

2020 VISION

GET A TAILORMADE SECOND OPINION EXCLUSIVELY FOR CLIENTS OF RUSENKO CPA

In this economy, you are keenly aware of the unique challenges and complex situations which business owners and other professionals are faced with.

Earnings & Profitability

Hiring/Retention

Navigating Benefits

Mitigating Taxes

Competition

Personal Success



In order to help you get a better understanding of where you are relative to your goals, we are proud to offer you a complimentary Second Opinion through our partnership with Baer Wealth.

WE BELIEVE THAT MANY PEOPLE WOULD VALUE A SECOND OPINION ON THEIR FINANCES

The 2020 Vision was born out of some of the most common requests and frustrations we hear from clients. It's our way of providing even more value to you.

Regardless of the reason – to provide for your family, follow your passion, grow your business, make an impact on the world, or something else – we are all in search of greater success.

WORKING WITH A TEAM THAT REDEFINES WEALTH MANAGEMENT

Ask ten people to define wealth management. Actually, ask ten “wealth managers” to do so. You will almost certainly get ten different answers with most heavily focused on investing.

Rusenko CPA has partnered with Baer Wealth to provide you with this consultative process. The focus is on so much more than just investments.

If you would like to take advantage of this Second Opinion service, please email cpa@rusenkocpa.com and we will set up the introductory meeting.

RUSENKO
CPA, PC



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WHAT YOU CAN EXPECT

Baer Wealth approaches each new engagement with a consultative process.



DISCOVERY MEETING



INVESTMENT PLAN MEETING

Through an initial Discovery meeting, Baer Wealth has an open dialogue in which they learn about who you are as a person and what is most important to you. Assuming you both agree that you have a basis for working together, you will return for the Investment Plan Meeting.

Hopefully, they can confirm that you are on track to fulfill your values and achieve your goals based on your current course of action. If needed, their team will suggest ways in which you can improve your situation. They'll also explore ways they can help you achieve what is most important to you, including recommending another provider if they are not a good fit for your needs. Either way, you will receive a personalized analysis of your current situation through this consultative Second Opinion. **Even better, they will consult with Rusenko CPA so that we can also serve you better.**

WHAT IS TRUE WEALTH MANAGEMENT?

If you mutually agree to work together, you will experience Baer Wealth's complete wealth management offering.

Baer Wealth uses a formula to define and deliver Wealth Management (WM).

It begins with **Investment Consulting (IC)** which includes appropriate investment management and making smart decisions with your money. This is the number one concern of successful people and business owners. However, most people need more than just assistance in managing their investments, and they have much broader concerns.

This is why Advanced Planning (AP) is so critical. It includes:

- **Wealth Enhancement** – making efficient decisions with your money including mitigating taxes and reducing the cost of your debt
- **Wealth Transfer** – helping ensure your assets go where you want them to with minimal interruption
- **Wealth Protection** – preserving assets and protecting loved ones
- **Charitable Giving** – magnifying your gifts to the causes you care about

Finally, they don't believe that any one person can be an expert in all of these complex areas. That is why it is so important that wealth managers work closely with your other advisors through sincere **Relationship Management (RM)**. Coordination and collaboration with Rusenko CPA, your attorney, banker, benefits provider and anyone else on your team is vital to your long-term success.

$$WM = IC + AP + RM$$

A wholesome approach to wealth management – one that addresses your entire financial lives – can help to increase your probability of achieving all that is important to you. After all, there is no one-size-fits-all approach when it comes to your particular situation. Your planning should be unique to you.

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Baer Wealth
LIFE MATTERS MOST