

### **Pre-Retirement Planning**

Whether you are fresh out of college, have 10 years until retirement, or just a day, let us help you get your finances in order ahead of the curve.

### **Inter-Generational and Estate Planning**

Are you completely certain that your assets will transfer to the people or organizations you care about most, when, and how you want? From avoiding taxes to establishing pensions for your children's children, we can address these and other concerns ensuring your legacy lives on the way you desire.

### **Investment Advisory Services**

We can work for you on a fee or per diem basis for 401(k) allocations, consultations, or plan reviews. Our independent investment advice can be the difference maker. We also can utilize any number of third-party money managers for custom allocations and solutions.

### **Tax and Distribution Planning (Retirement Income)**

It's not about what you earn but what you keep. Now that you've retired, how do you want to address your tax situation? Where do you go from here? We assist our clients with tax and distribution planning by designing ways to generate income from their existing assets, protect them and their estate, and minimize what Uncle Sam takes.<sup>2</sup>

### **College Planning**

There is already enough stress when making a college choice. Allow us to take away some of your worry by setting up a funding program to help with the expenses.

### **Business Benefits and Succession Planning**

We know how difficult it can be to grow an idea, create a workforce, and still make ends meet. Small businesses are vital to the economy and we can help with ways to retain key employees, provide benefits to the owners, the rank and file, as well as prepare for the transition when you no longer want to work those long hours.

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

Knowing when to use asset managers over mutual funds, or annuities vs. ETF's might be Greek to you, be assured we can translate well. Being able to identify and compare the options gives our clients an advantage in being able to make better decisions.

### **Retirement Services<sup>1</sup>**

- IRA's, Roth' IRA's, Rollover's, Simple's and Stretch IRA's
- Retirement Income / Distribution Planning
- 401(k) Management /Advisory Services

### **Education Funding\***

- 529 Plans, Coverdell Savings Accounts, UTMA/UGMA's

### **Investments and Advisory Services\***

- Stocks, Bonds, and ETF's
- Mutual Funds: Open and Closed End
- REIT's, Equipment Leasing
- Unit Investment Trusts
- Fee-Based / Managed Accounts

### **Annuities**

- Fixed
- Equity Indexed
- Immediate
- Variable\*

### **Insurance**

- Life, Health, Disability
- Long-Term Care
- Wealth Transfer / Estate Planning / Charitable

### **Small Business Services\***

- Retirement Plans
- Business Succession Planning



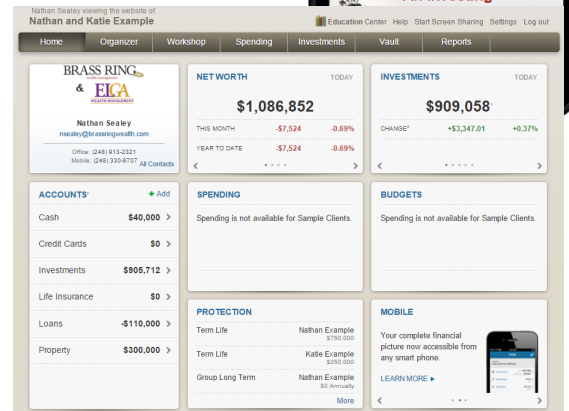
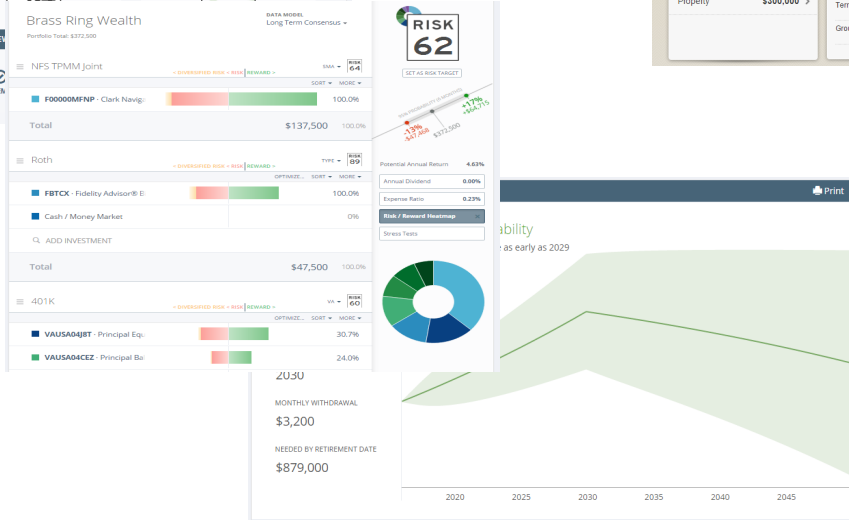
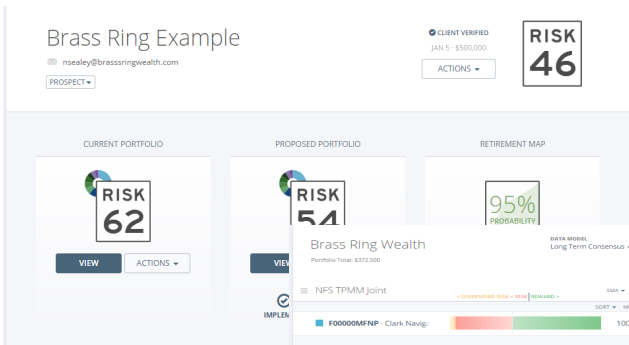
# Convenient.

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, Riskalyze, and Morningstar®.



Is financial planning easy for you?



## 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 advisers 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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<sup>1</sup>Securities offered through Kestra Investment Services, LLC (Kestra IS), member FINRA/SIPC. Investment advisory services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. ELGA Wealth Management is not affiliated with Kestra IS or Kestra AS. <sup>2</sup>Neither Kestra Investment Services, LLC nor Kestra Advisory Services, LLC provides legal or tax advice. All investment vehicles are subject to market and other risk factors, which could result in loss of principal. that insurance and annuity products' protection guarantees are based on the claims paying ability of the insurance carrier. 8415 Davison Rd. Davison, MI 48423