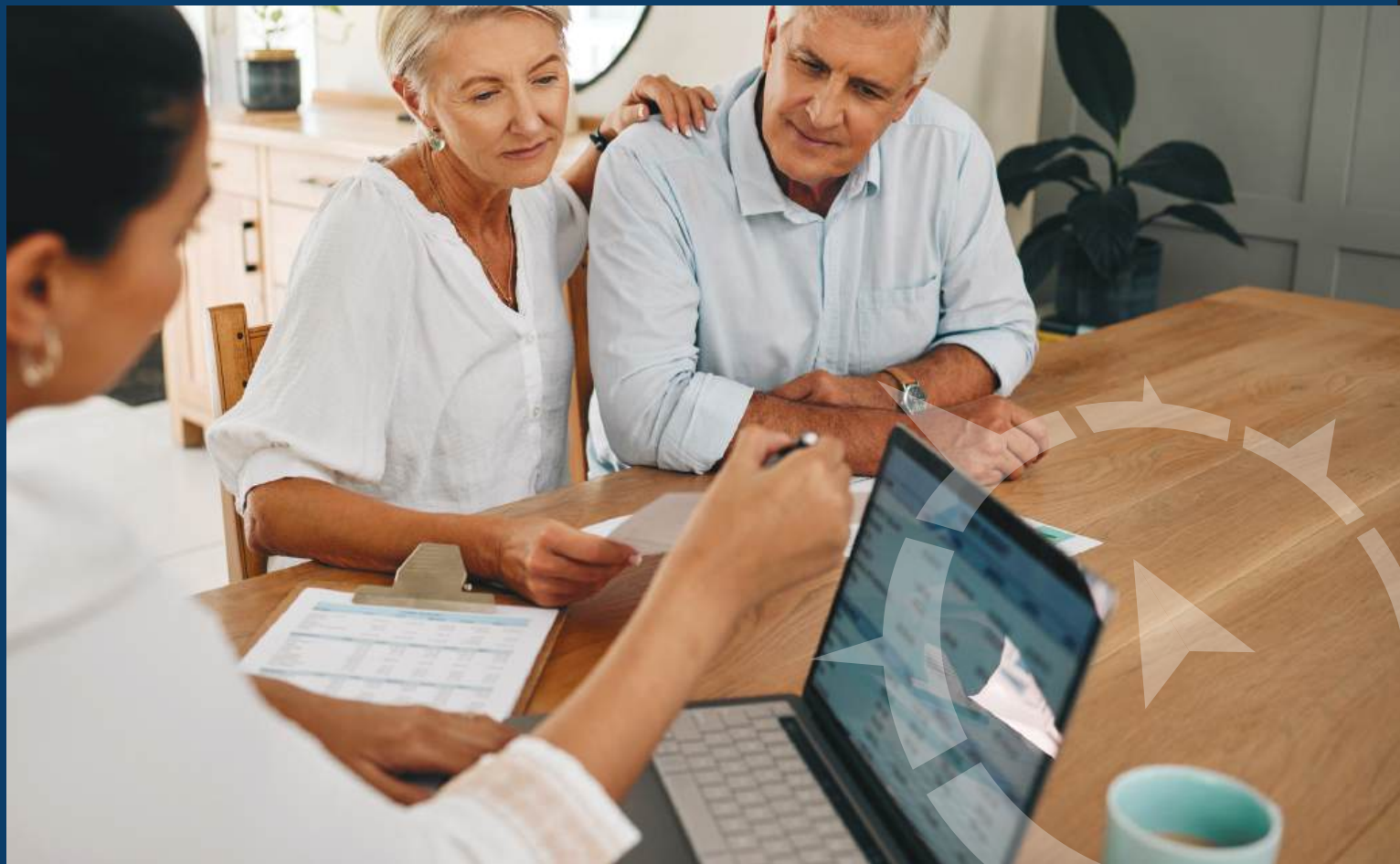




WELCOME TO INFOCUS FINANCIAL ADVISORS

Providing clarity and confidence in your retirement decisions.



We're Glad You're Here

Retirement is one of life's biggest transitions.

It deserves more than guesswork. And it deserves more than generic advice.

At InFocus, we work exclusively with retirees and soon-to-be retirees. Our role is simple: to help you move through retirement with clarity, structure, and steady guidance—through every season of life.

This Welcome Kit introduces you to how we work, what you can expect, and what happens next.





Working With InFocus

What Makes Us Different

Retirement Isn't Our Niche. It's Our Whole Identity.

