

# UNITED BROKERAGE SERVICES

763.512.1680 or 800-348-3863 x3

We have been an independently owned and operated national financial organization for over 30 years.

## ***Our Mission***

It is our mission to develop mutually rewarding long-term relationships with our clients by helping them reach their financial goals in life.

We accomplish this by:

- \* Helping clients identify their financial goals
- \* Implementing a program for achieving those goals
- \* Monitoring progress by reviewing each client's program on an annual basis

This process includes coordinating the planning with the client's accountants, attorneys and/or other financial professionals. In most instances, this will result in a more comprehensive coordination of services, which usually results in financial efficiencies and cost reductions.

This process may include, but is not limited to, asset management services, retirement timing issues, portfolio income generation, stock-options and deferred compensation strategies, gifting, insurance, estate planning, nursing home attachment, asset ownership issues, and income tax reduction issues.

## ***Our Focus***

Our Advisors utilize various investment products and services designed specifically to assist our clients in achieving their goals through:

- Retirement and Estate Analysis
- Asset Maximization and Preservation Programs
- Wealth Transfer Strategies
- Legacy Building Solutions
- Medicare and Long-Term Care Programs

In addition, we have helped people cut their income taxes, reduce tax on their social security, lower their estate taxes and protect their estates\*.

## ***Our Commitment***

We are committed to serving clients who are sincerely interested in developing a meaningful approach to their personal financial needs. In working with our clients, we gather complete data, confidentially analyze the information and furnish constructive ideas for reaching their financial goals and preserving their assets.

## ***Rachelle Nelko***

Rachelle has been with United Brokerage Services for over 35 years since receiving her BA degree from the University of St. Thomas in 1992. She is also a branch manager for Lincoln Investment Planning, LLC, a national broker/dealer. She holds FINRA Series 6, 63, 26, 65, and 51 securities registrations, and life/health insurance licenses in several states.

## ***Mary Beseke, CFP®***

Mary is a CERTIFIED FINANCIAL PLANNER® professional. She has been with United Brokerage Services for over 30 years. She is a well-known speaker and educator in the Retirement and Estate Planning markets, focusing on Asset Maximization and Asset Preservation. Her workshops have been widely attended nationally by Retirees, Financial Planners, Attorneys and Certified Public Accountants. She holds FINRA Series 7 and 63 securities registrations, and life/health insurance licenses in several states.

\* Tax and social security services are not offered through, or supervised by, The Lincoln Investment Companies.

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