



GREAT LAKES

WEALTH

OUR SOLUTIONS

Great Lakes Wealth has the experience, resources, and expertise to build customized solutions that are focused on your unique needs.

A COMPREHENSIVE APPROACH FOR ALL OF YOUR FINANCIAL LIFE

Your financial life encompasses far more than just your investments, it involves everything that money touches. At Great Lakes Wealth, our holistic approach addresses the essential financial matters you encounter along life's journey.

Our overarching objective is to help you manage and preserve your wealth, ultimately enjoy your retirement and financial independence, and build a legacy for your loved ones and the charitable causes you support.

OUR FIRM

At *Great Lakes Wealth*, we bridge the investing gap – proudly combining Wall Street solutions with Main Street values – and our clients are at the center of all we do! We offer goals-based financial planning, best-in-class asset management solutions and concierge-style client service. We turn the complicated into the simple and bring common-sense investing to a not-so-common-sense world. Our team's experience spans many decades and we work hard to be the best. We understand that investors have options of whom to work with, so we strive to deliver the following to our clients:

1. **Better Investment Returns** than at other firms
2. **Lower Fees** than at other firms
3. **Better Service** than at other firms
4. **Both Short- and Long-Term Client Satisfaction at our firm!**

WEALTH MANAGEMENT

We work with individuals & families, small to medium-sized businesses, and both for-profit and not-for-profit institutions. Our overarching objective is to help clients manage and preserve their wealth, ultimately enjoy retirement and financial independence, then build a legacy for their loved ones and the charitable causes they support. We offer goals-based financial planning solutions for our clients. This includes financial & retirement planning, investment & asset management, and banking & insurance solutions. **We have a minimum account requirement of \$1 million to gain access to our Financial Planning Capabilities.**

ASSET MANAGEMENT

We take a more dynamic, proactive approach to portfolio management – one that has a conservative bias, but is designed to deliver extremely meaningful results while managing risk. It involves a proprietary investment selection and management process which actively rebalances the assets to take advantage of market pricing anomalies or strong market sectors. In our view, this can create short-term investment opportunities and reduce the amount of risk required to succeed – and helps ensure that our portfolios are tactically managed with the client specifically in mind. **We have a minimum account size of \$250k.**

1. We offer traditional, liquid investment portfolios – solutions for conservative, moderate and aggressive investors
2. We offer private, illiquid investment solutions for accredited and institutional investors – higher risk, higher potential return

CLIENT SERVICE PROTOCOL

We have developed a client experience model which is unparalleled in our industry. Each client is assigned an entire team – and our service protocol enables us to schedule monthly phone calls with each client and commit to a 24-hour response to any needs or issues that arise. This proactive approach creates consistency, reduces investment chaos, and increases the opportunity for our client's success. As our client, you can expect to receive regular updates on your financial plan, cash flow analysis and other elements important to your financial well-being. At Great Lakes Wealth, we provide account access online and through our mobile app – but we prefer to use the telephone – where you can always expect an industry professional to personally assist you. You're never left to fend for yourself online or via an automated phone service.

RETIREMENT | LEGACY AND ESTATE | CASH MANAGEMENT & LENDING
INDIVIDUALS & FAMILIES | SMALL BUSINESS | INSTITUTIONAL | NOT-FOR-PROFITS
WEALTH MANAGEMENT | ASSET MANAGEMENT | INSURANCE

OUR CAPABILITIES ARE DESIGNED TO MEET YOUR FULL RANGE OF NEEDS

WEALTH MANAGEMENT

Comprehensive, Goals-Based Planning
Retirement Planning
Charitable Giving / Gifting Strategies
College Planning
Estate Planning
Tax Planning
Trust Services & Administration
Institutional Consulting
Corporate Services
Retirement Plans
Executive Non-Qualified Comp Plans
Profit Sharing Plans
Money Purchase Plans
Corporate Equity Compensation
Corporate Cash Management
Risk Evaluation & Management

ASSET MANAGEMENT

Proprietary Outcome-Based Portfolios
Equities & Related Securities
Bonds & Fixed Income
Mutual Funds & ETFs
Alternative Investments
Private Equity, IPOs, Real Estate
Structured Solutions
Commodities & Precious Metals
Fixed, Indexed, and Variable Annuities
Cash & Cash Equivalents
Research & Analysis

INSURANCE

Long-Term Care Insurance
Life Insurance
Disability Insurance
Individual Health Insurance
Group Health Insurance
Executive Benefits & Deferred Compensation
Estate Planning & Wealth Transfer
Charitable Planning





COMMITTED TO
YOUR CONTINUED SUCCESS

Our commitment to you is reflected in everything we do – the connected relationships we build, the disciplined planning process we apply and the concierge-level of attentive service we provide. Let's explore the potential of working together.

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STATEMENT OF RISK

1. Equity markets are difficult to forecast because of fluctuations in the economy, investor psychology, geopolitical conditions and other important variables.
2. Bond market returns are difficult to forecast because of fluctuations in the economy, investor psychology, geopolitical conditions and other important variables. Corporate bonds are subject to a number of risks, including credit risk, interest rate risk, liquidity risk, and event risk. Though historical default rates are low on investment grade corporate bonds, perceived adverse changes in the credit quality of an issuer may negatively affect the market value of securities. As interest rates rise, the value of a fixed coupon security will likely decline. Bonds are subject to market value fluctuations, given changes in the level of risk-free interest rates. Not all bonds can be sold quickly or easily on the open market. Prospective investors should consult their tax advisors concerning the federal, state, local, and non-U.S. tax consequences of owning any securities referenced in this report.
3. Prospective investors should consult their tax advisors concerning the federal, state, local, and non-U.S. tax consequences of owning preferred stocks. Preferred stocks are subject to market value fluctuations, given changes in the level of interest rates. For example, if interest rates rise, the value of these securities could decline. If preferred stocks are sold prior to maturity, price and yield may vary. Adverse changes in the credit quality of the issuer may negatively affect the market value of the securities. Most preferred securities may be redeemed at par after five years. If this occurs, holders of the securities may be faced with a reinvestment decision at lower future rates. Preferred stocks are also subject to other risks, including illiquidity and certain special redemption provisions.
4. Although historical default rates are very low, all municipal bonds carry credit risk, with the degree of risk largely following the particular bond's sector. Additionally, all municipal bonds feature valuation, return, and liquidity risk. Valuation tends to follow internal and external factors, including the level of interest rates, bond ratings, supply factors, and media reporting. These can be difficult or impossible to project accurately. Also, most municipal bonds are callable and/or subject to earlier than expected redemption, which can reduce an investor's total return. Because of the large number of municipal issuers and credit structures, not all bonds can be easily or quickly sold on the open market.

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