HELPING YOU REBUILD AFTER DIVORCE

YOUR PARTNER IN NEW DIRECTIONS

A divorce is rarely easy. Not only must you deal with the emotional impact of this life passage, but you may be feeling anxious about the financial impact as well. Your new reality may leave you with concerns over your ability to manage day-to-day finances or meet the needs of your future retirement. You may struggle with budgeting and wonder whether you will be able to support yourself and your children now and in the future.

For over two decades, the advisors at SJS have served as experienced and empathetic guides for rebuilding from divorce. We will start by assessing your financial situation and discovering your goals. Then each of our advisors will lend their expertise in developing and executing the financial services to help you reach your goals. We focus on strategies to get you started on rebuilding now while creating a long-term plan to help see you through this transition and beyond.

COMMON QUESTIONS

- Who understands me?
- How do I get a handle on my current financial situation?
- Will I be financially stable in retirement?
- Can I afford to keep my home?
- Will I be able to maintain my lifestyle?
- How do my spousal payments factor into my financial plan?

SJS Investment Services

P (419) 885.2626 (800) 434.4406 **F** (419) 885.2236
6711 Monroe Street; Building IV; Suite A—Sylvania, OH 43560
SJSinvest.com

SYLVANIA | CHICAGO | SCOTTSDALE

HOW WE HELP

Our goal is to help you build financial stability and confidence following divorce. We can help you:

- Assess your income and expenses and develop a cash flow plan
- Implement investment strategies to help achieve your aspirations
- Address potential tax liabilities to maximize your income
- Create a comprehensive plan to help you feel comfortable in retirement
- Review your insurance needs and make recommendations through a licensed insurance agent, particularly for life insurance coverage
- With "what's next" in your life

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
- Cash flow planning
- Employee benefits analysis
- Investment management
- Tax optimization
- Education funding
- Tax minimization strategies
- Risk management
- Charitable giving
- Tax and estate coordination

How Can We Help You?

Contact us to discuss your situation.

SJS Investment Services | sjsinvest.com | 419.885.2626

SJS Investment Services

P (419) 885.2626 (800) 434.4406 F (419) 885.2236
6711 Monroe Street; Building IV; Suite A—Sylvania, OH 43560
SJSinvest.com

SYLVANIA | CHICAGO | SCOTTSDALE