



**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 St Ste 490  
Denver CO 80246

**NORTH OFFICE**

1333 W 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 his son, Kingston, watching football, listening to sports radio, and exercising.

**303 730 1951 x205** • chad@5280associates.com



### Nate Wangerin, FIC

Owner And Senior Wealth Advisor

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

**Interests:** Watching his kids, Mason, Reed, and Kendall play youth sports, and running, camping, hiking, and skiing in Colorado's outdoors with his wife, Julie.

**303 730 1951 x204** • natew@5280associates.com



### Scott Huelskamp, CFP®

Owner And Senior Wealth Advisor

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

**Interests:** Spending time with his wife, Jenna, and their children, Wyatt and Weston, continuing to play golf after pro years, skiing, and camping.

**303 730 1951 x203** • scott@5280associates.com



### Nate Chapman, CFP®

Owner And Senior Wealth Advisor

**Specialties:** Financial planning, retirement planning, and investment advice.

**Interests:** Spending time with his wife, Rachel, and their families, skiing, fishing, camping, and all other activities Colorado has to offer.

**303 730 1951 x209** • natec@5280associates.com

## Operations



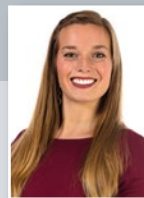
### Beth Nickodemus

Operations Manager

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

**Interests:** Traveling, hiking, and going on family adventures with her husband, Dave, their sons, Jacob and Noah, and dog, Hank.

**303 730 1951 x207** • beth@5280associates.com



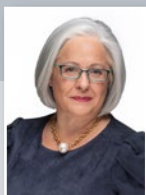
### Bethany Brewer

Client Support Specialist

**Contact for:** Client portal access.

**Interests:** Skiing, hiking, running, enjoying classical music, and being outdoors with her husband, Henry.

**303 730 1951 x208** • bethany@5280associates.com



### Marnie Griffin

Office Manager

**Responsible for:** Supporting a high level of service throughout the practice.

**Interests:** Walking, cooking, and listening to music.

**303 730 1951 x200** • marnie@5280associates.com

## Financial Planning and Investment Management



**Ted Kouba**, CFP®, MBA

Director of Financial Planning And Investment Operations

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

**Contact for:** Completed financial plan questions and Social Security.

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

**303 730 1951 x206** · ted@5280associates.com



**Patrick O'Brien**

Implementation Manager

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

**Interests:** Spending time with his wife,

Hilary, on their mini farm, camping, hiking, watching basketball, and listening to podcasts.

**303 730 1951 x214** · patrick@5280associates.com



**Ann Harbin** · Special Projects Manager For Financial Planning

**Contact for:** Scheduling, financial planning billing, and estate planning.

**Interests:** Laughing with her husband, David, playing or singing to their baby

girl, Grace, reading, chatting with family and friends, and volunteering at her church.

**303 730 1951 x100** · ann@5280associates.com

## Client Service



**Scott Freas**, MSF

Service Manager

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

**Interests:** Spending time with his wife, Elizabeth, and their children, Mason, Gianna, and Jonah, coaching Mason's baseball team, hiking, fishing, and exploring Colorado.

**303 730 1951 x216** · scottf@5280associates.com

## Events and Outreach



**Kirsten Painter**

Marketing Manager

**Contact for:** Event registration and client communication.

**Interests:** Going on adventures with her fiancé, Tyler, and their little dog, Merle, snowboarding, scuba diving, camping, and enjoying game nights with her family.

**303 730 1951 x212** · kirsten@5280associates.com

# COMPREHENSIVE FINANCIAL PLANNING

Our 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

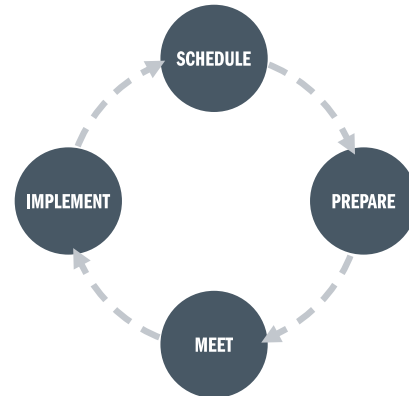
## Initial Implementation

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 household 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 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
- Planned giving (charitable) analysis
- Tax loss harvesting
- Appreciated asset charitable donations

## Estate Planning

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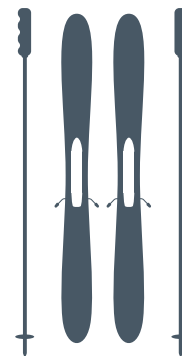
**\$3,600** (\$300 per month)

## 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 is here to guide you in the implementation of a plan that meets your unique, individual needs.

Investment Management Services		
5280 Associates can help you invest. An annual percentage of assets under management fee applies. This covers advice on account selection based on your risk tolerance, establishing the account, ongoing management, and review meetings.		
	Bedrock	Elevation
	Foundational Portfolios	Specialty Portfolios*
	Managed allocations of low cost, diversified funds from multiple companies	Money manager portfolios with specialty objectives
Up to \$250,000	1.20%	1.55%
\$250,000.01 to \$500,000	1.00%	1.35%
\$500,000.01 to \$1,000,000	0.95%	1.25%
\$1,000,000.01 to \$3,000,000	0.85%	1.10%
\$3,000,000.01 to \$5,000,000	0.75%	1.00%
\$5,000,000.01 to \$10,000,000	0.70%	0.85%
Over \$10,000,000.01	0.65%	0.60%

\*Additional manager fee applies

The minimum investment for clients not enrolled in our Financial Planning Program is \$250,000 per household. There is no minimum for Financial Planning clients.

Protection Services			
During financial planning, we may recommend you implement protection products. We can help you establish those products.			
	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.

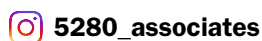
Other Planning Needs
5280 Associates is happy to provide referrals to other professionals who can assist with tax preparation, legal work, insurance, financing, and real estate.

## Resources

### General Office Contact Information

Main Office • 501 S Cherry St Ste 490 • Denver CO 80246  
North Office • 1333 W 120th Ave Ste 100 • Westminster CO 80234  
**info@5280associates.com • 303 730 1951 x200**  
**f: 720 571 2990 • tf: 855 942 4230**

[www.5280associates.com](http://www.5280associates.com)



**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. 5280 Associates 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.

Investment advisory services are offered through 5280 Associates, a registered investment adviser. This material, in and of itself, does not create an investment advisory relationship subject to the Investment Advisers Act of 1940.

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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Headquartered at 80 State Street, Albany, NY 12207.

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