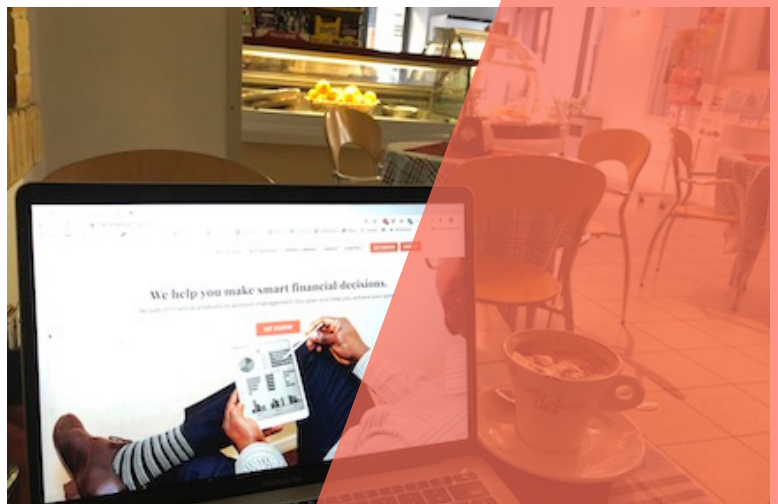


mainstreet

FINANCIAL PLANNING

2019 Annual Report





Annual Report

Hello and Happy New Year!

We are so excited to present our first-ever annual report for you. In this report, we're going over everything the MainStreet Financial Planning team was up to in 2019 - and what we're looking forward to in 2020.

After meeting as a team, we asked ourselves:

How can we update our clients and those that follow along with our content and educational offerings about everything we do in a given year?

You see, we have quite a big team. We're all located in different parts of the country, and we each have our own unique passions and lifestyle. Still, one thing bands us together: our dedication to providing exceptional financial advice and education to everyone who interacts with us.

2019 has been a big year of us of "launching" different initiatives, and you will see this in our year in review timeline! It definitely was a year of externally growing and creating. Our mission hasn't changed going into 2020: we want to continue to empower our clients make smart financial decisions! We also had a lot of internal growth here at the MainStreet team this year - two of our financial planners had babies! Talk about an exciting season of life! We wanted to find a way to connect with you on a more personal level, because we believe that the work we do in the financial planning space is incredibly personal. It's important to us that you know what our team (and each individual team member) is all about! So, without further ado, I present to you our first-ever annual report. Thank you for being part of what made 2019 and the last 17 years so special!

Till next time,

Anna Sergunina, CFP® and MainStreet Team

President & CEO

At MainStreet Financial Planning

Impact

Clients Served

300 Individuals & Businesses

Plans Created

43 Hourly Projects **74** New Financial Plans **182** Updated Financial Plans

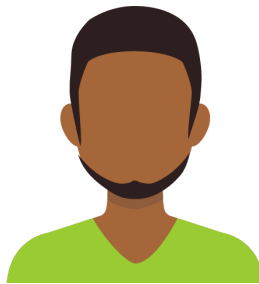
MONEY @ WORK

Our Money @ Work participants work with us through their employer's sponsored financial wellness program. We love teaming up with them to make sure their personal and professional lives are moving in a direction they love! We were able to serve 23 wonderful clients through this exciting program.

CLIENT MILESTONES

Our clients hit some amazing milestones this year:

