Austin Investment Pros at a Glance

The team at Austin Investment Pros specializes in investment, retirement and estate planning. The company's founder, Greg Schroen, is available as a speaker, commentator, authority and resource on financial topics and strategies, including:

- Planning for the distribution of income during retirement in the most tax advantageous manner possible;
- How to utilize multi-generational IRAs for the benefit of your children and grandchildren;
- Protecting your estate and positioning of your assets to avoid probate, unnecessary taxes and legal fees;
- Integrating gifting and scholarships into a retirement plan;
- Navigating government benefits and retirement plans;
- Helping former U.S. military personnel, postal workers, teachers, and their families participate in the government benefit programs (I.e. Aid and Attendance for Veterans) and retirement plans.
- Educating Austin area residents about finance, investment and taxes

Through seminars, educational classes, public speaking and individual consultation, Greg Schroen provides insight and information about comprehensive retirement planning. He is available to the media to discuss personal financial news, investment strategies and the retirement questions/concerns of Austin's pre-retirees and retirees.

Investment and Retirement Products and Services

- IRAs
- Roth IRAs
- Individual Stocks
- Life Insurance
- Estate Planning
- Company 401ks
- 529 College Funds
- Disability Insurance
- Long Term Care Insurance
- 401k Rollovers
- Comprehensive Planning
- Disability Insurance
- Investing in Your Beliefs
- Federal Employee Retirement
- State Teachers Retirement
- Postal Employees Retirement
- Retirement Options for Pension Plans

About Austin Investment Pros

Austin Investment Pros are retirement, investment and tax specialists in Austin, Texas. Austin Investment Pros works with clients to develop comprehensive financial programs:

- To prepare for retirement
- To invest and protect assets
- To maximize wealth
- To save money on taxes
- To insure loved ones are provided for
- To understand and use financial tools

Austin Investment Pros are knowledgeable and experienced in a wide range of investment disciplines and practices. Using sophisticated wealth building strategies and techniques, they help clients navigate tough market environments and make sound financial choices. Austin Investment Pros believes in providing individualized service, hands-on guidance and customized planning to enable each client to understand, and become comfortable with financial tools and concepts. Above all, they provide outstanding customer support and a full range of financial, retirement and tax services representing distinctive products from well known and highly rated companies in the industry.

Dedicated financial professionals, Austin Investment Pros participate in various independent professional associations that require adherence to professional codes of ethics and a commitment to continuing professional education. They devote considerable time and effort to educational seminars, regional and national conferences and are active in professional and community organizations in Austin and throughout Central Texas.

Greg Schroen has served as president of the Austin chapter of the National Association of Accountants. He is treasurer of a Municipal Utility District and is also immediate past state president and national finance committee member of a non-profit professional association. Greg stays current with all Firm Element and Regulatory Element trainings. Prior to becoming an independent financial/investment professional, Greg worked in the corporate world for over 15 years, holding titles such as accounting supervisor, senior financial analyst and senior systems analyst. His former employers include Dell, Motorola and Texas Instruments. He owns a growing tax practice and holds a B.S. in Finance and an M.B.A. from the University of Connecticut.

Barry Alexander has taught "Income Tax Planning for Financial Planners" at the Professional Development Center of The University of Texas Continuing Education as a part of the UT Financial Planning Certificate Program. He has represented dozens of clients before the Internal

Revenue Service and has instructed and mentored numerous CPA's in public practice. He is a member of the Texas Society of CPAs and the American Institute of CPAs. Barry has worked in public accounting for over 32 years holding titles such as supervisor, controller and partner.

Shep Strong has been assisting families and individuals including retirees to plan their estates and protect their assets as a part of his practice profile for more than thirty-two years. He is licensed as an attorney in the State of Texas and is certified by the Texas Board of Legal Specialization in Tax Law. He also is licensed as a Certified Public Accountant by the State of Texas. Mr. Strong graduated from Abilene Christian University in 1973, with highest honors, with a degree in Accounting and obtained his Doctor of Jurisprudence, with honors, from the University of Texas School of Law in 1978.

Frequently asked questions and media topics:

- What steps can a person take to prevent unnecessary penalties and fees when rolling over a retirement account, i.e. 401(k)?
- What happens when a 401(k) is tied to a company's market performance?
- When/how should a person roll over a retirement account?
- What are the benefits of non-qualified retirement plans and when are they suitable to use?
- What are some ways to protect an estate from taxes, accident victims, creditors, legal fees, etc.?
- When is Medicaid Planning better than Long Term Care insurance?
- What is probate? And how can one avoid probate?
- How much does a person need to have in retirement savings to last a lifetime?
- What are some "catch-up" strategies to prepare for retirement?
- What are the easily avoidable tax pitfalls of an early retirement?
  (or how not to shoot yourself in the foot when taking early retirement)
- What are the most common (and surprisingly unexpected) tax problems when the kids inherit an IRA?
- Do you know the key tax reason why you do NOT want to leave your 401(k) to your kids?
- Would you like to leave your money <u>tax-free</u> to your heirs?
  (and how to easily go about finding out if you qualify under this tax code provision)
- What little known item in the tax code that grows your money tax-free, provides Long Term Care if you need it, and if you don't, passes it tax-free to your heirs?

Other editorial topics and story concepts

- "Risk free" investment vehicles? What are they? What are their advantages/disadvantages?
- Inflation and retirement planning.

- Government benefits and retirement plans, including Social Security, veterans' benefits, State and Federal employees' benefits and plans.
- Balancing your investment portfolio
- Trends in investment options
- 401(k)s and IRAs (traditional versus Roth)
- Where to put your money if your employer doesn't offer a 401(k)
- Multi-generational IRAs
- Life Insurance and Long Term Care Insurance
- Trusts, wills, estate and legacy plans, including the difference between a will and a living trust; when an irrevocable trust is appropriate; the difference between trusts and wills and the benefits of each; how to properly name beneficiaries and potential consequences for not doing so; the difference between estate and legacy plans and what this means to your heirs; how to use a special trust to protect more of your retirement from income taxes.