

# WEALTH MANAGEMENT

## Make the most of your money for a better tomorrow.

Financial planning is a critical component to ensuring that you create the best future for you. Regardless of what stage of life you are in—whether you’re getting married, starting a college fund for your children or retiring, you are likely to have important financial goals. Financial planning, much like anything else that’s vital to your future, should begin as soon as possible.

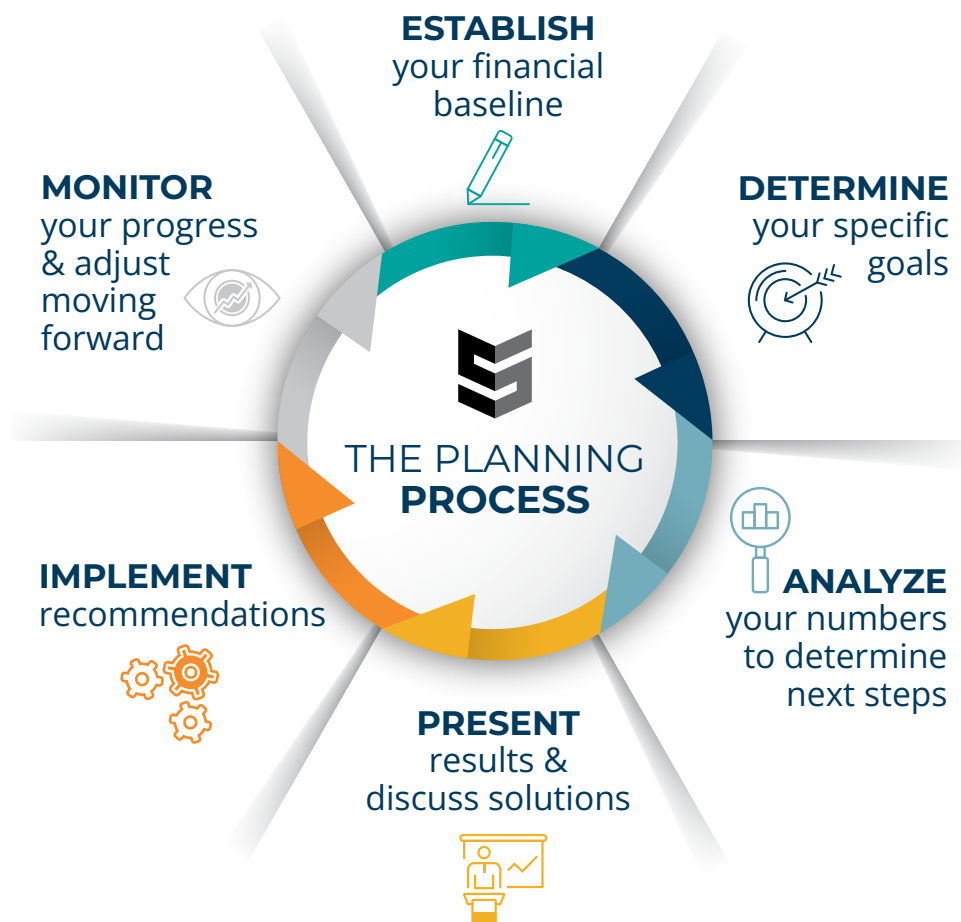
A comprehensive financial plan can arm you with the tools to keep you on course to living the life you’ve always imagined.

## THE PLANNING PROCESS

Financial planning is a process; by working with one of our wealth management advisors, you can build a specific financial plan while receiving:

- Ongoing, insightful communication,
- Timely review of changing needs,
- Periodic reassessment of objectives.

**Find out if you’re in the right position to guarantee a financially stable future—consult a Sikich Financial advisor today.**



*Investment advisory services offered through Sikich Financial, an SEC Registered Investment Advisor.*

## Our wealth management team can help you with:



### INVESTMENT CONSULTING

- Written investment plans
- Manager and investment selection and monitoring
- Asset allocation and rebalancing
- Alternative investments
- Fixed income ladders
- Asset location planning
- Reporting
- Consolidation
- Institutional asset management
- Cost-effective implementation
- Portfolio reviews and second opinions



### FINANCIAL SERVICES

- Cashiering
- Banking
- Portfolio lines-of-credit
- Pledged asset lending
- Cash management
- Administrative Trust Services



### ADVANCED PLANNING

- Retirement planning and Monte Carlo analysis
- Personal budgeting and cash flow planning
- Debt management
- Education planning
- Income tax minimization, planning, and compliance
- Spend-down strategies
- Social security planning and analysis
- Medicare consulting
- IRA planning
- Wealth transfer and estate planning
- Charitable planning, including donor-advised funds



### WEALTH PROTECTION

- Risk management, including life, disability, and longterm care
- Insurance needs analysis
- Retirement income solutions
- Asset protection planning



### RETIREMENT PLAN SOLUTIONS

- Fiduciary consulting
- Investment selection
- Participant and plan sponsor support
- Retirement plans for businesses, including 401(k), SEPIRAs, Simple IRAs, and Cash Balance plans



### COACHING

- Education
- Adherence to plan and goals
- Setting realistic expectations
- Managing emotions and stress
- Providing objective feedback
- Life and business transitions

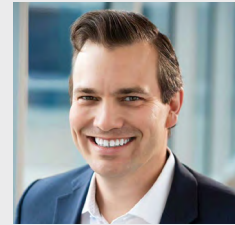


### CONTINUITY

- Spousal involvement
- Children engagement
- Multi-generational planning
- Legacy planning
- Philanthropy strategies

For more information about our services, visit [www.sikich.com](http://www.sikich.com).

## OUR EXPERT



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*Sikich currently practices in an alternative practice structure in accordance with the AICPA Professional Code of Conduct and applicable law, regulations, and professional standards. Sikich CPA LLC is a licensed CPA firm that provides audit and attest services to its clients. Sikich LLC has a contractual arrangement with Sikich CPA LLC under which Sikich LLC provides Sikich CPA LLC with professional and support personnel and other services to support Sikich CPA LLC's performance of its professional services, and Sikich CPA LLC shares certain client information with Sikich LLC with respect to the provision of such services.*

*Securities offered through Sikich Corporate Finance LLC, member FINRA/SIPC. Investment advisory services offered through Sikich Financial, an SEC Registered Investment Advisor.*