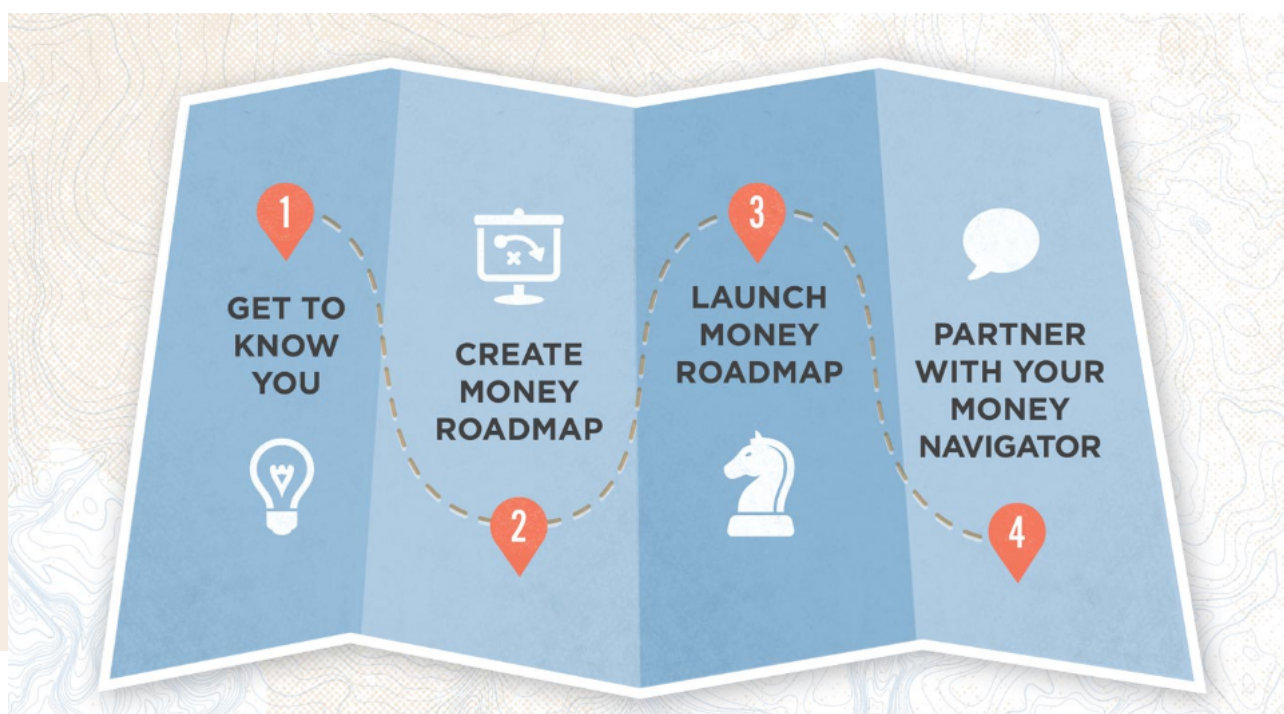
- ▶ Compiled a travel bucket list
- ▶ Paid off mortgage
- ▶ Remodeled their home
- ▶ Had a baby
- ▶ Landed a new job
- ▶ Retired
- ▶ Became debt free
- ▶ Earned a promotion
- ▶ Sold their business!



EDUCATIONAL OPPORTUNITIES

In 2019, we hosted 16 webinars and workshops for our clients and followers. We love getting to share financial education and empower others to make exceptional financial decisions.

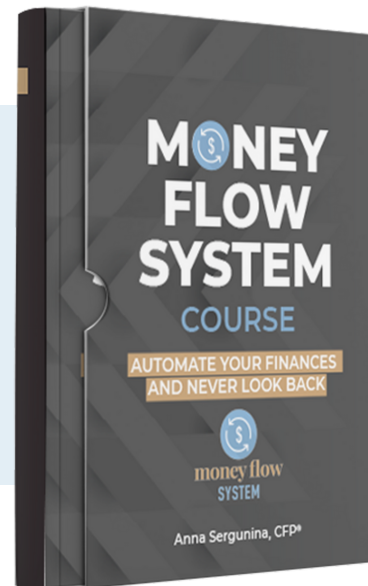
We also launched our new Money Roadmap and Navigation Services ! These programs focus on giving our clients the tools they need to clearly define their financial goals, and build a “roadmap” that helps achieve them. Then, through our Navigation Services, our team of expert financial planners helps our clients reassess their roadmap and track their progress in an ongoing capacity.



EDUCATIONAL OPPORTUNITIES

Knowing that not everyone is ready to dive into a Money Roadmap, we also created the Money Flow Course! This course is perfect for individuals who want to start getting a handle on their cash flow and budget to maximize their wealth.

Finally, this year we kicked off our 28 Day Money Roadmap Challenge. This challenge is designed to help participants take charge of their financial lives and truly level up in 28 days or less.



Our entire team produced countless hours of videos, homework worksheets, lesson plans, and guides to make this amazing opportunity a reality.



Total
Media
Mentions

26



TOP MENTIONS



Liz in Forbes

Tips For Couples To Manage Their 401(k) Plans



Cynthia in US News

Where to Find Unclaimed Money.



