FINANCIAL PLANNING FOR YOUNG PROFESSIONALS

HELPING YOU PUT TOGETHER THE PIECES OF YOUR FINANCIAL PUZZLE

You are busy building a successful career and perhaps raising a family while trying to juggle seemingly competing financial goals. You want to buy a home, pay off student debt, save for your children's educations, and put enough aside for your future. But how do you achieve all this? You are struggling over how to best put these pieces together and wonder if a financial advisor can help.

For over two decades, SJS has consulted with young professionals to help grow their wealth and meet their goals. Working with you, each of our advisors will lend their expertise in developing and executing the financial services to help you reach your goals. We don't simply give you a static financial plan—we are here for the long term, adapting your strategies to the changes and stages of your life.

COMMON QUESTIONS

- Who understands me?
- How much home can I afford and meet other expenses?
- When should I start saving for my children's college educations?
- Do I have to decide between paying off student debt and saving for retirement?
- How much should I have in my emergency fund?
- What should I do with the 401(k) from a previous employer?
- What types of insurance should I have, and how much?

SJS Investment Services

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HOW WE HELP

We are committed to providing objective advice to help you navigate your life's transitions and attain your goals. We can help you:

- Develop a comprehensive plan addressing cash flow, employee benefits, taxes, debt payoff, and lifestyle goals
- Manage education expenses, including your student debt and children's future educations
- Analyze your benefits to help you make optimal choices
- Build a tax-efficient portfolio integrating with your financial plan
- 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
- Budgeting and cash flow planning
- Debt reduction strategies
- Employee benefits analysis
- Investment management
- Tax optimization
- Risk management

How Can We Help You?

Contact us to discuss your situation.

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