Most advisory firms try to be everything to everyone. We built InFocus to serve one group exceptionally well: retirees and soon-to-be retirees.

Here's what that means for you:



Planning + Investment Under One Roof

Your retirement plan and portfolio work together because we coordinate everything in one place.



Proactive, Not Passive

Our team watches markets, tracks tax law changes, and stays in regular contact with you to adjust strategies before challenges arise.



Regular Review Cycles

For clients with complex tax considerations, multiple income sources, or intricate planning needs, we review their financial strategies every 7-10 weeks.



More Communication During Market Stress

When markets get tense, you'll hear from us more often. Silence just isn't our style.



Fiduciaries, First and Always

Your interests come first. Every recommendation, every time.

True North Planning Framework™

Retirement doesn't run on autopilot. Nor should it.

Our True North Planning Framework integrates everything you need into three clear phases:

PHASE 1: THE FIRST CALL

Fifteen minutes. Getting to know each other.

A brief conversation to understand where you are and what matters most.



PHASE 2: THE RETIREMENT DESIGN SESSION

One hour. Twelve checkpoints. Complete clarity.

Using our 12-Point Retirement Checklist, we'll show you exactly where you stand, what needs attention, and what opportunities you might be missing.

You'll walk away knowing:

- What's working in your current plan
- What gaps need to be addressed
- What next steps will strengthen your retirement today



PHASE 3: THE CLEARVIEW TRACK

Your ongoing partnership begins here.

A steady cadence of planning, investing, reviewing, and communicating that keeps your retirement secure and structured through every season of life.

Your Retirement Covered

Think of us as your financial North Star—constantly watching, adjusting, and guiding your retirement in the right direction.

Investment Management

Risk-managed strategies designed for retirement income, combined with continued growth

Tax Planning

Reducing what you pay over your lifetime through Roth conversions, withdrawal timing, and strategic planning

Income Strategy

Coordinating Social Security, pensions, and portfolio withdrawals for stable, predictable cash flow—while insulating you from market drops so your income stays consistent even when markets don't

Healthcare & Medicare

Navigating the complexities of coverage, costs, and long-term care planning

Legacy Planning

Ensuring what you've built passes to the people and causes you care about in the most effective ways

Risk Management

Protecting your retirement from market volatility, longevity risk, and unexpected expenses

“Advisory firms as a whole should be doing more.
Our team does more for our clients every day.”

ERIC JOHNSTON, CFP®
President/Financial Advisor



Meet Your Lead Advisor

Eric W. Johnston, CFP®

Chief Retirement Officer

410-677-4848 | ericj@retireinfocus.com

Eric founded InFocus Financial Advisors in 2005, bringing more than 32 years of experience and a clear mission: to help people transition into retirement and make those years everything they should be.

We act as fiduciaries, which means your interests always come first. Most of our clients are over 50 and share similar goals: continue growing their assets with smarter risk management, pay lower taxes, and get proactive advice that makes retirement better. That's exactly what we do.

We're narrowly focused on retirement success. We've built organized systems and processes specifically for this phase of life. Every person on our team is here because they're committed to your success.



Eric is active in giving back to the local community:

Member of the Greater Salisbury Committee—regional Presidents and CEOs working together to address area challenges

Transformational Community Leadership Alumni, connecting with business leaders across Delmarva to address community needs

Chairman of the New Eastern Shore Leadership Institute, helping professionals develop leadership skills

Instructor at the Delaware Financial Literacy Institute and State of Maryland Pre-Retirement Program for over ten years

Founder of the Professional Partners of the Eastern Shore, promoting collaboration among financial advisors, attorneys, and CPAs

College Liaison, past board member of the Eastern Shore Society of Human Resource Management

Past member of the board of the Lower Shore Estate Planning Council and Delmarva Zoological Society

Past President and Founding Father of The Delmarva Planned Giving Council

Past President of the Art Institute and Gallery, overseeing a board of seventeen and four paid staff

Past member of the board of the Friends of the Salisbury Zoo

Past President of The Salisbury Junior Chamber of Commerce, earning the Dean C. Patton Speaker of the Year Award

Active in his church, having served on its Finance Council and assisting with website design and communications; member of the Knights of Columbus

Served on various committees in the Salisbury Area Chamber of Commerce and speaks regularly at events

Former Adjunct Professor at Salisbury University's Perdue School of Business, teaching Finance 446 Retirement Planning

Eric resides in Salisbury, Maryland with his wife, Heather, and their four children.



