



Keystone  
FINANCIAL GROUP

**WELCOME**



# LOCATIONS

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TRUSSVILLE, AL 35173**

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**FAX:** 205.655.3542

**[www.keystonefingrp.com](http://www.keystonefingrp.com)**



**390 NORTH COTNER BLVD  
LINCOLN, NE 68505**

**OFFICE:** 402.827.4467  
**FAX:** 402.343.1594

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**1910 NORTH BELL STREET  
FREMONT, NE 68025**

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**[www.iai4u.com](http://www.iai4u.com)**

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# INTRODUCTION

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## OUR MISSION

### Who We Are. What We Do.

We strive to give our clients the best financial outcomes, transparent costs, and total confidence about their financial planning. We do this through independent, skilled professional advice from teams with specialist knowledge in all areas of financial planning.

## OUR VISION

### What We Aspire To.

To be the most trusted financial advisors, offering the right advice at the right time to clients whose assets we treat as our own.

## OUR VALUES

### How We Do It.

- 1. Commitment:** We hire and partner with the highest quality in the financial sector.
- 2. Compassion:** We work tirelessly to protect the dignity of all.
- 3. Equality:** We support diversity and never judge.
- 4. Supportive:** We strive to work with you, no matter what.
- 5. Independent:** We find the most effective solutions without fear or favor.
- 6. Honest:** We are transparent about charges and knowledge.

## OUR STORY

When inSOURCE Financial Advisors Founder James Christensen started selling insurance in 1982, he did so because he didn't have a choice. As a hemophiliac from birth, he couldn't do most jobs – he figured it was either drive a car for a living or do something out of the back of it. So, his car was his first office, and his friends were his first clients. Many still are, and that's our approach today – no matter where we go and grow, we do right by our clients, partners, and teams – like you would a friend.

InSOURCE Financial Advisors was founded by James in 1999. We're a team of financial professionals headquartered in Lincoln, Nebraska, and represented by over 80 financial professionals across 13 states.

The agency is now led by CEO David Guttery, RFC, who acquired the business in January 2025.

InSOURCE Financial Advisors' mission is to give our clients the best financial outcomes, transparent costs, and total peace of mind about their financial planning. We do this through independent, expert advice from teams with specialist knowledge in all areas of financial planning.

Our goal is to build long-lasting relationships upon foundations of trust which are focused upon the best interests of the client, for the attainment of their financial goals that embody ethical and industrial standards without compromise.

While inSOURCE Financial Advisors has offices across the country, our advisors are just as likely to be sitting with a client at a farmhouse table, a factory break room, or a boardroom in the city.

We provide skilled professional, independent financial guidance tailored to your needs. Our services include comprehensive financial planning, investment management, retirement strategies, estate and tax planning, and risk management. We work with individuals, families, and businesses to create customized solutions that align with their goals and values. With a commitment to transparency, fiduciary responsibility, and long-term client relationships, we help you navigate life's financial decisions with complete confidence.

## Comprehensive Financial Planning

- **Retirement Planning** – Developing strategies for retirement savings, income distribution, and Social Security optimization.
- **Investment Management** – Managing diversified portfolios based on risk tolerance, goals, and market conditions.
- **Wealth Management** – Holistic wealth planning for high-net-worth individuals and families.
- **Estate Planning Assistance** – Coordinating with attorneys to create wills, trusts, and beneficiary strategies.
- **Tax Planning Strategies** – Minimizing tax liabilities through tax-efficient investing, Roth conversions, and deductions.
- **Education Savings Planning** – Setting up and managing 529 plans, Coverdell ESAs, or other education funding strategies.

## Risk Management & Insurance

- **Life Insurance Planning** – Helping clients choose appropriate term, whole, or universal life insurance policies.
- **Long-Term Care Planning** – Evaluating long-term care insurance and alternative funding options.
- **Disability Insurance Review** – Ensuring income protection in case of disability.

