



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 about to experience or have recently experienced a life event (getting married, 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 that married couples face.

Income Planning

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

Expense Management

- What can you expect as you combine your expense?
- 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?

Tax Planning

- How will getting married affect your taxes?
- Are there tax advantages you're failing to take advantage of?

Debt Management

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

EXAMPLE SERVICE OFFERINGS for MARRIAGE

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.

Estate Planning

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

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?
- How much money do you need when you retire?

Employee Benefits

- Who's benefits should you use?
- For the self-employed and stay-at-home parents, what are your options?

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?
- Is it time to refinance?
- How much can you afford to spend 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 to take a big vacation?