

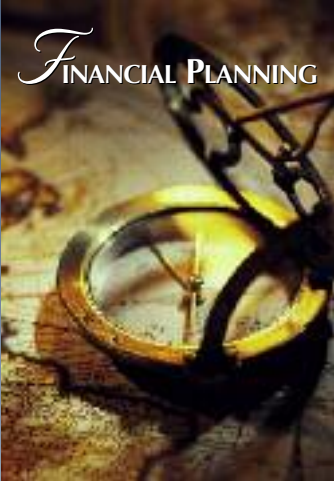
RISK MANAGEMENT



EMPLOYEE BENEFITS



FINANCIAL PLANNING



INVESTMENT MANAGEMENT



BRINGING IT ALL TOGETHER

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KREMPA ASSOCIATES INCORPORATED
Registered Investment Advisor

Established 1971



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rempa Associates, Inc. has carefully assisted individuals and businesses to face their most difficult planning problems and succeed in achieving seemingly unreachable goals, dreams, and visions. Bringing it all together since 1971, we've created custom designed financial plans encompassing risk management coverages, investments, and employee benefit programs.

Serving as Independent Registered Investment Advisors, we offer more solutions than many other financial planners.

Our professional certifications and continuing education insure that we uphold the highest standards in servicing our clientele.



QUESTIONS

Outsourcing. It is a phrase commonly used in today's work environment. It means utilizing the services of someone outside your company. Does it conjure a vision of spending extra money? It doesn't need to.

- Is a member of my management team overburdened by the day to day administration of my benefit program?
- Is my time consumed with answering benefit and claim questions? Am I frustrated with the responsibility of adding and deleting employees?
- How do I increase coverage options without adding costs?
- Have I lost good employees due to the limitations of my benefit program?
- Do I want additional options which favor key employees as well as myself?





ANSWERS

Good employees are a great asset. A properly designed employee benefit program attracts and retains these qualified individuals within a competitive environment, while reducing turnover and fitting the budget.

■ We work with clients who previously had to make multiple calls to resolve difficult benefit issues. We often become the "benefits department" of their company. Our expertise qualifies us to relieve them of those tasks.

■ At Krempa Associates, Inc., we realize that a benefit program is as unique as your company. By considering different budgets, types of employees and goals, we will help you determine the plan that is best for your firms' needs.

■ Whether it is a small business or a large corporation, we use state of the art technology and old fashion one-on-one meetings to give employers the choices they need and employees the support they want.

FINANCIAL PLANNING



QUESTIONS

Money. Planning how to save and spend is the starting point for most people.

- What do I have now? Where do I want to go from here? How will I get there most efficiently?
- How do I determine whether or not my past financial decisions are appropriate for my current needs and future goals?
- If I wanted to make my own financial choices, how could I get a second opinion?
- I made a plan years ago. Now that I'm closer to retirement, what changes do I need to consider?

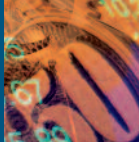
FINANCIAL PLANNING



ANSWERS

Krempa Associates, Inc. will design a financial blueprint based on your specific goals, dreams and fears.

- It requires precise understanding of your life situation – your needs, assets and comfort levels.
- We will analyze your situation to determine where you are now and where you want to be in the future.
- Once your plan has been developed, you choose who implements it, another financial professional or our firm.
- "People don't plan to fail, they fail to plan."



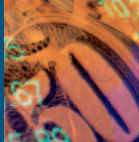
QUESTIONS

Change. It is the one constant in life. It also raises the most questions when we help clients plan for the future.

- How much do I need to invest for retirement, a college education and/or a new home?
- Will my investments* help provide me with the means to live the life I want to live?
- The market goes up, the market goes down... what should I do?
- How do I navigate through the vast number of investment* choices?
- Should I adjust my portfolio in a changing economy?
- Are my investments* creating adverse tax implications?

The information provided is not written or intended as tax advice and may not be relied on for purposes of avoiding any federal tax penalties. Entities or persons distributing this information are not authorized to give tax advice. Individuals are encouraged to seek advice from their own tax counsel.





ANSWERS

Good Investment* Management. It sounds simple, but it involves a variety of disciplines that go beyond the financial planning process.

