

Organize your Personal Finances,
Move Forward to Achieve your Goals,
Invest Confidently in the Future

TRUSTWORTHY FINANCIAL PLANNING AND INVESTMENT ADVICE

At Gilbert Wealth, we help you manage investments, create a retirement income, reduce taxes, build a legacy, simplify student loans, plan to protect your family, and more – and we will do it with excellence and attention to detail.

WHAT MAKES GILBERT WEALTH SO DIFFERENT? OUR UNIQUE APPROACH—

Comprehensive

All the parts of your finances need to work together in a way that meets your goals and aligns with your values.

Independent

Our practice is solely focused on providing the most value for the clients that we serve.

Fee Only

Our fees are straightforward - no percentages, no commissions, just one fee based on the complexity of your financial situation.

PRIORITIZING WHAT IS OF CARDINAL IMPORTANCE

Everyone has goals and dreams, an idea of what they hope to have their lives look like. Aligning your finances with your goals is a large part of achieving the future you envision. Whether you are just starting out and your plans are simple or if you have a lot of resources to manage, everyone can benefit from a comprehensive financial plan. Together we will discover your priorities, then make sure all the moving parts of your financial life are working together to get you to your goals.



STEVEN GILBERT
CFP®, APMA®, RICP®

THE EXPERIENCE YOU NEED

I founded Gilbert Wealth in 2021 with one objective—to create a boutique financial planning firm, singularly focused on helping clients plan for the future and managing their wealth well. I graduated from Cedarville University, double majoring in Accounting and Finance. I have been in the financial services industry since 2014, earning my CFP in 2017 and transitioning to an advisor role in 2018. I have had the opportunity to help over 500 clients accomplish goals ranging from preparing for and transitioning to retirement, sending their children or grandchildren to college, maximizing employee benefits, and reducing their lifetime tax bills. There is no greater feeling than to see the relief on a client's face when I help them gain clarity around how their retirement will look or when they realize that their lifelong dreams and passions can become a reality.

SCHEDULE A COMPLIMENTARY CONSULT

call (260) 267-5531 or email steven@gilbertwealth.com

GILBERT WEALTH SERVICES

Manage your Investments

Where should you put your money? Stocks, Bonds, Mutual Funds, Exchange-Traded Funds, domestic, international, Real Estate Investment Trusts, Insurance, or Annuities? I will guide you through all those decisions and ensure you are set up for growing your assets in a balanced, personalized way based on the level of risk appropriate for you.

I'll help you coordinate employer retirement plans with any outside investments that you have. Strategically positioning your investments and rebalancing regularly.

Optimize Tax Strategy

We will address whether you should be investing in a Traditional or Roth account as well as determine the ideal time to perform a Roth conversion.

I will help you efficiently manage annual taxes, and navigate tax deductions and tax credits, optimizing your tax situation and streamlining your annual tax preparation.

Transition to Retirement

We will design a retirement income strategy for you, incorporating Social Security, pensions, and income from investments.

We will work to simplify health insurance and Medicare decisions, as well as plan for unexpected medical costs.

Plan for Financial Independence

Maybe you want to retire early, start your own business, or transition to a second career. Together we can review ways to save that provide you with the flexibility you need to make these dreams a reality.

Navigate Major Life Events

Merging finances after a marriage, opening accounts for a new child's or grandchild's education, planning ahead for risks as you start a new business, or adjusting to changes in insurance and benefits at a new employer - we can evaluate it all together.

Leave a Legacy & Give to Charity

I help people create living legacies where they can begin to have an impact now, doing more than leaving someone or some organization money when they pass. We will work with your estate attorney to review your finances and ensure your estate documents reflect your wishes.

Maximize Employee Benefits

I will help you take advantage of the benefits offered by your employer—evaluate opportunities such as life and disability insurances, health savings accounts, and retirement plans as well as any unique executive benefits such as employee stock purchase plans or other stock options.

Protect your Loved Ones

In order to care for those people who rely on you, we will determine how much and what type of life insurance and disability insurance is best for your situation.

OUR PLANNING RELATIONSHIP

Generally, we will have 4 meetings a year, virtually or in person based on your preference. At each meeting we will focus on specific topics depending on your needs, and we will rotate through annually to make sure everything stays current.

Annual Deep Dive *(usually in person)*

Review prior year and look forward into this year's planning goals.

Check In Meeting *(usually phone/virtual)*

Cash Flow, Budget, & Debt Assessment.

Investments & Protection

Insurance Policy Review, Property & Casualty Insurance Review.

Estate Meeting *(either in person or virtual)*

Estate Review and Employer Retirement Account Review.

Behind the scenes

Between our meetings we will be working for you and available to answer your questions.

We will be doing ongoing fund research, portfolio rebalancing, capital gain & loss harvesting, net worth & financial health checks, and tax reporting & review. We will be reviewing any unique financial opportunities you may have, making sure you are taking advantage of HSA/FSA funds or new benefits and ensuring you are not missing any End-of-Year Tax opportunities.