



First and foremost, we want to express our sincere gratitude for your unwavering loyalty and trust in Retirement Planning Services over the years. Your support has been pivotal in our growth and success!

We have some exciting news to share with you! Retirement Planning Services is merging with our sister company, Elite Income Advisors, to form a single, unified company dedicated to enhancing your financial planning experience.

Retirement Planning Services (“RPS”) was established in 1996 as an insurance company offering life insurance, retirement income protection and long-term care insurance that provides you with that Sleep Well at Night (“SWAN”) protection that you hold dear. Many of you have been with us since the beginning and we truly appreciate the long-standing relationships we have with you, our RPS family.

Over the years our company has evolved, and in 2016, we formed Elite Income Advisors (“EIA”), a Registered Investment Advisory practice. You may have received informational emails from EIA, but you weren’t sure who we were or how that applied to you as an RPS client. Elite Income Advisors offers additional services outside of the traditional insurance protection vehicles offered through RPS, primarily comprehensive wealth management and personalized financial planning solutions. The combination of the services offered through RPS and EIA is what differentiates us from others. We have access to a wide range of vetted insurance vehicles and financial instruments and, as fiduciaries and independent investment advisor representatives, we have the flexibility to apply wealth management strategies to these vehicles tailored to your specific needs.

Nothing about the service and care you have become accustomed to will change with this transition to one entity – Elite Income Advisors. Our team remains the same and you will continue to work with the agent/investment advisor representative that you have worked with for years! ***Our goal with this merger is simplicity; one company with one mission of creating a brighter and more financially secure future for our community that we serve through prudent financial planning.***

Please keep an eye out for additional information through upcoming emails, social media updates, and the launch of our new website. Please visit www.EliteIncomeAdvisors.com for detailed information about Elite Income Advisors, our dedicated team, and upcoming educational and client events.

Your feedback is invaluable to us, so please don’t hesitate to reach out with any questions or concerns you may have. Your satisfaction continues to be our top priority.

Thank you once again for being part of our extended family! We look forward to embarking on this new chapter together under the Elite Income Advisors name.

Warm regards,
Your Team at Elite Income Advisors –

Ozzie, Prashant & Nick



1996

Retirement Planning Services (RPS) founded

January 28, 2010

Nick Innerbichler joins RPS as a Director of Operations and Financial Advisor

November 4, 2014

Ozzie Culhagil & Prashant Sabapathi join RPS

May 18, 2016

Ozzie Culhagil purchases RPS and founds Elite Income Advisors (EIA)

August 12th, 2024

RPS officially merges with EIA to form one cohesive brand

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