Chladek Wealth Management, LLC

What's your plan?

The Financial Planning Process
Financial security does not come about by accident. It is the result of sound decision-making, proactive analysis, and forward thinking. Over the years, clients have turned to Chladek Wealth Management to guide them through the often complex issues involved with growing and protecting their wealth. The following steps outline our financial planning process:

1. Establishment
You will meet with a CERTIFIED FINANCIAL PLANNER™ practitioner. During the meeting, we'll take the time to understand your current financial situation and your near and long-term goals – for yourself, for your family, and/or for your business. This discussion is the cornerstone of our relationship with you. Together, we will begin to lay the foundation to secure your financial future.

2. Discovery
There are many ways to build a financial future. To choose the right one for you, our next step is to gain a deeper understanding of your "financial personality." How do you like to spend your money? Your time? What do you consider risk? We will explore your views on savings, investing, and your comfort level with making financial decisions. We will also provide you with a personalized packet of information needed to assess your financial situation.

3. Assessment
Once we gain an understanding of who you are as an investor, your current financial situation, and your financial goals, we will perform a thorough review of your current retirement plan, your investments, your tax situation, your cash flow/debt management, your insurance needs, and your estate plan documents.

4. Plan Development
We are now ready to design a sound, comprehensive plan that will help ensure a stable financial house. We will determine exactly what actions are necessary to help ensure you realize the goals established in our first meeting, and then review the plan to add any additional insights. The result is a specific course of action detailing the steps we will take together to achieve your financial goals.

5. Plan Presentation
Together, we review the financial plan. We will explain each component, answer your questions, and ensure you feel confident that we have plotted the right course for you.

6. Implementation
We place all your financial building blocks in their proper place. We will guide you through the necessary financial transactions and transfers, and facilitate all details required to begin implementing your plan.

7. Lifetime Relationship
We believe in maintaining strong, trusting relationships for a lifetime. We meet with you periodically to stay abreast of any life changes, and we keep you informed with monthly e-newsletters, a website, blog, Facebook page, and a variety of other social media resources. Most importantly, we continuously monitor your financial plan, to help ensure that, together, we realize your financial dreams.

Do you have a personalized financial plan that has you on the path to success? Call us to schedule a free consultation – 913.402.6099.