



RetireSmart
PLAN TODAY. ENJOY TOMORROW.



FEDERAL
RETIREMENT
CONSULTANT

certified
WBENC
WOMEN'S BUSINESS ENTERPRISE



CAPABILITY STATEMENT

RetireSmart is a leading financial services firm specializing in tailored retirement planning and insurance solutions, designed to provide guaranteed lifetime income, asset protection, and tax efficiencies. Our comprehensive approach ensures clients are well-prepared for retirement, focusing on their long-term financial security and overall financial well-being.

CORE COMPETENCIES

- Retirement Planning
- Income Planning
- Retirement Savings Optimization
- Tax Planning
- Estate Planning
- Legacy Planning
- Long-term Care Planning
- College Funding



DIFFERENTIATORS

- **Initial Consultation:** First consultations include a comprehensive digital workbook detailing the client's complete financial picture to guide personalized planning.
- **Service Focus:** Our services prioritize the preservation of assets, growth of investments, and generation of reliable income streams.
- **Tax-Free Income:** Complimentary analysis focuses on identifying and optimizing sources of tax-free income to enhance financial security.
- **Survivor's Benefits:** Expert evaluation ensures survivor's benefits are maximized for continued family financial support.
- **Life Insurance:** In-depth review of Federal Employee Group Life Insurance options to ensure adequate coverage and cost efficiency.
- **Health Benefits:** Detailed assessment of Federal Employee Health Benefits to optimize coverage and manage healthcare costs effectively.
- **Retirement Strategies:** Customized retirement strategies are developed to align with individual goals and ensure a stable and comfortable retirement.
- **Thrift Savings Plan:** Optimization of the Thrift Savings Plan to maximize returns and support long-term retirement goals.
- **Social Security:** Strategies are provided for maximizing Social Security benefits to enhance retirement income and overall financial stability.

TIME2RETIRESMART.COM



COMPANY SNAPSHOT

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Gov. Business POC: Maritsa Brown

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Address: Broadview Heights, Ohio

Work Area: Nationwide

Socio-Economic:

- Certified Minority Business Enterprise
- Certified Women Owned Small Business
- Certified Women Business Enterprise
- Federal Retirement Consultant Certified Professional (FRCSM)

PAST PERFORMANCE

Private Client | Value: \$1.8M

Start Date: 07/22/2024

Private Client | Value: \$801,000

Start Date: 01/01/2024

Private Client | Value: \$150,000

Start Date: 01/01/2021

PRIMARY NAICS & PSC CODES

523940 - Portfolio Management and Investment Advice

523999 - Miscellaneous Financial Investment Activities

524210 - Insurance Agencies and Brokerages

524292 - Pharmacy Benefit Management and Other Third-Party

Administration of Insurance and Pension Funds

524298 - All Other Insurance Related Activities

525190 - Other Insurance Funds

525910 - Open-End Investment Funds

531390 - Other Activities Related to Real Estate

541611 - Administrative Management and General Management Consulting Services

541612 - Human Resources Consulting Services

611710 - Educational Support Services

R408 - Support- Professional: Program Management/Support

R499 - Support- Professional: Other

R710 - Support- Management: Financial

R799 - Support- Management: Other

U009 - Education/Training- General

U099 - Education/Training- Other

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BROADVIEW HEIGHTS, OHIO