

“A journey of a thousand miles...”



FINANCIAL AND INSURANCE SERVICES
FINANCIAL PLANNING • INVESTMENTS • INSURANCE

*So... Where do you want life's
journey to take you?*

...must begin with a single step.”



*When it comes to planning your future, your destination may
feel like a thousand miles away. At KKP, we'll work with you
to begin the journey and we'll stay with you throughout,
helping you achieve your goals, one mile at a time.*

Where has your journey taken you?
Where would you like to go next?

Your answers to these two questions form the foundation of a strategy for your financial security. That's why we begin each new client relationship by listening. At KKP, our mission is to always put our clients' needs first, listening carefully to their priorities and aspirations before making any recommendations.

We help clients to make informed, confident decisions based on a personalized, long-term financial strategy. Realizing that your needs may evolve with time or with changes in your life, we stay in touch to ensure that you always own the right combination of investments and insurance protection.

Whether your time horizon is five years or fifty, you can rely on KKP to guide you through your life's financial decisions.

The KKP Difference

There are other financial services firms out there. Is there a difference? We think so. Importantly, the difference is not products. All licensed representatives offer insurance and investments.

We believe several key factors set our organization apart:

- Listening
- Team approach
- Individualized planning
- Personalized financial website
- Responsiveness
- Service, service, service

Significantly, KKP combines the resources you expect of a large enterprise with the agility only a small firm can provide. Each member of our professional staff holds industry specific education and designations. Our support staff includes a dedicated service manager, client relations and marketing manager, and paperless office technicians. We are here to serve you.

KKP Values

The people of KKP are governed by the highest ethical standards. This is not because we are forced to be, but because we require it of ourselves. Clients who entrust us with their confidence deserve nothing less.

KKP's Objective Approach to Problem Solving

Getting to know our clients has always been the key to understanding what is truly important to them. We believe strongly that sound financial planning simplifies your life, and we are here to make sure that you avoid making needless and costly mistakes. To help you develop a financial plan that best suits your needs, we employ a four-step process:

1) Analyze

We begin by asking important questions and then listening carefully to your answers. Our analysis takes into account where you are now financially and where you want to go.

2) Design

Our written recommendations outline everything in plain English. We help you to prioritize your concerns and then address them in a reasonable time frame.

3) Implement

We work with you and your existing advisors to implement our recommendations by securing and coordinating the products and services you require.

4) Review

By scheduling annual reviews, we continue to work with you over time to monitor your plan's performance, verifying that it continues to perform in a way that is consistent with your goals and plans.

"We build trusted relationships with our clients and will do everything possible to make their experiences with our company fulfilling."

Technology

KKP has invested in smart, secure technology that enables you to access your financial information with the click of a mouse or the stroke of a keyboard. Our personalized website provides a safe and convenient place for you to organize your documents, assets and other important financial data.

The Power of Experience

KKP is positioned to lead our clients in developing and maintaining complete insurance and investment portfolios. Our range of expertise includes:

- Financial Analysis
- Insurance Design and Service
- Investments Management and Service
- Estate Analysis
- Retirement Planning
- Fixed and Variable Annuities
- Charitable Giving
- Business Insurance
- Executive Compensation
- Employee Benefits

For our clients with high net worth, KKP is an experienced team player. We employ substantial expertise in addressing complex situations, to create sophisticated programs that address unique needs. We will gladly work with your other advisors to design and implement your solutions.



Affiliation

Our primary affiliation is with Massachusetts Mutual Life Insurance Company (MassMutual), a leading financial services company that provides us with comprehensive support but also allows us independence. As registered representatives of MML Investors Services, Inc., member SIPC, KKP has access to a full range of investment products and can objectively search the marketplace for the best insurance plan to fit your specific needs.

Start your Journey with KKP today!

When it comes to planning your future, a dream is a great starting point. The team at KKP looks forward to working with you to begin the process of turning your dreams into reality.

When you're ready to start, we're listening.

It is KKP's mission to assist our clients by bringing together research, perspective, experience, and products so that sound financial decisions can be made. Our focus is to foster the creation and preservation of wealth, to establish financial independence today, and to maximize the perpetuation of wealth for the benefit of generations to come.



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