Meet Your Retirement Team



Eric Johnston, CFP®

President, Chief Retirement Officer & Financial Advisor

Eric founded InFocus in 2005 to focus exclusively on retirement success. With 32 years of experience, He delivers professional, personal financial advice and coaches clients through every stage of retirement. Eric conducts in-depth investment research to keep portfolios aligned with economic conditions and develops risk-managed strategies that protect your wealth while pursuing meaningful growth. As a Certified Financial Planner®, he's the steady hand guiding your retirement forward.

GREGORY HOLMAN, FPQP®

Financial Advisor

Gregory helps you understand exactly where you stand financially and maps out the path to where you want to be. He answers complex financial questions, creates customized retirement plans, and proactively coordinates our team to make sure you're completing the items on your retirement checklist. It's easy to have good intentions about retirement preparation—Gregory makes sure those intentions become action.



CAROL KURTZ, CPA, PFS**

Operations: Director of Operations

Carol oversees the implementation of your retirement strategies and ensures everything runs smoothly behind the scenes. She creates efficient processes that help us serve you better, makes sure your questions get answered, and delivers responsive service for all your operational needs. As a CPA and Personal Financial Specialist, she brings deep expertise to every detail.

DELANEY SAVAGE

Wealth Operations Specialist

Delaney supports our financial advisors in helping clients understand where they are in their retirement journey and what comes next. With a steady, detail-driven approach, she helps ensure every part of your plan stays aligned and intentional. She plays a key role in ongoing research and planning that informs InFocus's investment decisions and specializes in distribution planning—making sure income strategies are in place before they're needed.



Meet Your Retirement Team



JOSHUA MCCARTHY

Client Services Associate

Joshua is your go-to person for seamless client service and support. With excellent communication skills and a knack for building strong relationships, he ensures your needs are handled quickly and professionally. Joshua's ability to multitask and manage priorities means nothing falls through the cracks—and you always have someone responsive on your side.

NOAH LAYFIELD

Client Experience Associate

Noah ensures every client has a world-class experience with InFocus. He coordinates our educational events and classes, making sure you have access to valuable insights and opportunities to connect with our team and fellow retirees. Noah's attention to detail and commitment to excellence means your experience is always seamless and meaningful.



What To Expect As A Client

Your First 90 Days

Week 1-2: Getting Started

- Complete account transfers
- Initial portfolio positioning
- Establish your ClearView360™ calendar

Week 3-6: Deep Dive

- Complete your 12-Point Retirement Checklist Assessment
- Review planning opportunities
- Finalize your customized strategy

Week 7-12: Ongoing Partnership

- Establish communication rhythm
- Settle into the ClearView Track
- Work on retirement checklist items

Your Ongoing Experience

Regular Reviews – For clients with greater needs, every 7–10 weeks

Quarterly Communication – At minimum for all clients

Annual Strategy Review – Comprehensive look at investments, performance, taxes, and planning

Increased Contact During Market Stress – When volatility hits, we reach out more and make moves to take advantage.

Year-Round Team Support – Questions don't wait for quarterly meetings. Neither do we.



Key Information

Our Fiduciary Commitment

What “fiduciary” really means:

We are legally and ethically required to put your interests first.

- No sales quotas to hit
- No hidden incentives
- Advice you can trust

Every recommendation is solely designed to serve your retirement and increase your probabilities of great success.



Your Questions Answered

How often will I hear from you?

In addition to an annual review of your retirement checklist, we connect with you at least quarterly to keep things on track. For clients with greater needs, we're reviewing your financial position and strategies every 7–10 weeks.

What if I want to be hands-off?

Perfect. Most retirees prefer turnkey guidance. We'll handle the details and keep you informed of what matters.

What if I want to stay involved?

We welcome it. You can be as engaged as you'd like—we adapt to your comfort level.

What happens during a market downturn?

We adjust positioning early taking advantage of the downturn, communicate more often, and protect your withdrawal strategy and income stability.

Who is InFocus designed for?

People who take retirement seriously. Our clients have built meaningful wealth and want a fiduciary team to help them navigate taxes, income planning, market volatility, and all the complexities retirement brings.

