



Simple | Effective | Convenient

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It's not *what* you earn

that's *important*, but

what you *keep* that matters.

ELGA Wealth Management (EWM) is a joint venture between ELGA Credit Union and a Clarkston Based, financial planning practice that specializes in tax efficient financial planning. Proper management of your wealth is essential, and we believe you should work with us.

Our investment and insurance professionals assist clients and business owners from all walks of life. Whether you have 30 years or 30 days from retirement, we help you become more confident in your ability to care for yourself and your family.

We help protect your assets now and through retirement with our common sense client centered approach. As an independent office we have no proprietary products and services which frees us from many conflicts of interest. The confidence that our clients enjoy is born from the strength of our relationship.

We provide:

- ✓ Investment Selection
- ✓ Insurance Protection
- ✓ Portfolio Management and Guidance
- ✓ Group Financial Education and Consulting
- ✓ Retirement, Income, College, Nursing Home, and Estate Planning

START

Simple.

Investing is simple, all you need is google and a checkbook,... right?

Retirement planning is complex. The markets, the myriad of investment options, tax considerations, and misinformation can all contribute to your uncertainty.

If you don't understand your retirement plans what good are they?

Knowing when to use asset managers over mutual funds, or annuities vs. ETF's might be Greek to you, rest assured we translate well.

Being able to identify and compare the options gives our clients an advantage. They don't recite algorithms or Modern Portfolio Theory, but they are confident in being able to make better decisions.

Some say it's a piece of cake.

Simple is understood

Simple is easy

Simple works

Make life simpler,

ELGA
WEALTH MANAGEMENT





Effective.

You wouldn't give the government 40% of your IRA, would you?

At least not on purpose, right? With the top US tax rate at 39.6%, many retirees do just that.

It's not what you earn, but what you keep that matters. Rates of return help you meet your investment goals, but they're only a part of the picture. Taxes can ruin your best intended plans.

We identify efficient ways of keeping more of what you earn. When, where, and how you save for retirement is very important, but so is the manner and sequence of your distributions.

When reviewing your estate plans, portfolio, and tax situation we make certain that your accounts and assets match up with the purposes that they are intended, making them effective. After all, it's much easier to avoid a mistake than to fix one.

Are you certain your plans are effective?

Effective protects what's important

Effective reduces taxes

Effective reaches goals

Make your plans effective.

Convenient.

Time is precious, we all need more. If it's not a project deadline or acting as your kids chauffeur, it's something else. We all know planning is important, but making it a priority can be difficult.

Whether it is our flexible office hours or our web-based reviews and mobile app, we save you time. Leaving more for what's important to you.

In addition to our periodic reviews, calls, and letters, we also stay in touch with you on Twitter, LinkedIn, and Facebook keeping answers at your fingertips.

We also collaborate with your other service providers and look to strengthen your existing relationships, not steer you away from them.

We go one step further and help organize all your finances with access to our cutting edge planning software, Emoney.

Is financial planning easy for you?

Convenience saves time

Convenience saves money

Convenience makes planning easy

Make planning convenient





Why ELGA?

What is the difference between an investment adviser, insurance agent, broker, or financial planner? Some planners are investment advisers, some brokers are agents, some advisors are brokers, but not all are financial planners.

As investment advisors we are obligated to put our clients interests first. We create complete plans. Our professionals work for your benefit and have access to vast products and services that compliment our specialties.

Your financial professional should help separate yourself from your emotions, manage your expectations, and facilitate your selection of investments, strategies, and goals. Don't you deserve a better partner for your future?

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