Anna in Bankrate

With the Fed poised to cut rates, keep an eye on your APY

FUN FACT: Anna was the guest on **15** podcasts!

Year In Review

JAN



- Anna & Yuri welcomed baby boy, Liam Alexander.



FEB



- Jim started working pro-bono with PTSD Veterans who were given a home and needed financial advice. This is a 2 year project.

MAR



- Jim joined a virtual Rotary club, headquartered in Reno, NV. Jim previously was a proud member for 32 years in 4 different Rotary clubs.

APR

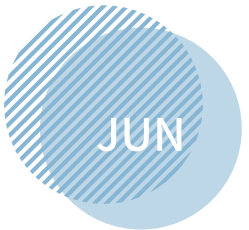


- Launched Money@Work (Financial Planning for Employees) new offerings:
 - Financial Wellness Workshops
 - Financial Wellness Advice for a day.

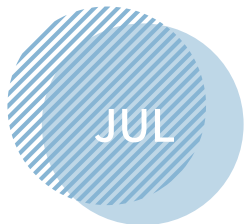
Year In Review (continued...)



- Re-launched Money Flow System Course!



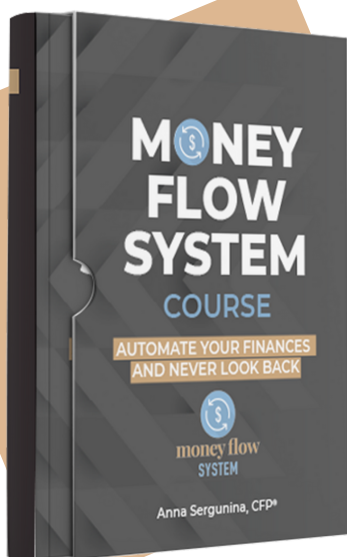
- Hosted one of our most highly attended webinars: Insurance For Young Families



- Launched Level up your Money Masterclass Series



- Launched 28 Day Challenge
- 21 Retirement Mistakes Video Series Presented by Jim



Year In Review (continued...)



- Liz & Brandon welcomed baby #2, Chase Jameson
- First Ever 28 Day Challenge Participants Graduate!



- Jim Spent 2 Months Working Virtually From Italy
- Cynthia manned our table at New York employer's Health Fair
- Anna presented at Financial Fortitude Workshop on Owning your Finances, A Money Roadmap to Independence



- **MainStreet Financial Planning Inc Birthday - 17 years old!**
- Launched New Money Roadmap + Nav Services
- Anna presented an insurance workshop to Avenida's Community in Palo Alto
- Jim presented at Washington Intelligent office a workshop



- Cynthia earned Heart of Financial Planning award from the Financial Planning Association of San Francisco Chapter.



Meet the Team



ANNA SERGUNINA, CFP® | PRESIDENT & CEO

I passionately believe that in order to live a life of fulfillment and joy, we must genuinely serve each other in any way possible. I found my mission in life to serve others via financial planning. As I continue to lead the MainStreet team, with the goal of making financial planning advice and services accessible to anyone and also evolving in my role as a financial planner, and business owner the biggest satisfactions in my career still comes from helping clients understand what stops them from achieving their financial dreams and showing them the right direction.

My life has completely changed with the arrival of our son Liam Alexander on Jan. 3, 2019. This year was all about “First Everything’s”. From sleepless nights, to first smiles, to first giggles, to sitting up, to first teeth, to eating solids, to crawling, to first what I want to hear as real words “mama” (gotta be patient a bit!) to first steps and the list goes on and on...

I truly have experienced the greatest joy of my life, which also has given me a completely new perspective and view of not only my life and personal finances, where the biggest spending category at the moment is “baby stuff” which has no set budget yet (yikes!), but also a deeper connection and understanding of our clients finances and life decisions as I am going through this exciting journey, called “motherhood”!

I am grateful for my team here at MainStreet: Jim, Liz, Cynthia, Kassy, Kathy & Geoff for sharing our vision and the impact we want to make on the lives of our clients.

Cheers to the next decade!

