

## The Clear Choice

Clear Mountain Investments offers access to a wide range of financial products and services for individuals and businesses, including:

### *For individuals-*

- Financial Analysis
- Asset Management
- Retirement Planning
- Mutual Funds
- Stocks & Bonds
- 401(k) Rollovers
- Estate Planning
- 529 Plans
- Annuities
- IRAs
- Life Insurance

### *For businesses-*

- Pension Plans
- Profit-Sharing Plans
- 401(k) and 403(b) Plans
- Roth 401(k) Plans
- IRAs
- Group Annuities
- Cash Balance Plans

## Contact Us

To schedule a free consultation and learn how we can help you reach your financial goals, contact Clear Mountain Investments today.



Glenmark Centre  
102 Venture Drive, Suite 9  
Morgantown, WV 26508

**(304) 292-7372**  
**1-888-862-7372**

[www.clearmountainbank.com](http://www.clearmountainbank.com)  
[www.invpro.com](http://www.invpro.com)

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# Investment Services



## Investment Services and Financial Planning

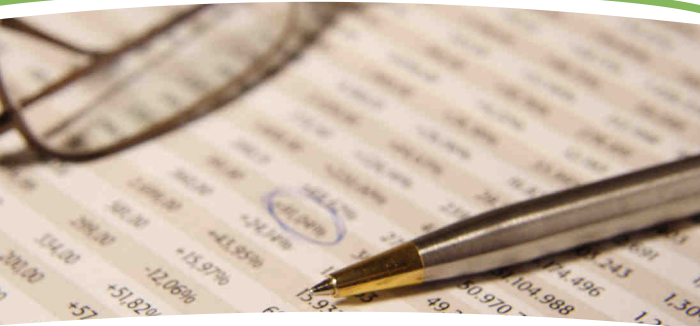


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# Investment Services

## Asset Allocation

Clear Mountain Investments can help you find the right blend of stocks, bonds and cash to maximize returns at a given level of risk. Successful asset allocation involves looking at the market and evaluating a wide variety of indicators to determine which assets are likely to perform best.



Investor psychology, monetary conditions and market valuation all combine to give us a complete outlook on the market. Using these tools, we can help you find ways to compliment your existing portfolio, make changes as needed or outline plans for future investing.

*Asset allocation/investment timing cannot eliminate the risk of fluctuating prices and uncertain returns, and cannot guarantee a profit or protect against loss.*

## Estate Planning

We can assist in reviewing or helping you develop an estate plan to simplify the transfer of your estate to family members. By reviewing your estate documents, you could protect your heirs from substantial delays, fees and taxes\*.

We can also assist you with a broad range of trust services, including living trusts, testamentary trusts, life insurance trusts and charitable trusts.

\*Investment Professionals, Inc. does not render legal, accounting or tax advice. Please consult your tax advisors before taking any action that may have tax consequences.

## Financial Planning

At Clear Mountain Investments, we will design a custom financial plan to help you meet your investment goals. During this five-step process we will:

1. Conduct a personal interview with you.
2. Prepare a comprehensive analysis of your entire current financial situation.
3. Review with you the details of your custom financial plan.
4. Execute the approved investment recommendations.
5. Monitor your portfolio, providing information on any necessary changes.

## Financial Planning For Businesses

We serve the needs of individuals, business owners and corporations in establishing and maintaining effective retirement plans for themselves and their employees. We offer a full range of services, including:



- Evaluating the most appropriate retirement plan for your needs.
- Helping you identify an appropriate plan, administrator, and investment choices.
- Working with your benefits staff to comply with all ERISA fiduciary requirements.
- Monitoring your plan to make sure the components are performing optimally.
- Conducting periodic seminars for plan participants to help them make sound decisions.
- Updating plan documents to help meet IRS requirements.