

SPEAKING OPPORTUNITES

Kevin Jarchow is available to teach on the following topics. If you are interested in a group presentation; either during your lunch hour at your business, or another time and location please contact West Michigan Wealth Management at 616-457-7526.

Mr. Jarchow is the Managing Member of West Michigan Wealth Management in Jenison, MI. Prior to forming the company in 2005, he served as Vice President/Financial Consultant for a Michigan based financial services corporation, as well as other financial firms. He has a Bachelor's of Science degree in Liberal Studies from Excelsior College in New York, with minors in business and law. His Master of Business Administration in Financial Management is from National University – San Diego. Mr. Jarchow attended Michigan Technological University in Houghton, MI from 1978 to 1982. He earned a Certificate in Financial Planning from Grand Valley State University in 2006.

Kevin actively seeks to improve his knowledge of financial subjects by being an active member of the Financial Planning Association (FPA), The FPA of Michigan, The West Michigan Estate Planning Council, and Kingdom Advisors (an organization comprised of Christian financial advisors dedicated to the biblical teaching of financial management).

He is involved in the Grand Rapids Chamber of Commerce, the Grandville Chamber of Commerce, the Jenison Area Chamber of Commerce, Sunrise Business Network Chapter of BNI.

In his limited spare time Mr. Jarchow is a licensed private pilot, & photographer. He enjoys spending time with his family, reading, writing, cooking, tennis, golf & hiking.

Kevin believes that financial independence and security can be achieved by nearly everyone through the practice of financial discipline, goal setting and budgeting.

TOPICS

Women and Investing

Women are taking control of their financial lives like never before. They have truly become a force to be reckoned with – in the workplace and society at large. Women today are industry leaders, small business owners and more involved investors. They are playing increasingly larger roles in the development and maintenance of their families' Financial plans.

- Women are moving up in the workplace
- Women have more economic clout
- Women are more confident, informed investors
- Women face unique financial challenges, in the home and workplace

The Family Love Letter

Before you start developing your estate plan and focus so much attention on taxes, step back. Reorient your perspective. Fundamentally, estate planning is not about death and taxes. Instead, it is about the legacy you leave behind when you no longer can help your family. Will you leave chaos? Or will you leave a well-conceived plan with information to help your family in its confused times?

Estate planning consists of three principle elements: a plan designed to provide for the disposition of your assets in the manner you desire (at the least possible and income tax cost), the execution of documents that properly provide for your incapacity and death, and detailed facts about your assets and liabilities.

Includes a detailed booklet for recording all of your important financial information and details of your last wishes.

Basic financial Planning

Will cover a variety of topics, all with keeping in mind the importance of basic investment and financial principles.

- a general overview of investing
- understanding risk and return
- understanding return on investment
- saving for retirement
- personal investment strategy
- company retirement plans
- mutual funds, stocks, annuities, college savings

Investing for Retirement

For most people, social security will just be one piece of the retirement puzzle. In fact, for the average worker, social security benefits will replace only 40% of their last income.

The reality is that pursuing a comfortable retirement will take planning. This includes:

- setting a savings goal
- maximizing tax-advantaged accounts, such as variable annuities
- strategically allocating assets

In planning for retirement, many people find it helpful to enlist the aid of a financial consultant. Start putting the pieces together today. If you're ready to learn the facts so that you can take action, we're ready to help.

Advice for Life

What would you be willing to do for financial success? Luckily you don't have to go to any extremes. For a young person just starting out, there are basic strategies that are all you need to be financially secure. We will cover 10 basic lessons that can help you be more successful:

- 1 – Pay yourself first
- 2 - Start early
- 3 - Make your money work
- 4 – Own, loan & save
- 5 – Owning stock
- 6 – Don't get emotional
- 7 – Use debt sensibly
- 8 – Take the match
- 9 – Don't touch the 401(k)
- 10 – Needs vs. wants

IRA Rollovers/ Job Changes and Your Retirement Assets

Getting the Most out of your 401k

If you've changed jobs multiple times, you may have several retirement accounts with a number of different employers and financial providers. And in many cases, this money can be left to stagnate in investments that aren't geared toward your specific goals.

If this describes your situation, it may be time to get your retirement account in order. The benefits of rolling your assets over into one managed account are:

- less paperwork
- easier monitoring of your investments
- more investment choices to address your needs
- asset allocation guidance and monitoring

Retirement Income Planning

It's likely you've already taken some steps toward saving for retirement. It is important to understand what is happening to your retirement dollars so you can make sure you don't outlive your retirement income. We will walk you through what guaranteed sources of income are, as well as what's not guaranteed. We'll talk about the impact of health care costs, inflation and lengthening life spans on your retirement dollars. Developing a strategy now will help you manage your income, assets and expenses during your retirement.