Meet the Team

continued

JIM LUDWICK, CFP® | FOUNDER



Jim Ludwick, CFP® founded MainStreet Financial Planning, Inc. (MSFP) in 2002. A retired U.S. Air Force officer, Jim's career experience includes working as a hospital administrator, commercial real estate broker, life insurance agent, vice president of two different bank trust departments and a regional vice president of very large money management firm.

2019 was a big year for Jim and his wife, Carol! They spent most of the year traveling to a number of incredible locations including Hawaii, London, Annapolis, and they even spent a month in Italy! Jim's favorite place to visit in Italy would have to be the Ferrari museum in Modena.



LIZ GILLETTE, CFP® | FINANCIAL PLANNER

Liz graduated from The George Washington University with a Bachelor of Business Administration. After graduation, Liz worked as a business development manager in the DC area for many years before pursuing a financial planning career in 2013.

Why the role change? Liz has tackled her own path to financial freedom, paying off student loan debt & medical bills, and consequently acquired a passion for empowering other women and men to transform their fiscal lives.

This year, Liz and her family welcomed their son, Chase, into the family!

Meet the Team

continued

CYNTHIA FLANNIGAN | FINANCIAL PLANNER



Cynthia started working for MainStreet Financial Planning in 2018 as a Financial Planner. Cynthia's entire professional career has been in financial services. She has done everything from client service and marketing to bond trading and financial planning. She loves not only discussions on investments and the economy, but also the exposure to clients and being a part of her client's lives.

This year, Cynthia achieved two major goals:

She paid off her mortgage, and went to Iceland!

She also joined the Board of the Bay Area Financial Education Foundation (BAFEF), volunteered for the FPA Financial Planning Days for the 9th year in a row and flew to the East Coast where she had meetings in DC, Maryland, and an event in New York in the same week!



KASSY HUNT | CLIENT SERVICE MANAGER

As the Client Service Manager here at MainStreet Financial, Kassy's role is to ensure our clients have a seamless, exceptional experience! From scheduling, to invoicing, to following up with our clients, to keeping the team on task - she does it all!

As many of you know, Kassy has an assistant, James, now age 2. He is her Chief Morale Officer and the light of her life! You might hear him saying "bye" at the end of a call with her!

This past year he has grown so much! He had his first-word "book" and his favorite word is "cookie".

James loves to scream and play with his cars when he is not hugging the dogs or cats that is. Kassy's office is full of life!

Meet the Team

continued

KATHRYN WATKINS | PARA-PLANNER



Kathy Watkins joined MainStreet Financial Planning team as a paraplanner in 2013. As staff paraplanner, she supports the advisory team by creating and refining customized financial reports associated with each client engagement.

Kathy is passionate about providing each MainStreet client with a superior customer service experience, from the moment they fill out their initial questionnaire through receipt of their final recommendations.



GEOFF SCOGGINS | PARA-PLANNER

Geoff has earned the Financial Paraplanner Qualified Professional designation from the College for Financial Planning in March of 2019. He has always been a detail oriented person, which makes him a perfect fit for the role. He works with our clients to gather their financial information together and organizes it into customized reports for the Advisors.

As a father of three girls, he understands the importance of a good financial plan. Being part of a team whose focus is to help individuals and families achieve their financial goals is a privilege.



Good Deeds & Impact

\$1,900 in charitable donations, made through our referral program.

38 people who initiated a donation by MainStreet through our referral program.

Cynthia participated in Financial Planning Day.



Cynthia won the Heart of Financial Planning Award from the FPA of San Francisco.

Jim started a pro-bono program with PTSD Veterans who were given a home and needed financial advice.



Top Content Created by MainStreet Team



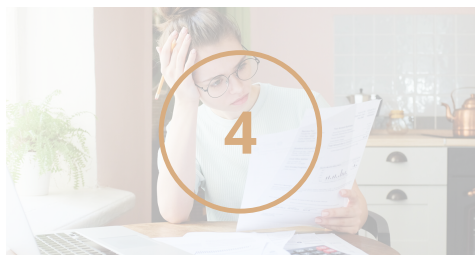
#1: _____



#2: WEBINAR:
3 BUCKETS FOR SAVINGS INVESTMENTS



**#3: SHOULD YOUR ASSET ALLOCATION
CHANGE AS YOU NEAR RETIREMENT?**



#4: GET OUT OF DEBT



#5: 5 BIG DON'TS FOR RETIREMENT

2019 was a big year for the MainStreet Financial Planning team, and we're planning on an even more exciting 2020! Here's what you can expect...

