



Frequently Asked Questions

Who would benefit from a meeting?

- Anyone who is looking for an unbiased evaluation of their current financial situation to ensure their best possible position.
- Anyone with an IRA, 401K, TSA, or any other investment, who would like to fully understand what they own and how it works, to help how to maximize these dollars.
- Anyone who would like a plan to bring certainty to their financial goals through **Low Risk, Low Volatility, Successful Peace of Mind Portfolios.**

Is Cutter Financial Group, LLC limited to specific investment companies?

- No. Jeffrey Cutter, CPA, PFS started his management firm because he believes that each investor is unique and no single investment company is right for everyone. However, Cutter Financial Group's whole wealth management system is built on a foundation of Low Risk, Low Volatility. **Our clients cannot afford to go backwards.**

I already work with a financial representative. Why do I need to meet with Jeff?

- Ninety-one percent of the people who come in to visit with us already have a financial representative. Many times that representative is not a retirement planning specialist, and more often than not, that person works for a particular company rather than for the client. However, most times they do not work under a Fiduciary Standard meaning that we have to put the client first.

- Our portfolios have a plan for success instead of a hope and a prayer. **We can reasonably predict** where you and your portfolio will be in 5, 10, 15, and 20 years. The "Buy and Hold" financial model does not work as we saw in years 2001, 2002, and 2008. Can you and your portfolio afford another catastrophic downturn?

Why us a CPA/PFS for Financial Planning?

- All financial planners are not created equal. Licensed CPAs have a **fiduciary standard** and have long been considered the standard for financial knowledge, objectivity and integrity, prepared to handle the most demanding financial situations. A Personal Financial Specialist (PFS) credential can only be earned by CPAs, and it requires additional education, real-world experience and extensive knowledge to pass a rigorous exam. A CPA/PFS has an unparalleled understanding of how to help clients benefit from today's complex decisions about taxes, retirement, estate planning, investments and insurance. Anyone planning their financial future will sleep better knowing their plan is CPA Strong.

What is an Ed Slott Elite Advisor and why is it important to me?

- The Ed Slott Elite Advisor designation is an exclusive group of financial advisors. The advisors are dedicated to be leaders in the IRA industry. They are trained by Ed Slott, America's IRA expert.
- Ed Slott was called "The Best" source for IRA advice by *The Wall Street Journal*. Mr. Slott has created the nationally aired and #1 Public

Television Fundraising Special “Stay Rich Forever and Ever with Ed Slott.” He is the author of *The Retirement Savings Timebomb...And How to Defuse It, Parlay Your IRA into a Family Fortune, and Your Complete Retirement Planning Road Map.*

- “I speak to more than 50,000 financial advisors a year,” commented Mr. Slott. “I can confidently say that The Elite IRA Advisor Group represents the top 1% of all financial advisors in the country.”

What is Jeffrey Cutter’s background?

- See attached Bio...

How do I schedule a time to visit with Jeff?

- You may schedule a time to visit by calling our office at **508.388.7175**.

What are the office hours?

- By appointment.
- We are normally available Monday – Friday, 9:00 – 6:00

What are my obligations for my FREE face-to-face visit for a Financial Review?

- There is absolutely no pressure, charge or obligation.
- Your first visit is designed to answer your questions, give you ample information, and give you an objective opinion on your current financial situation.

Where is Cutter Financial Group, LLC located?

- There is an office in both Falmouth and Mansfield for our customers convenience.

What happens during the face-to-face meeting?

- This is YOUR hour. We will answer and address any questions you may have.
- By reviewing your information, Jeff will better understand your financial concerns and can then provide solutions to achieving a Low Volatility, Low Risk, Successful, Piece of Mind approach.
- At the close of the hour, you will decide if you want to meet again.

What should I bring to the face-to-face meeting for a Financial Review?

The following items would be helpful, the more you provide us, the more we can help you:

- Your latest financial statements such as: Mutual funds, CD’s, Life Insurance policies, annuity policies, retirement accounts (IRA, 401K, TSA, 403B.etc.) [Please bring your statements not just a spreadsheet]
- Wills and Trusts
- A copy of last year’s Federal Income Tax Return
- An estimate of your annual expenses
- Any questions you may want to write down for discussion

Cutter Financial Group, LLC

*Providing Low Volatility, Low Risk, Successful Investment Management Solutions,
For Your Financial Peace of Mind*

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