

Why you need a financial professional!

Only 29% of US households are using financial planner in 2013.

<http://u.osu.edu/hanna.1/financial-counseling-and-planning/8-2/sungbae/>

Individuals and families are primarily interested in using a financial planner for*:

- 1) Retirement planning
- 2) Investment management
- 3) Tax planning

Some reasons individuals sought out a financial advisor were*:

- 1) A lack of personal financial knowledge
- 2) Desire for personal insurance
- 3) Confidence that professionals offer

Using an advisor frees up time, helps to avoid mistakes and helps improve investment performance. We also uncover opportunities and have access to programs and investments otherwise unavailable.

- ✓ We have over 40 years of experience, no conflicts of interest, and are digitally savvy.
- ✓ We have flexible hours and 9 branches to serve your needs
- ✓ You choose our compensation. ; commission, fee, or hourly rates
- ✓ We provide access to time tested and cutting edge products and services.

Make your appointment today and start realizing all these benefits. After all you are worth it and so are we!

Call: 810-600-4444

email: info@elgawealthmanagement.com

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*Bae, S. C. & Sandager, J. P. (1997). What consumers look for in financial planners. *Financial Counseling and Planning*, 8(2), 9-16

