

A stylized sun with a light blue circular center and several light green triangular rays of varying lengths radiating outwards. The sun is positioned behind the main title text.

What is wealth?

At Herman S. Cage & Associates, we believe it's having the money you need to do the things you want. If you agree, read on and find out how we can help you develop the financial wherewithal to realize your life's goals and ambitions.



Take control of your financial destiny



What do you want out of life? For some, it's a secure and comfortable retirement or buying a second home. For others, it's the freedom of owning and operating their own business or the ability to finance their children's education. Or maybe it's leaving something for their grandchildren or their favorite charity or cause.

Whatever your goals may be, if you are passionate and disciplined enough to work toward them, Herman S. Cage & Associates can help you get there. Our mission is to give clients a working knowledge of investment options and strategies so that they can be informed and effective stewards of their financial resources. We are a financial planning firm unmatched in our commitment to providing people with the tools to take control of their financial destiny.



Do the math

It's a fact. Non-taxable income grows faster than taxable income. Take a look at this example.

ORIGINAL INVESTMENT: \$5,000 (5-YEAR TERM)

RATE OF RETURN: 5%

INVESTOR'S TAX BRACKET: 25%

	Non-Taxable	Taxable
Net Income	\$1,383	\$1,009
Tax Paid	\$0	\$338
% Return on Investment	28%	20%

Investment strategies that don't take into account taxes are inherently flawed. Herman S. Cage & Associates is distinguished by the depth and breadth of our knowledge of the tax code and a track record of leveraging that knowledge to our clients' benefit.



Assemble your team

Since our inception, we have operated on one guiding principle: to provide advice that is always in our clients' best financial interest. We do so without any pressure to purchase products or to follow any particular strategy.

Herman S. Cage & Associates has a different take on financial planning. We are distinguished by the depth and



breadth of our knowledge of the tax code and a track record of leveraging that knowledge to benefit our clients. We provide middle-class individuals and families with the kind of financial advice that was once the purview of the wealthy—and for a reasonable fee.



Our principal, Herman S. Cage, has more than 40 years of experience in organizational and personal finance. He is a CPA with an MBA from Northwestern University who approaches his practice from both a pragmatic and philosophical point of view. Believing that people should be empowered to do the best with what they have, he has perfected his patented two-pronged approach to financial planning that has helped hundreds of middle-class families achieve a level of success that many never imagined possible.

We work with individuals and families who are serious about adopting a systematic approach to managing their financial resources. There is no magic bullet. It requires realistic expectations, hard work, honesty and some sacrifice. It also requires a solid plan, knowledge and expert advice. That's where we come in.

Financial advice for the rest of us

In these uncertain times, financial planning is a necessity. Herman S. Cage & Associates offers middle-class individuals and families the kind of financial advice that was once only the purview of the wealthy—and for a reasonable fee.



Create your blueprint

At Herman S. Cage & Associates, arriving at the right blueprint is a science. The process begins with an initial planning session. We want to get to know you—your family, your hopes and dreams and, most importantly, your fears.

We'll help you to identify and develop well-defined goals and then walk you through the objective process of learning about various investment strategies and philosophies that can help you reach your goals. We'll present a wide array of options that foster your financial goals through minimizing your tax exposure and managing risk, then eliminate options that fall outside your comfort zone or risk tolerance.



Put your eggs in more than one basket

Your mother was right. Spreading your assets over various types of investments is one way to manage risk. But diversification is only the beginning. There are other factors that place assets at risk—interruption of income or a major illness, for example. Your financial action plan will include tools designed to manage life's unexpected events that can destroy your life savings.

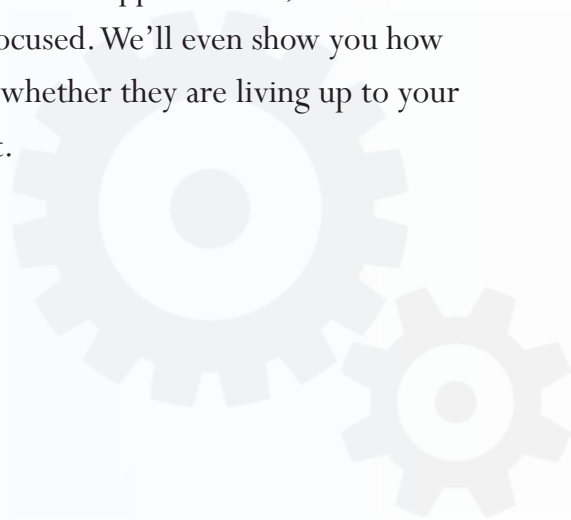


Gather your tools

At the end of your financial planning session, you'll feel empowered. You'll not only know what to do, but have the confidence to do it. Your financial action plan, which will include timetables and benchmarks, will be tailored to your personal goals and ambitions and your comfort level. It will also include tax

friendly investments designed to help you keep more of your hard-earned dollars to begin with and strategies to shelter your assets from unexpected events that can destroy your life's savings.

And it doesn't stop there. Herman S. Cage & Associates will be there for you—to adjust your plan as your goals and your situation warrant, to explore other options and opportunities, to answer questions, to quell your fears, and to keep you motivated and focused. We'll even show you how to monitor the performance of your investments to determine whether they are living up to your expectations and develop exit strategies for those that fall short.





Time to get started

Herman S. Cage & Associates grew out of our principal's desire to fill a void and bring additional value to our tax preparation clients. Much to his dismay, Herman Cage found that clients paid a huge price at tax time for making the wrong investments—investments that increased their tax liability, making it harder and taking it longer to accumulate assets.

Herman Cage began offering financial planning services during the off-season with the express purpose of helping clients to reduce their tax liability. The results were dramatic, and his financial planning practice was born. Since that time, he has perfected his patented two-pronged approach of reducing taxes and managing risk, helping hundreds of people to achieve their financial goals. Contact us today to begin building your future.



HERMAN S. CAGE
& ASSOCIATES

Herman S. Cage & Associates
4343 North Western Avenue – 1 South
Chicago, Illinois 60618
773-564-9603 (phone)
773-564-9736 (fax)
www.hermancage.com