



# FINANCIAL PLANNING FOR INDIVIDUALS AND FAMILIES

## GUIDANCE TODAY TO HELP TAKE THE WORRY OUT OF TOMORROW

Over the years, your financial complexity has increased, and you wonder if you are making the right financial decisions. You have questions about how to use your wealth to create the future you envision, and you seek an experienced financial advisor who will help provide answers.

For over two decades, SJS Investment Services has consulted with individuals and families to help create the life they want to live. Working with you, each of our advisors will lend their expertise in developing and executing the financial services to help reach your objectives. Coordinating strategies with other professional advisors such as accountants and attorneys, we help you grow, protect, and preserve your wealth.

We start with your goals and concerns, both personally and professionally. We then complete a comprehensive assessment of your financial picture and set into place the strategies to help keep you moving toward your goals. In this way, we strive to free you from the burden of worrying about your finances so you can stay focused on the people and experiences you care about most.

## COMMON QUESTIONS

- Who understands me?
- Have I saved enough money to retire?
- Can I afford to leave an inheritance for my children and grandchildren?
- How can I prepare for the future and still enjoy life today?
- How can I reduce my taxes?
- What will my retirement income sources look like?

## HOW WE HELP

Our goal is to provide the analysis and strategies that help you make good financial decisions now and in the future. We can help you:

- Create an action plan to optimize all areas of your wealth
- Build a cash flow plan balancing income sources and expenses
- Incorporate goals like travel and philanthropy into your planning
- Account for the tax impact of retirement accounts' transactions
- Make decisions about Social Security timing and Medicare options
- Review your insurance needs and make recommendations through a licensed insurance agent, particularly for life insurance coverage

## WHAT YOU RECEIVE

- A client-first philosophy that “You come first. All the time. Every time.” It isn’t just a slogan. It’s how we live our lives. It’s how we were raised. Our team provides a major money center investment experience to you no matter where you live, where you work, or when you need it.
- As a Registered Investment Advisor (RIA), SJS is duty-bound to serve as a fiduciary, putting your interest first.
- The support of a team of professionals, with each team member applying their strengths to your situation.
- MarketPlus Investing®—our proprietary investment process, which incorporates academic advances in portfolio design with SJS’ 25-plus years of investment experience to help you achieve your goals through personalized investment portfolios built with low costs and tax efficiency in mind.
- A secure and personal MySJS online portal with 24/7 access for tracking goals, account balances, investment progress, financial statements, and tax documents.

## SERVICES

- Financial planning
- Lifestyle and retirement goals
- Investment management
- Cash flow management
- Risk management
- Tax optimization
- Social Security analysis
- Charitable giving
- Tax and estate coordination

# How Can We Help You?

## Contact us to discuss your situation.

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