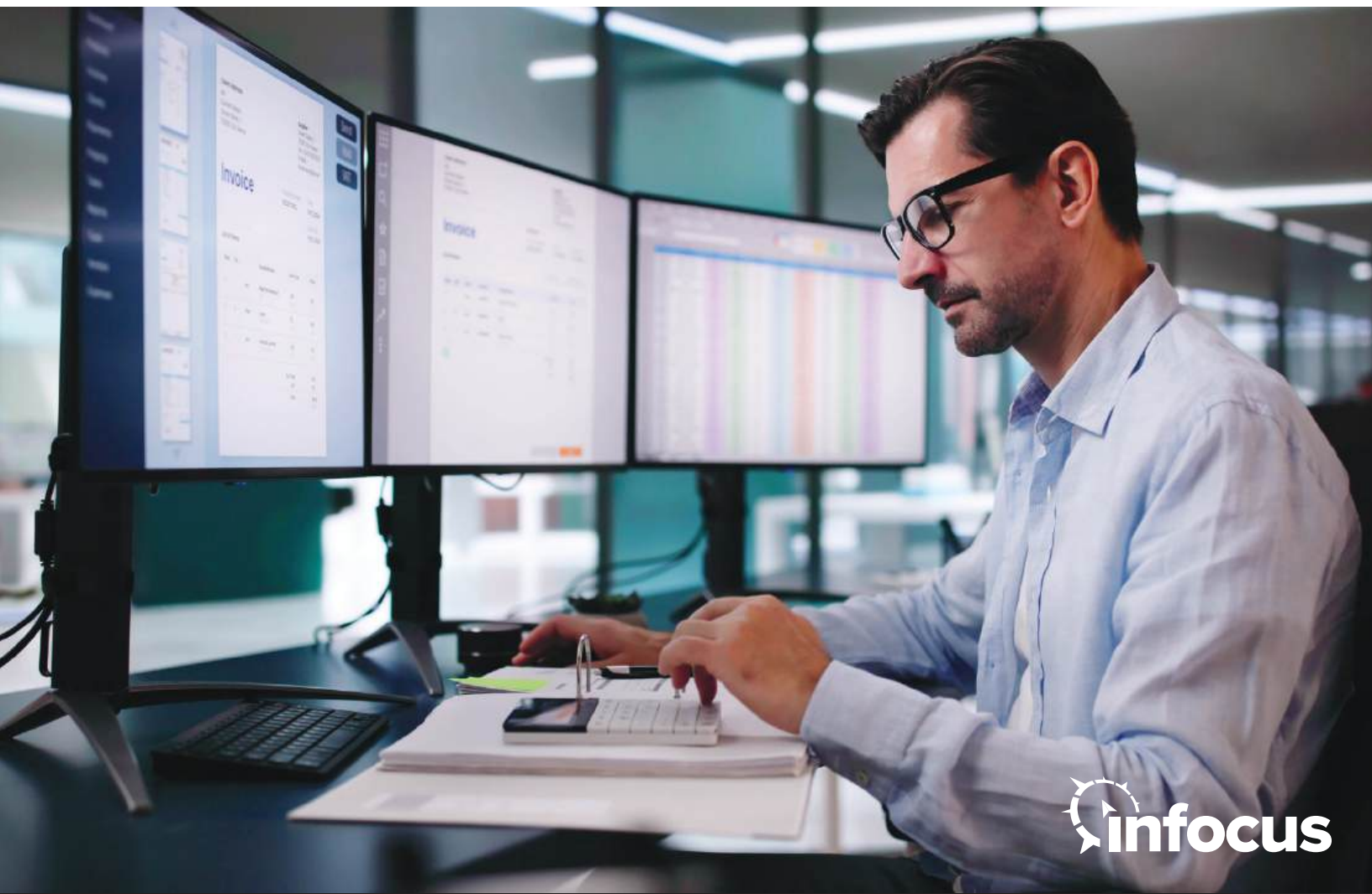
What Happens Next

Once you've hired us, over the coming weeks and months, you'll experience what it means to have a retirement-only team working on your behalf.

We'll be:

- Monitoring your portfolio regularly
- Looking for tax-saving opportunities
- Adjusting to market conditions
- Staying in touch with meaningful updates
- Making sure you stay on track

You're not alone anymore. You have a team, a framework, and a clear path forward.



Important Resources

Office Location

31454 Winterplace Parkway
Salisbury, MD 21804

Phone

410-677-4848 (local)
855-677-4848 (toll free)
302-865 7372(text us)

Website

www.retireinfocus.com

A Final Note From Eric

Thank you for choosing InFocus Financial Advisors.

Over three decades in this business, I've learned that successful retirements don't happen by accident. They're built on thoughtful preparation, proactive planning, and having the right partner by your side.

