RetireSmart

PLAN TODAY. ENJOY TOMORROW.

certified WBENC WOMEN'S BUSINESS ENTERPRISE

SBA U.S. Small Business Administration WOSB CERTIFIED

Minority Business Enterprise MBE CERTIFIED

CAPABILITY STATEMENT

TIME2RETIRESMART.COM

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**

COMPANY SNAPSHOT

CAGE: 9VVZ0 **UEI:** LZ7UZLUNH9L4

Gov. Business POC: Maritsa Brown

Phone: (440) 907-1540

E-Mail: info@time2retiresmart.com

Address: Broadview Heights, Ohio

Work Area: Nationwide

Socio-Economic:

- *Certified Minority Business Enterprise*
- *Certified Women Owned Small Business*
- *Certified Women Business Enterprise*

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.

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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