



Chladek Wealth Management, LLC

What's your plan?

Comprehensive Personal Financial Plan

For people who do not have a financial plan and would like to start proactively planning for their family's financial future and/or are experiencing a life event (having a baby, for example) that warrants a new plan.

You Will Receive:

- A **detailed plan** for your financial future
- **Year- long access** to a CFP® practitioner
- **Four scheduled meetings**, more if necessary
- A **50% discount** on consecutive years of service
- **Discounted Investment Management and Advisory Services**
- The guidance you need to **save money long-term**
- **Peace of mind**

The Financial Plan Components

Your comprehensive plan will address all areas of your financial life. We have listed many, but not all, of the questions you may be facing.

Income Planning

- Do you make enough money to support your goals?
- Are you shifting from two incomes to one?
- Are you living paycheck to paycheck, or do you have excess income at the end of each month?

Expense Management

- What can you expect to spend with a new child?
- Do you have enough money in an Emergency Fund?
- Will you have to support your parents as they age?
- Are you spending too much or can you increase your standard of living?

Employee Benefits

- What benefits make sense to use?
- What maternity/paternity leave benefits are available?
- For the self-employed and stay-at-home parents, what are your options?

Debt Management

- How should you prioritize debt payments on your credit cards and/or loans
- Are your student loans at the best rate?

EXAMPLE SERVICE OFFERINGS

for the BIRTH OF A CHILD

Chladek Wealth Management, LLC is a fee-only financial planning firm. We specialize in guiding families and couples who are not yet retired through life's most challenging financial situations with our Custom Financial Plan. We love what we do and the clients we serve.

Investments/Education/Retirement

- How do you decide where to allocate money for investments each month?
- How are your investments performing?
- What is your investment strategy given your goals?
- When should you start saving for your kids' college?
- Which education options are the best for your situation?
- How much money do you need when you retire?

Estate Planning

- Do you need a will or a trust, or both?
- Have you updated the beneficiaries on your accounts?
- How much life insurance do you need?
- Do you have Powers of Attorney?

Tax Planning

- How will having a child affect your taxes?
- Are there tax advantages you are failing to take advantage of?

Insurance

- Is your current insurance coverage still adequate?
- How much protection do you need?
- Should you have disability insurance?
- Do you need an umbrella policy?

Housing

- Should you rent or own?
- How do you pay for a larger home?
- Is it time to refinance?
- How much can you afford if you decide to buy?
- Does it make financial sense to remodel?

Fun Forecasting

- What are you doing to enjoy your life?
- How much will you need to save for a big vacation?