## Business & Executive Planning

- **401(k) & Retirement Plan Consulting** – Assisting business owners with retirement plans for employees.
- **Succession Planning** – Helping business owners transition ownership or exit their businesses efficiently.

## Cash Flow & Debt Management

- **Budgeting & Cash Flow Strategies** – Helping clients maintain healthy financial habits.
- **Debt Reduction & Management** – Strategies to pay down debt efficiently while maintaining financial flexibility.

## Behavioral Financial Guidance

- **Investor Education & Behavioral Coaching** – Helping clients avoid emotional investing mistakes.
- **Financial Goal Setting & Accountability** – Keeping clients on track with their long-term financial goals.



Representatives offer products and services using the following business names: Keystone Financial Group – insurance and financial services | Ameritas Investment Company, LLC (AIC), Member FINRA/SIPC – securities and investments | Ameritas Advisory Services (AAS) – investment advisory services. AIC and AAS are not affiliated with Keystone Financial Group.

# OUR TEAM

## FINANCIAL LEADERS



**David R. Guttery, RFC**  
CEO



**Bobby McCullough**  
President



**James R. Christensen, Jr.**  
Founder & Financial Advisor



**Robin Martin, cABCF (Hon),  
FLMI, ACS, AIAA**  
Chief Operating Officer



**Wanda Caffrey**  
Vice President - Retirement &  
Financial Planning & Financial Advisor



**Jim Pflug**  
Chief Financial Officer,  
Financial Professional



**Megan Beckman**  
Financial Professional



**Chris Coffman**  
Financial Professional



**Verna Curry**  
Financial Advisor



**Seth Edgil**  
Financial Advisor

# OUR TEAM

## FINANCIAL LEADERS



**Pam Goswick**  
Financial Professional



**Bryan Holen**  
Financial Advisor



**James Janssen**  
Financial Advisor



**Bret Klabunde**  
Financial Advisor



**Noah Lohan**  
Financial Advisor



**John Loudon**  
Financial Advisor



**Josh Mikus**  
Financial Advisor



**Brian Phares**  
Financial Professional



**Fred Phelan**  
Financial Professional



**Randy Trost**  
Financial Professional

# OUR TEAM

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## SUPPORT STAFF



**Christy Anderson**  
Client Service Associate



**Laurie Hatfield**  
Practice Manager



**Patricia Hughes**  
Director of Finance &  
Contracting



**Lori Kastrup**  
Registered Assistant



**Julie Koborg**  
Director of Marketing



**Kimberly LeGary**  
Client Service Director

# OUR TEAM

## SUPPORT STAFF



**Susan Marshall**  
Client Service Associate



**Sara McCullough**  
Client Service Associate



**Melissa Phelan**  
Registered Assistant



**Ben Siebler**  
Administrative Assistant



**Meredith White**  
Practice Manager



**Toni Wiese**  
Client Relations &  
Operations Coordinator

# OUR TEAM

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## RESOURCE GROUP



### **Kelley Daniels**

CPA

#### **Stone, Avant, Daniels**

Kelley is a native of Calhoun County, Alabama and a graduate of Jacksonville State University and the University of Alabama at Birmingham. She has practiced as a CPA for over 30 years assisting small businesses and individuals with accounting and tax needs.



### **Gary McCullough**

Loan Officer

#### **McGowin-King**

Gary has over 15 years of mortgage experience and is committed to providing a high level of service throughout the entire mortgage process. He is our recommended mortgage service provider for our clientele.



### **Bill Stuman**

Owner/Agent

#### **Deerfoot Insurance Agency**

Deerfoot Insurance Agency is an independent agency with the ability to utilize different providers to meet their customers' unique insurance needs. They have served families, individuals, and businesses in central Alabama since 2001.



### **Legal Services**

Business and Estate Planning legal service referrals available. Due to regulations of the Alabama Bar Association, we are not permitted to print our resource contact information. If you are in need of legal counsel, names, and contact details are available upon request.

