

Do you have important financial decisions in the near future? Will your children be headed to college? Do you have aging parents that require assistance? Downsizing your house? Looking to retire? Navigating your financial needs for the present as well as the future can be stressful but

you don't have to do this alone. The best gift you can give you and your family is to educate yourself on how a financial advisor can help. Reaching your financial goals and trusting your financial advisor is essential.

Bremo Pharmacy would like to introduce Darel Gallagher and The Gallagher-Bridgforth Financial Advisor Consulting Group with Wells Fargo Advisors. Darel and Crystal both have over two decades of experience. They have a strong background working with individuals, families, small businesses and the special needs of seniors. They offer a broad range of services in four main areas, investments, credit and lending, insurance protection, and legacy planning.

An initial meeting with Darel and Crystal is all about getting to know each other and building trust so that you are able to discuss your needs and goals to see if this is the right "fit" for everyone. Personal relationships matter, and this isn't only about the financial aspect. Their work with clients will often lead to a bond that goes beyond "work". They have worked with multigeneration of families and those relationships continue many years.

Creating a game plan is important for you and your family's future. When you are ready, Darel and Crystal can assist with developing a plan and putting it in place. You can reach them at (804) 289-2238/2213 or email <a href="mailto:darel.gallagher@wellsfargoadvisors.com">darel.gallagher@wellsfargoadvisors.com</a> or stop by Bremo Pharmacy for more information.

Small Pharmacy...Big Hearts.