

OUR PHILOSOPHY

CERTIFIED FINANCIAL PLANNER™

THE MARK OF
COMMITMENT AND EXPERIENCE

CLIENT FOCUSED

As a client focused firm of financial advisors, it is our mission to act in good faith and in the best interest of our clients at all times. Our programs are focused on accomplishing our clients' goals and objectives in the most effective manner possible. It is our core belief that striving to exceed client expectations is not only our duty, but key to the success of our firm.

INDEPENDENT

We are independent financial advisors that answer only to our clients' needs and not a large conglomerate that manufactures insurance and investment products. As an independent firm, we are able to integrate the finest products and services from hundreds of firms. Our independence ensures our ability to offer our clients the impartial and objective financial advice that they deserve.

FEE BASED

As fee based financial advisors, our compensation is structured to align with the goals, objectives, and successes of our clients. We believe our clients' goals are best achieved when we are able to remain completely objective and impartial in giving our advice. We work diligently to avoid any potential conflicts of interest in delivering our services by structuring our organization and our working relationships to maintain our objectivity.

STRATEGIC ALLIANCES

We have developed numerous strategic alliances to provide our clients with convenient access to a large variety of investment products and services and a high level of financial strength. Most notable are our relationships with Cambridge Investment Research, Inc. as our Broker/Dealer and Registered Investment Advisor, and Pershing, LLC; MG Trust; many individual mutual fund families, and / or National Financial Services, LLC (Fidelity) who are responsible for the compliance, custody and clearing of our accounts.

UNDERSTANDING OUR CLIENTS' NEEDS

We work diligently with our clients and their tax and legal advisors to clearly define their life goals. We analyze the present investment positioning, future income flows, potential liabilities, income taxes, estate planning, client risk capacity, risk tolerance, and client time horizon. We consider alternative strategies and develop specific recommendations for efficiently reorganizing and consolidating liquid investment assets. Finally, based on our clients' needs, we help select an investment strategy that is customized to pursue their unique goals and objectives.



Many people think that all financial planners are "certified," but this simply isn't true. Anyone can call themselves a "financial planner," but only those who have fulfilled the certification and renewal requirements of the CFP® Board can display the CFP® certification. When selecting a financial planner, you need to feel confident that the person you choose to help you plan for your future is competent and ethical. The CFP® certification provides you with a sense of confidence by allowing only those who meet the strict requirements the right to use the mark of CFP®.

We are proud that both KARL and KEVIN have earned the designation of CFP®. They were certified by the CFP® Board by taking the extra steps to demonstrate their professionalism by voluntarily submitting to the rigorous certification process that includes demanding education, examination, experience, and ethical requirements.

What does this mean to you? It means that we take our role as your financial resource seriously and are committed to continuous improvement so that we enhance our professionalism, knowledge and value to you.

Learn more about the other professional designations we hold by visiting our website: www.elsass-efg.com



KARL holds the CFP®, AIF®, CLU®, and ChFC® designations and earned his MBA in finance from the University of Akron after receiving his business degree from Bowling Green State University. He holds the Series 6, 7, 24, 63 & 65 registrations. KARL is the Branch Manager / Office of Supervisory Jurisdiction Supervisor at the Wadsworth office.



KEVIN holds the CFP®, AIF®, and ChFC® designations and earned his MBA in finance from Youngstown State University after receiving his business degree from Wittenberg University. He also holds the Series 7, 63 & 65 registrations.



BILL started the ELSASS FINANCIAL GROUP in 1982 after 22 years in the retail industry where he worked with his father. In fact, the ELSASS FINANCIAL GROUP is the 5th consecutive generational business in our family. Besides the *customer first* values BILL learned from his years in retail, he feels strongly about education. BILL has a BA from Wittenberg University and an MBA from the University of Pittsburgh. He holds the CLU®, ChFC®, CASL® and LUTCF designations, and the Series 7, 22 & 63 registrations.

GENERATION TO GENERATION

ELSASS FINANCIAL GROUP is a family owned and operated business started in 1982 and now jointly operated along with my two sons and son-in-law. Many of our clients have mentioned how happy they are that there is a second generation in our business to help serve their financial service needs beyond my career. This is in fact how we often work with our clients as well; helping them, along with their children and grandchildren, build and manage wealth.

~ Bill Elsass

ELSASS FINANCIAL GROUP

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ELSASS FINANCIAL GROUP



Generations
of
Trusted
Advice



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