

As Seen In
Fortune, Bloomberg Businessweek & Money

NORTH SHORE FINANCIAL

Are You Ready for Advice?

THE ADVISORS AT **SYMPHONY FINANCIAL** KNOW A STRONG FUTURE STARTS WITH A STRONG PLAN.

Co-founders of Symphony Financial Keith Spengel and Tom McBreen have identified a costly behavior in the financial services industry. When people attempt to take on the complexities of their own personal finances, they often miss opportunities and bear unnecessary risk.

"If I wanted to build my dream home, I wouldn't Google how to do it and then build it myself. I'd hire an architect who understands our goals and dreams, a contractor to manage the project, and a team of experienced tradesmen to build it, because I'd want it done right," says McBreen, Co-Founder of Symphony Financial.

So why do successful people try to do it themselves when it comes to their finances? Maybe it's wishful thinking. Maybe it's pride. Maybe it's the fear of asking for help. Maybe they think it's covered because they have an investment manager, but "being good at creating a fortune has little to do with knowing how to keep one. We've seen too many people pay a huge price for not recognizing the difference," says Spengel, Co-Founder of Symphony Financial.

A SECOND OPINION AND A PLAN

"Successful people understand the value of a second opinion and a well-designed strategy. That's what they hire our team to do," says Spengel. "Any firm can invest money in the stock market. But we offer a different

experience for clients by focusing on creating a blueprint first."

Symphony Financial begins new client relationships by developing a comprehensive, fee-based plan that accounts for every aspect of a client's financial life, including investment strategies, tax management, risk management, retirement income distribution strategies, and estate planning. They look for missed opportunities and identify risks that can be mitigated. Their clients report that having all of this coordinated by one team—rather than trying to manage the issues independently—brings peace of mind.

PRaise FROM CLIENTS TOM AND JULIE FROM KENILWORTH, IL:

"Symphony Financial provides that needed personal focus. They hear our needs and are able to craft that very specific investment plan. They remember those idiosyncrasies that every family has and allow us to invest like we are a large investor but with the personal service of a boutique firm."

Together with the client, they **Discover** needs and wants, **Design** a plan, and **Deliver** specific recommendations that can be implemented by the client, their current advisor, or the team at Symphony Financial.



Tom McBreen, CLU®, CFP®, and Keith Spengel, CLU®, CLTC, CFP®, Wealth Management Advisors, Co-Founders and Principals of Symphony Financial

BUILT TO LAST

Should a client choose to implement their plan with Symphony Financial, their team works with them to systematically monitor and adjust as needed. Life changes such as retirement, promotions, relocations, sale of business, and home purchases are all incorporated into a comprehensive, evolving plan.

Sustainability and good long-term client outcomes require a team of dedicated and talented people. "One of the core tenets of Symphony Financial's team is that all team members must be committed to lifelong learning," Spengel explains. "We are very proud of the team we have, and we know how important they are to our clients. It's what makes our work fulfilling."

Spengel and McBreen have more than 50 years of combined experience partnering with Northwestern Mutual Wealth Management Company. Symphony Financial is one of Northwestern Mutual's top wealth management teams.

"We want the plans that families set in motion to stay intact," McBreen confirms. "We develop relationships with the adult children and grandchildren of our clients so they may be served equally as well."



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