# YOUR FINANCIAL FUTURE, OUR COMMITMENT

At Keystone Financial Group, we believe financial confidence starts with a clear plan, thoughtful guidance, and a trusted partner by your side. Our approach is built on understanding your goals, providing proactive strategies, and delivering ongoing support to help you make informed financial decisions at every stage of life.

## **OUR PROMISE TO YOU**

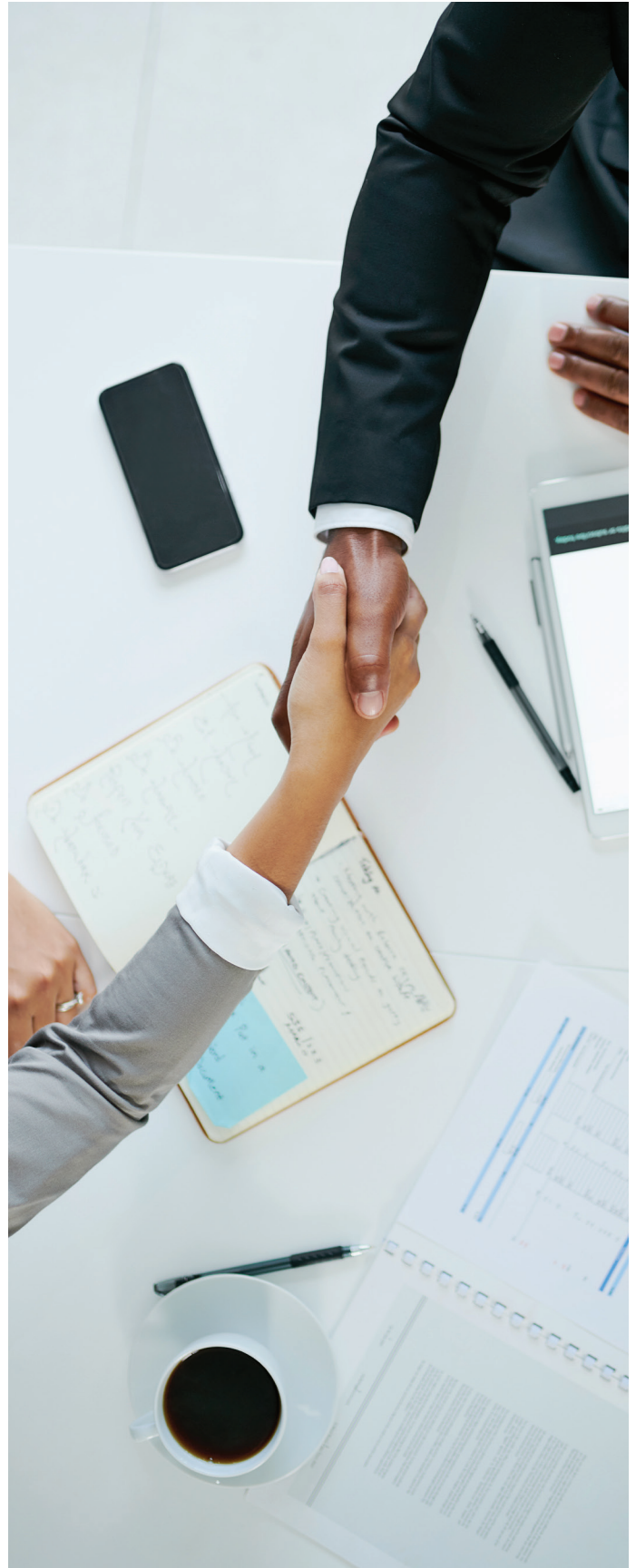
Your financial journey is unique, and we are committed to helping you navigate it with confidence. Our advisors take the time to listen, ensuring we understand your priorities, challenges, and aspirations. From there, we develop a personalized financial roadmap that integrates investment strategies, retirement planning, risk management, and tax-efficient solutions—all designed with your interests in mind.

