**\$2,400** (\$200 per month)



## Aspen

**INITIAL ANALYSIS**  
20-30 hours

**ONGOING MEETINGS**  
2 annually

**ONGOING TIME SPENT**  
15 hours per year

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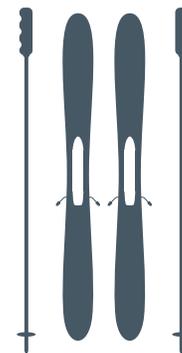
**\$3,600** (\$300 per month)

## Alpine

**INITIAL ANALYSIS**  
30+ hours

**ONGOING MEETINGS**  
2+ annually

**ONGOING TIME SPENT**  
20+ hours per year



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**\$4,800+** (\$400+ per month)

# IMPLEMENTING YOUR PLAN – WE CAN HELP!

5280 Associates offers a number of options to you depending on your situation. When you have money managed with us you pay a fee. That fee is for advice provided around your investment strategy, such as tax efficient trading and risk tolerance. It also covers account monitoring and rebalancing. You will not be charged any additional commissions or trading fees.

Investment Management Services					
	Thrivent Mutual Funds	Shepherd and Genesis	Advisor	Select	Separately Managed Accounts
<b>Discretionary Asset Management</b>	•	•	•		•
<b>Non-Discretionary Asset Management</b>			•	•	
<b>Asset Management Team</b>	Thrivent Mutual Funds	Vanguard & BlackRock	5280 Associates	Thrivent Investment Management	Institutional Managers
<b>Access to:</b>					
No-load and load-waived mutual funds	•		•	•	•
Exchange-traded funds (ETFs)		•	•		•
Individual stocks and bonds			•		•
<b>Asset Allocation Rebalancing</b>	Automatic	Automatic	With or without Authorization	Automatic	Automatic
<b>Minimum Investment</b>	\$2000 or \$50/month	Shepherd: \$50,000 Genesis: \$100,000	\$100,000	\$100,000	\$100,000
<b>Annual Asset Under Management Fees:</b>	Service Fee	Advisory Fee	Advisory Fee	Advisory Fee	Advisory Fee
Less than \$50,000	0.85%	N/A	N/A	N/A	N/A
\$50,000	0.70%	1.20%	N/A	N/A	N/A
\$100,000	N/A	1.00%	1.25%	1.50%	2.20%
\$250,000	N/A	0.90%	1.05%	1.30%	2.00%
\$500,000	N/A	0.80%	1.00%	1.25%	1.90%
\$1,000,000	N/A	0.70%	0.90%	1.10%	1.75%
\$3,000,000	N/A	0.60%	0.80%	1.00%	1.65%
\$5,000,000	N/A	0.50%	0.75%	0.90%	1.55%
\$10,000,000	N/A	0.50%	0.70%	0.80%	1.50%

Protection Services			
	Life Insurance	Disability Income Insurance and Long-Term Care Insurance	Fixed and Variable Annuities
Initial Guidance	Coverage Selection Application Underwriting	Coverage Selection Application Underwriting	Product Selection Income Strategies
Account Maintenance and Product Service	Claims Beneficiary changes Billing Changes Withdrawals	Claims Billing Changes	Allocation changes Beneficiary changes Deposits Withdrawals
Annual Account Review	As needed	As needed	As needed
Fees	*Commission-based costs	*Commission-based costs	*Commission-based costs

\*Fees are incorporated into client premium payment.

Review the product contract or prospectus; or, if you have a brokerage or managed account, see the fee schedule you received when you established the account for specific information about fees and expenses. For detailed information about fees and charges for investment advisory services, review the applicable managed account ADV brochure.

## Resources

### General Office Contact Information

Main Office • 501 S. Cherry St., Ste. 490 • Denver, CO 80246

North Office • 1333 West 120th Ave, Ste 100 • Westminster, CO 80234

**info@5280associates.com • 303-730-1951, ext. 200 • office fax # 720-596-4340**

Thrivent.com

Visit Thrivent.com to view account information.

 **5280 Associates**



**IMPORTANT:** Advisory Person(s) may use proprietary financial planning tools, calculators and third-party tools and materials (“Third-Party Materials”) to develop your financial planning recommendations. The projections or other information generated Third-Party Materials regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time. Thrivent Advisor Network, LLC and its advisors do not provide legal, accounting or tax advice. Consult your attorney and or tax professional regarding these situations.

The return assumptions in Third-Party Materials are not reflective of any specific product, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of a specific product may be more or less than the returns used. It is not possible to directly invest in an index. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment. Investing involves risks, including the possible loss of principal.

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The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation. The term “plan” or “planning,” when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. You should use this Report to help you focus on the factors that are most important to you. Review the Financial Planning Disclosure Document and the Financial Planning Agreement for a full description of the services offered and fees.

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