

# LSB FINANCIAL

## GARY WINTERHOF

# BIOGRAPHY

### LPL PERSONAL FINANCIAL ADVISOR\*

*"In every case, I want to provide the client with the best solution available. That's why we have access to dozens of carriers and spend 50+ hours in training seminars every year. No one company or product will be the best fit in every situation, so it's my job to be informed and up-to-date with the marketplace, offering the most innovative and comprehensive products and services possible."*

LSB Financial, a subsidiary of Lincoln Savings Bank, offers financial solutions that extend far beyond "traditional" bank products and services, including education/retirement planning, insurance, and brokerage services through LPL Financial. LSB Financial's knowledgeable LPL Personal Financial Advisors (PFAs) are focused on providing *professional financial guidance* while also delivering *highly personalized customer service*. Our goal is simple - to help each and every client work toward their financial objectives.

As your LPL Personal Financial Advisor, Gary is available to advise you on a multitude of products and services. In addition, he'll act as your liaison to LSB's team of industry experts - saving you valuable time trying to determine who to contact when you have special needs. With over 26 years of experience in the financial services industry, he takes a consultative approach to helping customers identify their needs. Some areas where Gary can provide guidance are:

- **Insurance:**
  - Life, Health, Disability, Long Term Care and Medicare Supplements\*\*
- **Business Solutions:**
  - Group and Voluntary Benefits - Health, Life, Dental, Vision, Disability\*\*
  - Flex Spending and Cafeteria Plans\*\*
  - Health Reimbursement Plans
  - Retirement Plans,
  - Keyman & Buy-Sell Arrangements
- **Savings and Investments:**
  - Fixed and Variable Annuities
  - Mutual Funds
- **Planning Services:**
  - Retirement and College Planning
- **Risk Management/Asset Protection:**
  - Working to help you find the appropriate amounts/types of insurance to help protect you from unforeseen circumstances.

LSB Financial offers coordinated financial solutions including personal and commercial insurance; investment services through LPL Financial\*.

\*\*Health, dental and vision insurance products offered through: Mutual Med, Rogers Benefit Group, Cedar Valley Community Healthcare, Mutual of Omaha, Coventry, Aflac, Sunlife, Ameritas, Hartford, Midland National, and Standard.



NAME • Gary Winterhof, RFC, CSA  
TITLE • LPL Personal Financial Advisor\*  
LOCATION • Serving All Locations

### CREDENTIALS

- Registered Financial Consultant
- Certified Senior Advisor (CSA)
- Life and Health Insurance Licenses
- Series 6 Investment Company Products/ Variable Contracts Representative
- Series 63 Uniform Securities Agent State Law
- Series 65 Uniform Investment Advisor
- Former President of the Cedar Valley Chapter of the National Association of Insurance & Financial Advisors (NAIFA)
- Registrations held through LPL Financial

### PHILOSOPHY

I believe clients want to enjoy the people with whom they do business. I try to make it as easy and comfortable as possible to do business with me.

### CONTACT INFORMATION

Located at:

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Cedar Falls, IA 50613

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Not FDIC Insured	No Bank Guarantee	May lose Value
Not Insured by any Federal Government Agency		Not a Deposit

\*Securities, insurance products, and advisory services offered through LPL Financial and its affiliates, a Registered Investment Advisor, Member FINRA/SIPC.