

CHRISTOPHER KROLAK

THE VALUE OF A SECOND FINANCIAL OPINION



Money & Investment

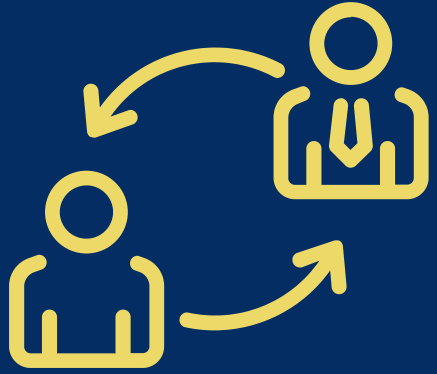
YOU CAN'T GET A SECOND OPINION FROM THE PERSON THAT
GAVE YOU THE FIRST!



Hi, I'm Christopher Krolak, and I have a background in finance and a passion for helping our clients achieve financial success. With over two decades of experience in the industry, I've worked with clients from all walks of life and understand the unique challenges faced by today's investor and retiree. Through my work as a financial advisor and safe-money advocate, I strive to create plans that are simple to understand, easy to implement and designed to last a lifetime (or two!). Whether you are currently working with a financial advisor or managing your portfolio by yourself, **a financial second opinion** could make sense because you can't get another from the person that gave you the first!

If you're working with an advisor, you might consider a financial second opinion if:

- Your advisor is not responsive to questions you have about your financial plan
- Efforts to communicate with your advisor are met with radio silence
- You question whether the advice you're receiving is appropriate for your goals and needs
- You're interested in exploring other services, beyond what your current advisor offers
- You're dissatisfied with the direction your portfolio is moving in or the quality of investments your advisor recommends



If you're managing your portfolio yourself, a financial second opinion could make sense if:

- You've reviewed your investments and the overall performance falls short of your goals
- You've accumulated assets to the point where managing them is taking up more of your time and energy than you'd like
- It's not clear to you whether you're taking too much risk or not enough to achieve your objectives
- Life changes, such as a marriage, the birth of a child or divorce have you rethinking your financial plan
- You need help with planning for big goals like retirement or college





Our Process

No Fee, No Stress, No Obligation



Is your current financial plan in alignment with your goals?

Heraclitus, a Greek philosopher, is quoted as saying "change is the only constant in life." And isn't that the truth? Today, financial markets

move at the speed of light. Our personal lives change too. Maybe you need more income than what you had planned, or you've taken on care of a loved one. Unexpected costs will arise in retirement and it's important to have a plan that can adapt and accommodate those changes. What level of certainty do you have that your current plan is in alignment with **YOUR** goals for the future?

Is your advisor giving you the best possible advice?

The Fiduciary Standard. It's a term that is designed to give investors a sense security, that the Financial Advisor is working in your best interest. Would it surprise you though to learn

that even if your financial advisor is a fiduciary, he or she may not be able to tell you about certain products that are readily available and designed to help you protect and grow your money because their firm restricts these types of transactions? It's true, and it happens every day. Wouldn't you want to know all of your options, not just the ones the Advisor is told they can sell?





Are your investments performing as well as they could be?

The #1 REASON individuals and couples alike come in for a second opinion review is.....

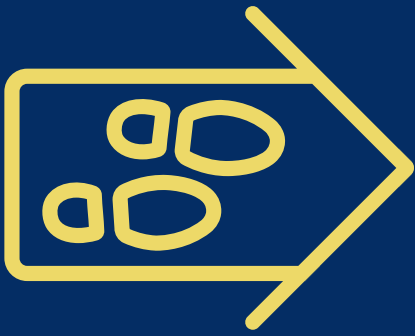
INVESTMENT PERFORMANCE (or lack thereof) A mistake in investing is usually discovered much too late, and the time it takes to repair an investing mistake takes twice as long to fix it. If you're wrong once in investing, you have to be right twice to get back on track. Meanwhile, while you wait, you are watching the markets and those that are making safe returns, pass you by. If there is a mistake made in your portfolio, you are the one that will be affected. You are the one that might have to make a lifestyle change. You are the one that will lay awake at night. And remember, your advisor will continue to get paid by your fees, even when you lose. Most people we talk to are looking for the same thing, a safe reasonable rate of return. As a Safe-Money Advisor, I can help you with that.

Do the fees you pay justify the service you are receiving?

Do you know exactly how much you are paying in fees to have your money managed?



Don't worry, most have no idea. Wall Street has done an amazing job at hiding those fees. On average, investment management fees can eat up close to 50% of the income generated by your hard-earned dollars. These are dollars you need, you've earned and should keep. I am a forensic fee finder! I know where to look, and I will uncover and illustrate the fees you are paying. And the best part, I will share with you a couple of very simple moves you can make on your own to put those dollars back where they belong, **IN YOUR POCKET!**



Next Steps

1

The first step will be to understand the goals and objectives as well as any planning that has taken place up to this point. Part of this discussion will revolve around the amount of risk to be taken in according to your circumstances.



2

Next, I will review the overall plan and verify the probability of achieving your goals according to your risk tolerance, existing allocation and cash flow needs. In addition, I will review the fees being paid and make sure they are justified with the services that are being received.



3

If your current financial plan is on track, I will let you know. If some minor adjustments should be made, I will offer suggestions.

If significant improvements are needed, I will offer my services.



**No Fee to talk to us
No Stress.
No Obligation**

We're not here to judge, but to offer perspective, be supportive of your situation, and encourage growth in a way that you are comfortable with.

Call today to schedule an hour with us.

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Off-site and Zoom Meetings also available.