LAUNCHING A TAX PLANNING SERVICE

We want to help provide our clients with a comprehensive financial planning service. One step to help us achieve that goal is to start offering a tax planning service pilot program! Our plan is to kick off this service in early 2020 - so stay tuned!

LAUNCHING MONEY ROADMAP SERVICES AND NAVIGATION SERVICES

We have been in the financial planning profession for the past couple of decades. What we continually find is that people we speak to struggle to make (and stick to!) a financial plan. Financial plans are often looked at as too strict, and a little intimidating. Enter: the Money Roadmap!

Our Money Roadmap (aka: Comprehensive Financial Plan) goes beyond a traditional financial plan. We believe that your Money Roadmap needs to help you get from where you are to where you want to go - and the "plan" may need to adjust along the way!

As we continue to grow our own families, each one of us in our own ways, thank you for being part of our MainStreet Family, growing with us, and trusting us with your most intimate conversations, aka (your money)!

It is our greatest honor to have this opportunity to serve you!

MainStreet Financial Planning Team,
Anna, Jim, Liz, Cynthia, Kassy, Kathy & Geoff



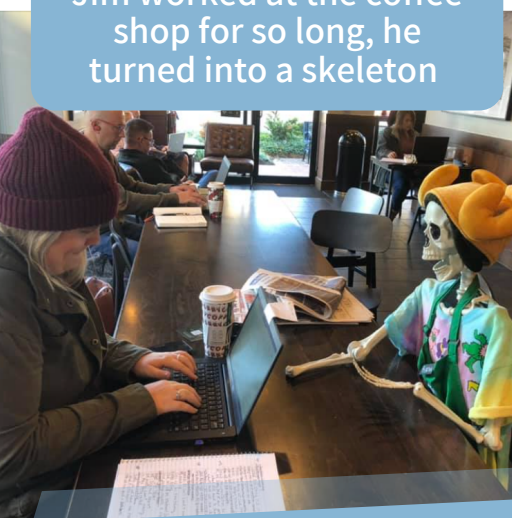
A Picture is Worth 1,000 Words: Our Life In Photos



Kassy's office-mates are adorable!

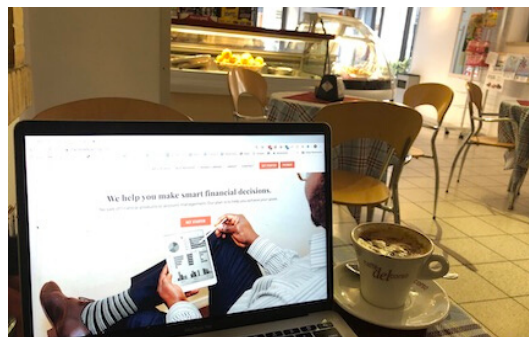


Jim worked at the coffee shop for so long, he turned into a skeleton!

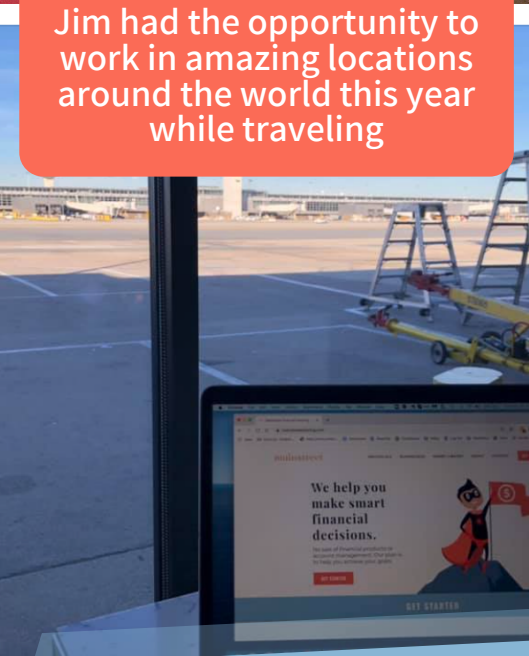


Cynthia earned the Heart of Financial Planning Award from FPA San Francisco.





Jim had the opportunity to work in amazing locations around the world this year while traveling



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Learn More on Our Website:
www.mainstreetplanning.com