We believe in clear communication and proactive guidance. As financial landscapes shift, we provide insights and adjustments to help you stay on track and take advantage of opportunities. More than just managing assets, we focus on building a lasting relationship based on trust, integrity, and a shared commitment to your success.

## **YOUR JOURNEY STARTS HERE**

Your financial future is more than just numbers—it's about achieving what matters most to you. Whether you're planning for retirement, growing your investments, or securing your family's future, we are here to provide the guidance, tools, and strategies needed to bring your goals to life.

Our role doesn't end with a plan—we provide ongoing support, routine check-ins, and strategic adjustments to ensure your financial strategy evolves as life does. Through every milestone and market shift, we are your dedicated partner, helping you move forward with clarity and confidence.



# THE ONBOARDING PROCESS

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## **01** ACQUAINTANCE

The date of first contact following a referral. Contact is normally made by telephone or email. A high-level description is provided by you about the nature of the matter for which you're seeking services. A brief description of our first meeting is provided, as well as links to our business social media resources. We provide the risk tolerance questionnaire, personnel client data questionnaire, and the checklist of documentation to have prior to our first meeting. We establish a date and time for having the initial orientation meeting.

## **02** ORIENTATION

At the first meeting prospective you bring any requested materials from the acquaintance phase. We briefly review the connection behind the referral, and a high-level review of the planning matter at hand. We review the methods of engagement through which our services may be retained. At this meeting, we offer a description of our services, and provide literature about our firm including the ADV Part II B and material about Ameritas and AAS. The majority of the meeting is devoted to you elaborating upon the financial concerns at hand and about you in terms of objectives, risk, time and income. We determined the method of engagement (fee only, or fee based advisory, or commission). We establish a date and time for having the second, financial workshop meeting.

## **03** AGGREGATION

All planning input from the previous engagements is organized and given to staff for input into our eMoney planning tool. Morningstar models are constructed to reflect existing accounts. Following input, we refine the Profiles modules for sequencing and efficient production of income for meeting needs defined as durable or discretionary.

## **04** PRESENTATION (WORKSHOP)

The first draft financial output is reviewed with you. Modifications and corrections are made where needed. At a high level, we may have the first discussion of alternative platforms that may be utilized. We establish a date and time for having a third eMoney profile file presentation meeting.

## **05** PRESENTATION (FINAL)

We begin the meeting with a review of stated objectives and any considerations from the previous workshop meeting. We then review the final, bound copy of the eMoney output. Included with the planning output will be a range of recommendations for implementation for each planning objective. We establish a date and time for having a fourth implementation meeting.

## **06** IMPLEMENTATION

This can occur at either the final presentation meeting or as a fourth stand-alone meeting. Generally, we've spent a great deal of time in the final presentation meeting covering Morningstar models, income calculators, ledgers and brochure pieces of information, that it leaves little time to actually move forward at that meeting. After the final meeting, my staff will be ready to prepare any applications for new accounts that can then be electronically signed by the clients.

## **07** SERVICE MODEL (DELIVERY MEETING, FIRST REVIEW)

We meet to deliver any hard copies of policies. We review the profiles recommendations again, and the factors that were evaluated prior to giving rise to the accounts. We then review the declaration pages of any polices and/or review holdings of managed accounts. We then establish your credentials for website points of access.

## **08** SERVICE MODEL (SECOND MEETING, ONE QUARTER LATER)

We begin with a review of the eMoney recommendations, and the factors that were evaluated prior to giving rise to the accounts. We log into the website portals, and we help you navigate the fields. We review statements and make sure that mail is being received. We review performance statements and updated Morningstar models. We address any questions or needs of clarity. Lastly, we ask if you may know of anyone else within your centers of influence that may benefit from working with us.

## **09** SERVICE MODEL (THIRD MEETING, TWO QUARTERS LATER)

We begin with a review of the eMoney recommendations, and the factors that were evaluated prior to giving rise to the accounts. We review performance statements and updated Morningstar models. We address any questions or needs of clarity. Lastly, we ask if you may know of anyone else within your centers of influence that may benefit from working with us.

