



## Otium Financial Planners

Live a Full Life

34500 Chardon Road, Suite 3  
Willoughby Hills, OH 44094  
440-252-2449

*Referrals are our highest compliment – Initial Consultation Always Complimentary*

### Mission Statement

Otium Financial Planners' primary focus is to educate our clients in the best way to help meet your individual goals today and throughout your retirement. By developing strong relationships, along with knowing and understanding your financial and personal goals, we are able to provide advice to becoming debt free and to help build your diversified retirement portfolio with integrity, honesty and sincerity. Your financial stability is our highest priority.

### What Otium Has to Offer You

Retirement Planning  
Life Insurance

Debt Reduction  
Resource Referrals

Estate Planning  
Wealth Accumulation

### Kip Hoover

Kip Hoover began his investment career in 2000 building and sustaining relationships through marketing and sales initiatives in the Chardon area. He is committed to maintaining the highest standards of integrity and professionalism in our relationship with you, our client. Kip's goal is to know and understand your financial situation and provide you with only the highest quality information, services, and products to help you reach your goals.



### Upcoming FREE Seminars

Please Call 440-252-2449 to register

August 30 <sup>th</sup>	September 13 <sup>th</sup>	October 4 <sup>th</sup>	November 1 <sup>st</sup>
<p><b><i>My Brain Made Me Do It!</i></b> Strategies to help you make better decisions</p> <p><b>Speaker: Chris Weiland</b> from John Hancock Investments</p>	<p><b><i>Medicare Overview</i></b> <b>Speaker: Brandy Lachanski, MSM</b> Benefits Advisor</p>	<p><b><i>Estate Planning</i></b> <b>Speaker: Paul Mooney</b> Attorney</p>	<p><b><i>Long Term Care</i></b> <b>Speaker: John Barbato</b> Prudential</p>
	<p><b>September 27<sup>th</sup></b></p> <p><b><i>An Introduction to Annuities</i></b> <b>Speaker: Kip Hoover</b> Sponsored by: Brighthouse Financial</p>	<p><b>October 18<sup>th</sup></b></p> <p><b><i>Retirement Income Planning</i></b> <b>Speaker: Kip Hoover</b></p>	<p><b>November 15<sup>th</sup></b></p> <p><b><i>Social Security</i></b> <b>Speaker: Kip Hoover</b></p>

All seminars begin at 5:30 PM at the Willoughby Hills Community Center Historical Room, 35400 Chardon Road, Willoughby Hills, OH

Securities offered through Kestra Investment Services, LLC (Kestra IS), member FINRA/SIPC. Investment advisory services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. Otium Financial Planners is not affiliated with Kestra IS or Kestra AS.