30 Years of Rodgers & Associates

April 28, 2026

Jeremie Patrick, CFP®, CRPC®

Nearly Three Decades of Purpose-Driven Retirement Planning

"Rodgers & Associates didn't begin with a product, a pitch, or a sales quota. It began with a belief—that people deserve advice built around their lives."

More Than a Financial Firm

- People before products - always
- Built on trust, coordination, and independence
- Nearly 30 years focused on retirees and near-retirees

The Financial Industry at our Beginning

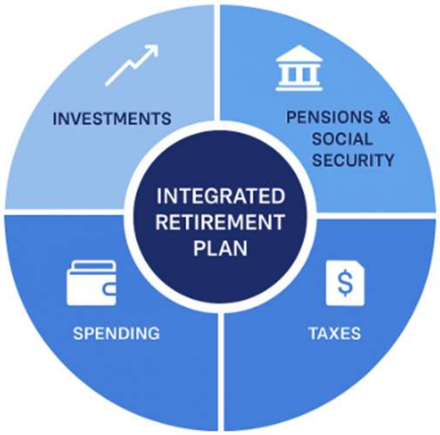
- In the 1980s–1990s, financial advice was largely sales-driven
- Advisors were highly incentivized by commissions
- Planning tools, when available, were focused on investments not on preserving what people had saved
- Many retirees lacked access to objective, coordinated guidance

The Founders

- Rick began his career at Shearson American Express in 1984
- Jessy joined the industry shortly thereafter
- Both recognized a misalignment between industry advice and what clients actually needed
- Shared a belief that financial planning should be goal-first, not product-driven

The Spark That Started the Firm

- Early financial plans were built using custom spreadsheets
- The goal was to bring key retirement decisions together, including:
  - Investments
  - Pensions & Social Security
  - Taxes
  - Spending
- That integrated approach led to the founding of Rodgers & Associates in 1996



Specialization Before It Was Popular

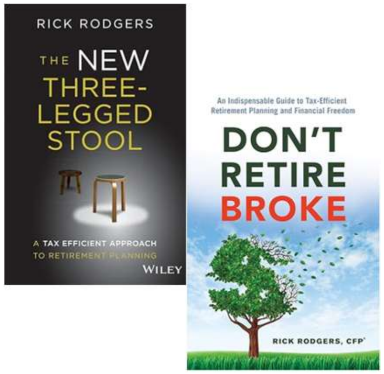
- Founded to focus exclusively on retirement
- Retirement planning requires deep coordination
- Financial decisions should work together, not in silos
- Our mission: To help clients support confidence & independence in retirement

Choosing the Fiduciary Path

- We operate as a Fee-Only Registered Investment Advisor
- That means no commissions on financial products
- No sales incentives or third-party compensation
- We are legally required to act in clients’ best interests
- A structure designed to promote transparency and long-term alignment

Beyond the Office

- Rick Rodgers authored:
    - *The New Three-Legged Stool* (2009)
    - Updated as *Don’t Retire Broke* (2019).
- He has been a featured expert on:
    - CNBC
    - FOX Business News
    - National Publications including *The New York Times*
- Created a firm of educators, not salespeople



Education That Has Grown With Our Clients

- Education is a core part of how we serve clients
- Retirement planning extends beyond finances, which is why we developed the AGILE retirement journey
- Our seminar series supports multiple phases of the AGILE retirement journey
- Today, we offer approximately 20 educational programs each year that are financial and lifestyle focused

Commitment to Community

- Proud to serve nearly 1,000 client households
- In 2012, we moved to the “The Manor” to grow alongside the Lancaster community
- Long-standing supporters of local nonprofits and charitable organizations
- Recognized for community recognitions, including:
  - Eckert Service & Philanthropy Award
  - Spirit of Philanthropy Award
  - Restorer of the City Award

A New Chapter: Bluespring Partnership

- In July 2024, we partnered with Bluespring Wealth Partners as part of our long-term planning for the future
- This partnership provides:
  - Non-client facing support, including human resources, employee benefits, and technology security & oversight
  - Access to expanded resources and planning support through KIM (Kestra Investment Management) and KIP (Kestra Insurance Planning
  - This allows us to stay focused on our clients while preserving our culture and fiduciary standards

The Rodgers & Associates Legacy

- Built on independence, integrity, and patience
- Nearly three decades dedicated to retirement planning
- Relationships that span generations of families

Upcoming Seminars

Fitness After 60

Tuesday, May 12, 2026

11:00 AM

An Introduction to the Lancaster Office Aging

Thursday, May 28, 2026

11:00 AM

Thank You!

Rodgers-Associates.com

(717) 560-3800

2025 Lititz Pike
Lancaster, PA 17601

Rodgers & Associates
A BLUESPRING WEALTH PARTNER