

Simple | Effective | Convenient

BRASS RING
wealth management



It's not *what* you earn
that's *important*, but
what you *keep* that matters.

Brass Ring Wealth Management (BRWM) is a Clarkston Based, family-owned financial planning practice that specializes in tax efficient financial planning. Proper management of your wealth is essential, and we believe you should work with us.

Our investment and insurance professionals assist clients and business owners from all walks of life. Whether you have 30 years or 30 days from retirement we help you become more confident in your ability to care for yourself and your family.

We help protect your assets now and through retirement with our common sense client centered approach. As an independent office we have no proprietary products and services which frees us from many conflicts of interest. The confidence that our clients enjoy is born from the strength of our relationship.

We provide:

- ✓ Investment Selection
- ✓ Insurance Protection
- ✓ Portfolio Management and Guidance
- ✓ Group Financial Education and Consulting
- ✓ Retirement, Income, College, Nursing Home, and Estate Planning

BRWM's owner Nathan Sealey has been recognized for three consecutive years, 2013, 2014, 2015 as a FIVE Star Wealth manager by HOUR Magazine and Dbusiness. In 2015 Hour Magazine featured Nathan in their Faces of Detroit Issue as the Face of Wealth Management.

Simple.

Investing is simple, all you need is google and a checkbook,... right?

Retirement planning is complex. The markets, the myriad of investment options, tax considerations, and misinformation can all contribute to your uncertainty.

If you don't understand your retirement plans what good are they?

Knowing when to use asset managers over mutual funds, or annuities vs. ETF's might be Greek to you, rest assured we translate well.

Being able to identify and compare the options gives our clients an advantage. They don't recite algorithms or Modern Portfolio Theory, but they are confident in being able to make better decisions.

Some say it's a piece of cake.

Simple is understood
Simple is easy
Simple works

Make life simpler,





Effective.

You wouldn't give the government 40% of your IRA, would you?

At least not on purpose, right? With the top US tax rate at 39.6%, many retirees do just that.

It's not what you earn, but what you keep that matters. Rates of return help you meet your investment goals, but they're only a part of the picture. Taxes can ruin your best intended plans.

We identify efficient ways of keeping more of what you earn. When, where, and how you save for retirement is very important, but so is the manner and sequence of your distributions.

When reviewing your estate plans, portfolio, and tax situation we make certain that your accounts and assets match up with the purposes that they are intended, making them effective. After all, it's much easier to avoid a mistake than to fix one.

Are you certain your plans are effective?

Effective protects what's important
Effective reduces taxes
Effective reaches goals

Make your plans effective.

Convenient.

Time is precious, we all need more. If it's not a project deadline or acting as your kids chauffeur, it's something else. We all know planning is important, but making it a priority can be difficult.

Whether it is our flexible office hours or our web-based reviews and mobile app, we save you time. Leaving more for what's important to you.

In addition to our periodic reviews, calls, and letters, we also stay in touch with you on Twitter, LinkedIn, and Facebook keeping answers at your fingertips.

We also collaborate with your other service providers and look to strengthen your existing relationships, not steer you away from them.

We go one step further and help organize all your finances with access to our cutting edge planning software, Emoney.

Is financial planning easy for you?

Convenience saves time
Convenience saves money
Convenience makes planning easy

Make planning convenient





Why Brass Ring?

What is the difference between an investment adviser, insurance agent, broker, or financial planner? Some planners are investment advisers, some brokers are agents, some advisers are brokers, but not all are financial planners.

As investment advisors we are obligated to put our clients interests first. We create complete plans. Our professionals work for your benefit and have access to a broad range of products and services that compliment our expertise.

Your financial professional should help separate yourself from your emotions, manage your expectations, and facilitate your selection of investments, strategies, and goals. Don't you deserve a better partner for your future?

Choose wisely and select the financial partner that you deserve, reach for the Brass Ring.

Simple | Effective | Convenient

www.brassringwealth.com

[@brassringwealth](https://twitter.com/brassringwealth) | info@brassringwealth.com

Toll Free: 855-BRASSRW | Local: 248-913-2320 | Fax: 248-927-0336
7300 Dixie Hwy Ste. 800 Clarkston, MI 48346

Securities offered through Kestra Investment Services, LLC (Kestra IS), member FINRA/SIPC. Investment advisory services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. Brass Ring Wealth Management is not affiliated with Kestra IS or Kestra AS. Kestra IS and Kestra AS do not provide legal or tax advice. Investor Disclosures: <https://www.kestrafinancial.com/disclosures>

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria. Eligibility criteria - required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Actively licensed as a registered investment adviser or as a principal of a registered investment adviser firm for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not; A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three settled or pending complaints filed against them and/or a total of five settled, pending, dismissed or denied complaints with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; feedback may not be representative of any one client's experience; C. Individually contributed to a financial settlement of a customer complaint; D. Filed for personal bankruptcy within the past 11 years; E. Been terminated from a financial services firm within the past 11 years; F. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. Evaluation criteria - considered: 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. Award does not evaluate quality of services provided to clients. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The Five Star award is not indicative of the wealth manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their client's assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or this publication. Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future. For more information on the Five Star award and the research/selection methodology, go to fivestarprofessional.com.