HELPING YOU REBUILD AFTER LOSS

FINANCIAL PLANNING TO FIND YOUR FOOTING

When a spouse dies, the survivor must contend with a new reality that often includes financial concerns. If you were not the one to handle your family's finances, you may need help getting a grasp on your situation. As you deal with the emotional aftermath of your loss, you may find it difficult to make decisions about your direction. Having a financial advisor who offers expertise and empathy could help ease your concerns.

At SJS, our team is dedicated to providing the financial support you need during this challenging time. Each of our advisors will lend their expertise in developing and executing the financial services to help you feel confident that you are on solid financial ground. We want to be the resource you feel safe turning to for all your questions, no matter how big or small. We work with you to address your immediate and most pressing needs as we help guide you toward your long-term objectives.

COMMON QUESTIONS

- Who can I talk to who understands?
- How do I get a handle on my financial situation?
- Which financial decisions do I need to make now, and which can wait?
- Will I need to cut back on expenses?
- How will my retirement and social security be affected?
- What is the legacy I can leave to my children and grandchildren?

SJS Investment Services

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6711 Monroe Street; Building IV; Suite A—Sylvania, OH 43560
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HOW WE HELP

Our goal is to help you gain clarity about your finances both now and in the future. We can help you:

- Address your most pressing concerns and long-term goals
- Gain a comprehensive view of your financial picture
- Build a cash flow plan that can adapt with your changing needs
- Address savings, retirement, investments, taxes, and insurance
- Review and adapt your portfolio to your changing needs
- Review your insurance needs and make recommendations through a licensed insurance agent, particularly for life insurance coverage

WHAT YOU RECEIVE

- 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 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 dashboard with 24/7 access for tracking goals, account balances, investment progress, financial statements, and tax documents.

SERVICES

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

How Can We Help You?

Contact us to discuss your situation.

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