## **10** SERVICE MODEL (FOURTH MEETING, THREE QUARTERS LATER)

We begin with a review of the eMoney recommendations, and the factors that were evaluated prior to giving rise to the accounts. We review performance statements and updated Morningstar models. We address any questions or needs of clarity. Lastly, we ask if you may know of anyone else within your centers of influence that may benefit from working with us.

## **11** SERVICE MODEL – YEAR 2 (FIFTH MEETING, ONE YEAR LATER)

We have a complete annual review of the eMoney output, recognize any variance between plan and results, and create a plan to address that variance if needed. We review performance statements and updated Morningstar models. We address any questions or needs of clarity.

## **12** SERVICE MODEL – YEAR 2 (SIXTH MEETING, 18 MONTHS LATER)

We have a semi-annual review of the eMoney output, review performance statements and updated Morningstar models. We address any questions or needs to clarity.



# PRE-MEETING DOCUMENT CHECKLIST

Preparing for your financial future starts with a clear picture of where you are today, and to ensure we provide the most personalized and effective guidance, we ask that you gather the key documents listed below before our meeting. By reviewing your financial statements, retirement plans, insurance policies, and other if applicable essential records, we can develop a customized strategy that aligns with your goals, maximizes your opportunities, and provides long-term peace of mind. Our team at Keystone Financial Group is committed to walking alongside you every step of the way, offering expert insights and tailored solutions to help you build a secure financial future.



- Most current 401(k) / 403(b) / other qualified statement
- Most current estimate of Social Security retirement income (ssa.gov)
- Most current traditional IRA and/or Roth IRA statement
- Most current pension estimate as of an assumed date of retirement
- Most current checking/savings/certificate of deposit statements
- Most current non-qualified brokerage statements
- Most current life insurance quarterly or annual statement (with declarations page if possible)
- Most current individual disability quarterly or annual statement (with declarations page if possible)
- Most current individual long-term care quarterly or annual statement (with declarations page)
- Most current 529 college savings plan statement (if applicable)
- Most current employer benefits summary information (health, life, vision, dental, FSA, HSA)
- Most current paystub
- Copy of previous year's tax return
- Copy of Last Will and Testament/Living Will
- Copies of any Powers of Attorney
- Copy of budget with monthly, quarterly, or annual expenditures (if maintained)
- Copy of drivers license (front and back)
- Social Security Card

# CLIENT DATA QUESTIONNAIRE

*(FOR ALL BENEFICIAL OWNERS)*

Full Legal Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_-\_\_\_\_-\_\_\_\_\_

Marital Status: \_\_\_\_\_ Number of Dependents: \_\_\_\_\_

Drivers License Number: \_\_\_\_\_

Drivers License Issue Date: \_\_\_\_\_ Drivers License Expiration Date: \_\_\_\_\_

Drivers License State: \_\_\_\_\_

Annual Income: \_\_\_\_\_ Liquid Net Worth: \_\_\_\_\_

Total Net Worth: \_\_\_\_\_

Legal Address: \_\_\_\_\_

Mailing Address (if different): \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Email address: \_\_\_\_\_

Value of Assets Held Away (general securities, mutual funds, savings, retirement):

\_\_\_\_\_

Employer: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Occupation: \_\_\_\_\_

Beneficiary Full Legal Name: \_\_\_\_\_

Beneficiary Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_-\_\_\_\_-\_\_\_\_\_

Relationship of Beneficiary to Account Owner: \_\_\_\_\_

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# RISK TOLERANCE ASSESSMENT

1. Inflation, the rise in prices over time, can erode your investment return. Long-term investors should be aware that, if portfolio returns are less than the inflation rate, their ability to purchase goods and services in the future might actually decline. However, portfolios with long-term returns that significantly exceed inflation are associated with a higher degree of risk.