We're honored to be that partner for you.

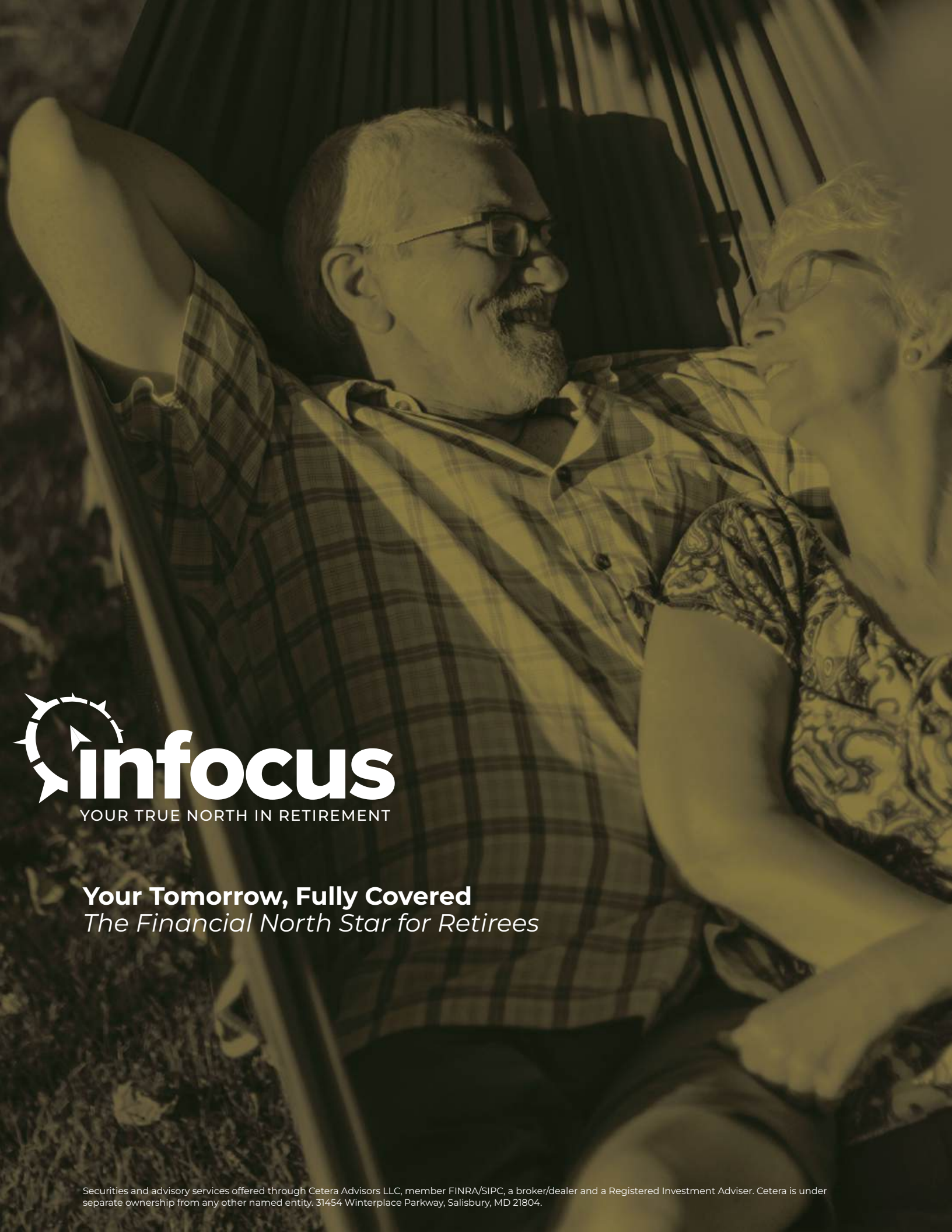
Our entire team is committed to making your retirement work—not just today, but through every season ahead. We'll be here to guide you through market shifts, tax changes, healthcare decisions, and all the questions that arise along the way.

Let's make your retirement everything it should be.

For great health and prosperity,



Eric W. Johnston, CFP®
Chief Retirement Officer



Your Tomorrow, Fully Covered
The Financial North Star for Retirees

Securities and advisory services offered through Cetera Advisors LLC, member FINRA/SIPC, a broker/dealer and a Registered Investment Adviser. Cetera is under separate ownership from any other named entity. 31454 Winterplace Parkway, Salisbury, MD 21804.