- Economic cycles are difficult to forecast. Throughout your lifetime you will experience both market downturns and upswings.
- Wise investors and good managers understand that there are ways to potentially maximize profits and potentially minimize losses.
- Today's impressive technology has made an abundance of financial information available. At Krempa Associates, Inc. we help clients sort through this information.
- Financial climates change. What will not change is our commitment to helping you develop and maintain an appropriate investment* portfolio.

RISK MANAGEMENT



QUESTIONS

Protection. Whether for yourself or for your family, many questions arise.

- What's new? What's changed in my life? Are there better ways to protect my family? Are there any additional ways to protect my business?
- Will my business continue to succeed if my associate or I prematurely die or become disabled?
- Will my family's financial outlook be the same if I do not make it home today?
- If I am unable to work due to sickness or injury, how will my bills be paid?
- How do I handle the financial responsibility of long term care?
- How do I create a meaningful legacy to an institution, a foundation, a school or a religious organization?



RISK MANAGEMENT



ANSWERS

No one can predict the future. We hope for the best and plan for the unknown.

- Krempa Associates, Inc. offers a variety of plans to help protect the financial security of your family, your business and yourself.
- Together we will formulate a plan to help maintain your lifestyle regardless of what the future may bring.
- Planning often comes from the heart and it can be summed up in the following words: *We make a living from what we get. We define life by what we give.*

THE TEAM LEADERS:

Albert C. Krempa, Jr., CLU[®], ChFC[®], CFS[®]✦

President

In 1971 he founded what later evolved into Krempa Associates, Inc. Al is responsible for defining and promoting the firm's culture of professionalism and client service. His practice focuses on those nearing retirement and those already retired. He offers specific expertise in Insurance, Retirement, Investment* and Estate Planning. He holds a BS degree in Business Administration / Industrial Management from The University of Dayton. He serves as an executive board member of the Bucks County Council, Boy Scouts of America.

A. Charles Krempa, III, CFS[®]✦

Vice President and Secretary

Client development and practice management has been Chip's area of specialty since 1989. He is an expert in every aspect of employee benefit plans. He also works with individual clients in the areas of Insurance Planning and Investment Advice*. He has been active in the Central Bucks Chamber of Commerce (Silver Anniversary Society Award) and the Bucks County Branch of the American Red Cross. Chip is a Cum Laude graduate with a BS degree in Business Administration/Finance from Clarion University of Pennsylvania.

William T. Krempa, CFP[®], CFS[®]✦

Vice President and Treasurer

Since 1990 Bill has been responsible for client development and business management. As a CFP[®], Bill offers a strong background in financial planning as well as extensive experience in employee benefit plans and Investment Management*. He also spearheads the use of technology in the firm for improved client service. He has been active in the Central Bucks Chamber of Commerce and American Red Cross Auction Committee (Bucks County). Bill holds a BS degree in Business Administration/Finance, from Clarion University of Pennsylvania.

OUR TEAM

Krempa Associates, Inc.

Registered Investment Advisor

The firm evolved in 1994 from the merger of three separate financial service businesses. Al, Chip and Bill saw an opportunity to create a firm leveraging their individual strengths in order to provide superior financial management services to their clientele. Today the firm enjoys the unique experience, energy and creativity that comes with an equal input from two generations.

The Team:

Our office team is committed to excellence in client services – confidentiality, courtesy, proactive communication and timely response.

Debbie Bugno – Investment Coordinator

Joan Fuller – Investment Assistant

Brittany Hannon – Member Services Liaison

Stacy Sontheimer – Employee Benefits/Risk Mgmt. Coordinator

Julie Welch – Quality Assurance Associate

✦ChFC® Chartered Financial Consultant

✦CFS® Certified Fund Specialist

✦CLU® Chartered Life Underwriter

✦CFP® Certified Financial Planner

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*Advisory services provided through IC Advisory Services, Inc.,
A Registered Investment Advisor*

*Krempa Associates, Inc. is not affiliated with The Investment Center, Inc.
or IC Advisory Services, Inc.*

*B*ringing It All Together

At Krempa Associates we develop strong relationships from a foundation of understanding. Through a process of asking and answering questions we create a partnership with our clients. The objective of this partnership is to discover avenues for achieving their financial aspirations.

Please call us to further discuss our commitment to clients and community. Thank you.



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