**Which of the following choices best reflects your attitude toward inflation and risk?**

- a. My main goal is to avoid loss, even though I may only keep pace with inflation.
- b. My main goal is to earn slightly more than inflation, while taking on a low-level risk.
- c. My main goal is to increase my portfolio's value. Therefore, I am willing to accept short-term losses, but I am not comfortable with extreme performance shifts that may be experienced in the most aggressive investment options.
- d. My main goal is to maximize my portfolio value, and I am willing to take on more extreme levels of risk and performance shifts in my portfolio to do so.

2. The table below presents a hypothetical worst-case loss, expected gain, and best gain of five sample portfolios over a one-year period with an initial \$100,000 investment. **Which portfolio would you prefer to hold?**

	Hypothetical Best Case (\$)	Expected Gain (\$)	Hypothetical Worst Case (\$)
a. Portfolio 1	115,500	104,400	91,300
b. Portfolio 2	121,000	105,200	85,600
c. Portfolio 3	126,900	106,100	77,500
d. Portfolio 4	132,600	107,000	69,700
e. Portfolio 5	136,800	107,600	65,000

3. Investing involves a trade-off between risk and return. Historically, investors who have received high long-term average returns have experienced greater fluctuations in the value of their portfolio and more frequent short-term losses than investors in more conservative investments have. Considering the above, **which statement best describes your investment goals?**

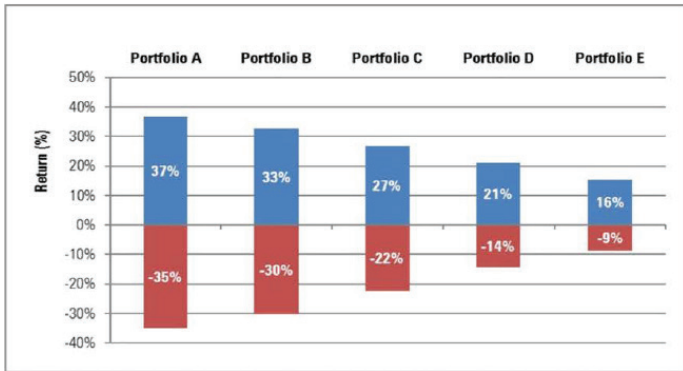
- a. **Protect the value of my account.** In order to minimize the chance for loss, I am willing to accept the lower long-term returns provided by conservative investments.
- b. **Keep risk to a minimum** while trying to achieve slightly higher returns than the returns provided by investments that are more conservative.
- c. **Focus more on the long-term investment returns.** Long-term growth is equally as important as managing portfolio risk.
- d. **Maximize long-term investment returns.** I am willing to accept large and sometimes dramatic short-term fluctuations in the value of my investments.

4. Historically, markets have experienced downturns, both short-term and prolonged, followed by market recoveries. Suppose you own a well-diversified portfolio that fell by 20% (i.e. \$1,000 initial investment would now be worth 800) over a short period, consistent with the overall market. Assuming you still have 10 years until you begin your withdrawals, **how would you react?**

- a. I would not change my portfolio.
- b. I would wait at least one year before changing to options that are more conservative.
- c. I would wait at least three months before changing to options that are more conservative.
- d. I would immediately change to options that are more conservative.

# RISK TOLERANCE ASSESSMENT

5. The following graph shows the hypothetical best and worst results of five sample portfolios over a one-year holding period. The best potential and worst potential gains and losses are presented. Note that the portfolio with the highest upside also has the largest downside.



**Which of these portfolios would you prefer to hold?**

- a. Portfolio A
- b. Portfolio B
- c. Portfolio C
- d. Portfolio D
- e. Portfolio E

6. I am comfortable with investments that may frequently experience large declines in value if there is a potential for higher returns. **What is your view regarding this statement?**

- a. Strongly Disagree
- b. Disagree
- c. Somewhat Disagree
- d. Agree
- e. Strongly Agree

**What is your experience and overall knowledge of investments?**

## DECLARATION

I declare that I have reviewed the information collected in this questionnaire and that the investment data is correct to the best of my knowledge.

\_\_\_\_\_  
Client A Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client B Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



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