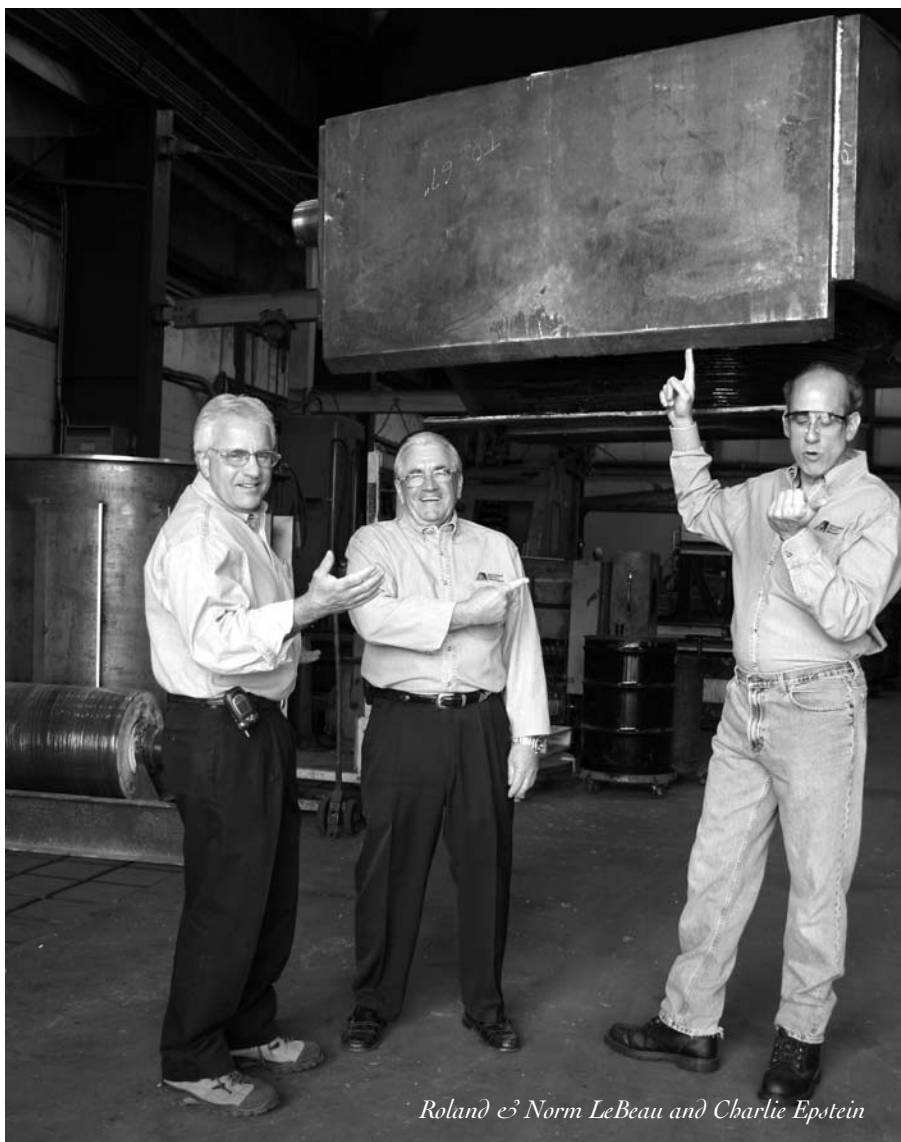


Listen to Norm LeBeau talk about his business for five minutes and you'll be left with little confusion as to what lies behind Associated Electro-Mechanics' 31 years of success. Springfield-based AEM can service, rebuild or repair any piece of industrial machinery on the planet quickly and efficiently. That's *any* piece of machinery at any plant, a fact that has translated to a highly diverse range of customers for AEM spread out over a 300-mile radius from Springfield. "We are the most diverse one-stop service shop in New England," Norm says. "Everyone else is an AEM wannabe." There's also no mystery about how AEM has maintained its position at the top of its field: Norm has been successful over the years at attracting talented mechanics, helping them develop new skills and new specialties in order to meet customers' changing needs, and keeping them on AEM's staff. For the past six years, Charlie Epstein and the advice he provides to Norm and his staff, have played a key role in that formula. Charlie got Norm's staff excited about participating in their 401(k) plan. That has made AEM's workers happier and improved morale and retention. "He explains the 401(k) in terms that make sense to them," Norm says. "Participation is up and people are pleased. When they meet with Charlie, they know we brought them the best."

THE MOST IMPORTANT THING NORM LEBEAU GETS FROM CHARLIE IS INDUSTRIAL STRENGTH BUSINESS ADVICE



Roland & Norm LeBeau and Charlie Epstein

Getting staff excited about and involved in retirement investing is exactly what Charlie's Desirement Planning™ process is about. By taking an entertaining and informative approach to explaining 401(k) features, Charlie gets participants to recognize how the decisions they make today will affect their lifestyle in the future. What most impresses Norm about Charlie's approach is that, like AEM's, it emphasizes diversity. Charlie offers a wide variety of options to business owners and their staffs. He also takes a diverse approach in his presentations, finding a way to explain the importance of retirement planning to individuals with a broad range of backgrounds, goals and ambitions. Norm plans to work with Charlie on a succession plan for AEM some day, though he's taking his time getting to that since he has no plans to retire any time soon. Norm knows he can always count on getting honest business advice from Charlie. "I've known a lot of financial guys," Norm says. "They always tell you what they think you want to hear. Charlie doesn't do that. He tells you how it is."

Charlie can become a trusted professional for your business, too. A member of the original class of Certified Family Business Specialists from the American College, Charlie has been providing guidance to owners of closely held businesses for more than 27 years. His Desirement Planning can help get your staff involved in your 401(k) plan, improving recruitment and retention for you just as it has for Norm. Charlie's organization and expertise can help you rise to the top of your industry.

EPSTEIN FINANCIAL SERVICES

Family Matters.

Charlie Epstein, CLU, ChFC, AIF®, Certified Family Business Specialist

Talk to us about The Family CFO® process.

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