Kevin R. Sale
ChFC, CFP®

After spending over 8 years on the corporate side of the financial services industry, Kevin left the confines of that environment to establish Sailor Financial, an independent fee-only financial planning firm located in Bloomington, Minnesota. As captain of his own enterprise, Kevin is pleased to specialize in helping middle income folks work toward and reach their goals.

Kevin is a Registered Investment Advisor in Minnesota and a member of the Garrett Planning Network. He believes strongly in the network's mission and currently serves on the Member Advisory Board.

He has earned the right to use the CFP® mark of distinction and passed the CFP® certification examination, a comprehensive two-day, 10-hour test that sets the standard for financial planning. He has also earned the Chartered Financial Consultant (ChFC) designation through the American College.

He holds a Master of Business Administration (M.B.A) from the University of Minnesota's prestigious Carlson School of Management and earned his B.A. from Drake University.

Kevin publishes ***Sailor Speak***, a free financial eZine that seeks to de-mystify financial planning and provide tips and education on all things financial. ***Sailor Speak*** is delivered monthly via e-mail and promises a quick and easy read. You can register to receive ***Sailor Speak*** at **www.SailorFinancial.com.**

Before establishing his own firm, Kevin worked for Securian in St. Paul, MN, mainly in their Retirement Services division where, everyday, he saw the miracle of compound interest. The notion that small actions can make a huge difference to our financial health captured his imagination and drove him to start his own independent financial planning practice where he could serve people from all walks of life.

Kevin currently lives in St. Paul, with his wife Tanya and their dog Roxie. In his free time, he enjoys reading, genealogy and exercise. His latest goal is running — or, more accurately, completing the Twin Cities Marathon.

Our Fees

Sailor Financial provides fee-only advice on an hourly as-needed basis. We are paid by you and only you. We accept no commissions or third party payments of any kind. As a result, we remain dedicated solely to your best interests.

Hourly, as-needed financial advice may be valuable if you want to...

- *Purchase a home*
- *Figure out your retirement*
- *Send your kids to college*
- *Get free of credit card debt*
- *Save and invest for your future*
- *Develop an investment strategy*
- *Begin thinking about preserving your estate*
- *Understand your insurance needs and mitigate risk*
- *Get a second opinion on your investments or portfolio design*

Member
GARRETT PLANNING NETWORK

Hourly, As-Needed Financial Planning and Advice...
The New Choice for Smart Consumers™

www.GarrettPlanningNetwork.com

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Questions We Help You Answer

- Can I afford to buy a house?
- Am I better off leasing or buying a car?
- How can I get some relief from my credit card debt?
- What types of investments should I be considering?
- Is there anything I should be doing to minimize my taxes?
- What should I do with the distribution from my 401(k) or IRA?
- When can I retire and be sure I'll maintain my standard of living?
- Is my family's financial future secure if something happens to me?
- How will we afford private schools or college educations for our kids?
- What are the financial implications of a change in my job or marital status?
- What can I do to get the financial side of my life organized once and for all?

How We Work Together

Step 1

You contact us to schedule a free "Get Acquainted" meeting.

Step 2

We meet for a free consultation to discuss what you need and how we can help.

Step 3

We develop a plan that fits your needs and your budget.

Then...

We meet for ongoing or as-needed advice, for periodic financial check-ups, changes in your life, or when you need help.

What Makes Us Different

- No minimum account size
- No net worth requirements
- No sales of securities or insurance
- No commissions—our compensation comes only from you
- You manage your own assets (we'll show you how easy it is to do this!)
- Comprehensive plans or one issue at a time
- Straightforward talk, no jargon
- Resource for those who know where they want to go but want some professional guidance
- Advice when you need it — like your lawyer, doctor or accountant

Chart Your Course!

Visit **www.SailorFinancial.com** and subscribe to our **FREE** eZine **Sailor Speak**. You'll get our **FREE** Financial Goal-Setting Workbook: **Chart Your Course.** This plain-talk eZine provides a helpful money matters tip every month. Sign-up today!

PLANNING Pays Off!

Learn more about us at
www.SailorFinancial.com

Schedule a Complimentary Get Acquainted Meeting! Call (651) 373-9499