Providing clarity, direction and motivation to a discerning clientele through hourly, as-needed advice

Keffer
Financial Planning

What can a financial plan do for you?

Most people spend more time planning their next vacation or car purchase than they do their financial future. Not surprisingly, this approach often creates anxiety and stress. And it should. A plan to nowhere will almost certainly lead there.

A solid financial plan helps you answer three very important question:

- **What are my priorities & objectives?**
- **Can I make it?** and,
- **Am I overlooking anything important?**

Dealing with your financial goals in a straight-forward, thorough and objective manner gives you a sense of clarity. With clarity comes direction. With direction comes motivation. And with clarity, direction and motivation, your odds of success are greatly increased.

At the end of the day, you feel purposeful and organized. And, any anxiety and stress about the future are eased.

How can I learn more?

Call today to set up a no-cost, no-obligation Get Acquainted meeting. We will take the time to completely understand your issue and provide you with a fee quote and concise list of services.

What we can offer you?

- Comprehensive financial planning
- Retirement savings guidance
- Investment planning and asset allocation
- College funding advice
- Employee benefit and 401(k) evaluation
- Retirement distribution planning
- Life, disability and long term care insurance analysis
- Tax reduction strategies
- Estate planning
- Retirement Plans & employee education for businesses

You may choose to have us evaluate any one of these areas or provide a comprehensive financial plan. The choice is entirely yours.

Why might an hourly, as-needed advisor be right for you?

- No product sales or commissions
- No ongoing fee for "assets under management"
- Significantly reduce the costs associated with investing

We stand ready to provide the clarity, direction and motivation you need to meet your most important life goals!

"I believe completely in the importance of thorough planning and in the value of the hourly, as-needed way of providing advice to consumers. Everyone deserves access to the clarity, focus, and motivation that a well-crafted Plan can provide. They should also be able to access and pay for that advice when and to the extent they feel they need it."

How is hourly advice different?

1. Advice can be offered with total objectivity
2. Hourly planners are free to work with people at all levels of income and net worth
3. You retain control of your assets
4. You pay for as much advice as you need when you feel you need it

“It’s important that your financial advisor be as careful with your money as he is with his own.”

Call or email Bill for a complimentary, no-obligation Get Acquainted meeting.

(630) 842-5609

Why Bill Keffer and
Keffer Financial Planning?

Qualifications

- BA, English, Dickinson College
- MBA, Finance, St. Joseph’s University
- Chartered Life Underwriter, The American College
- Chartered Financial Consultant, The American College
- Candidate for Certified Financial Planner board certification (Has met educational and examination requirements for CFP)

Prior Experience

- Citigroup Smith Barney: 2 years as Financial Advisor
- USLIFE/AIG American General: 26 years in various management positions
- North American Company for Life & Health: 2 years as VP, Sales
- American Health and Life: 1 year, Director of Sales

Professional Affiliations

- Garrett Planning Network- nationwide network of hourly, as-needed advisors
- National Association of Personal Financial Advisors (NAPFA)- nationwide network of fee-only financial advisors
- American Bankers Insurance Association- Co-chair, Life Insurance Best Practices Panel

Personal and Community

- 16-year resident of Wheaton
- Rotary of Central DuPage-Ambassadorial Scholarship Coordinator
- Knights of Columbus Council 2601– Treasurer, MRLD Chairman

Keffer Financial Planning

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Member
GARRETT PLANNING NETWORK

Hourly, As-Needed Financial Planning and Advice...
The New Choice for Smart Consumers™

The Garrett Planning Network, Inc. is an international affiliation of Fee-Only financial advisors who are dedicated to serving people from all walks of life on an hourly, as needed basis. The network has been featured on the Today Show, CNBC, MSN's Money Central and in numerous publications such as *Time, Newsweek, Money, Business Week, Smart Money, Kiplinger Personal Finance, New York Times, The Wall Street Journal* and *Consumer Reports.*

To learn more, visit
www.GarrettPlanningNetwork.com