Willis & Machnik Financial Services, LLC

FINANCIAL INSIGHTS

1st Quarter - 2018

Let Us Help You Define Your S.T.Y.L.E.

Written by: Dan Machnik

You may ask yourself "What does style have to do with my portfolio?". Well, it is an important component, and we can help make sure you have it. What does it mean? Your portfolio should be built for your specific goals and risk tolerance, and a component may include securities that provide **S.T.Y.L.E.**

S = Safety of principal. Does at least a small part of your portfolio help protect you from market volatility? We can help show how a low correlation to the equity markets will help insulate you from the ups and downs you may experience over time.

T = Tax-deferred growth. There may be a portion of your portfolio that you would like to shield from taxes. IRAs do this by definition, but if you hold investments outside of your retirement plan accounts, how are you accounting for the taxes you pay for the gains?

Y = Yield. It's tough to find these days. How can you get safety of principal and still capture a good yield? It's a sophisticated investment issue that we can help with.

L = Liquidity. Undoubtedly you want to maintain access to the funds you invest. That's difficult to do with instruments like CDs.

E = Expenses. This is an important aspect of your portfolio. How much is your return hindered by the expenses you're paying? Do you even know what those expenses are? We offer complete fee transparency and even (in some cases) no expenses on certain investment products.

If you are curious or would like to see what we can offer to provide you with some STYLE in your portfolio, give us a call.

Hirst Electric receives Small Business Person of the Year

SUCCESSion Planning

Written by: Pat Willis

My partner Dan Machnik and I have reached a decision to further develop and refine our business. No, I'm not retiring! I truly love what I do and working with my son Dan on a day-to-day basis with our clients continues to drive my passion for this business.

We have determined that due to the new tax law and the way it may impact our business, it makes sense to transition my client accounts under Dan's rep number.

I will still be available should the need arise. Our team-oriented approach to the relationship we have with you will

WILLIS & MACHNIK

WM

FINANCIAL SERVICES

Your Wealth Management Partner

not change. The reason we have worked closely with Dan during review meetings, on the management of accounts, and creating financial plans is because it is the best way to make sure the ongoing support and future partnership our clients have with us remains clear.

This change will be seamless and will go into effect some time during the next few months. Please call me with any questions or concerns you may have. Dan and I are happy to meet to address any of these. We are excited about what the future holds and thank you again for your trust and confidence in us as your wealth management partners!

Also, don't forget, we offer to assist any of our clients who have the need to address business succession planning. We would value the opportunity to help you plan for this important wealth management issue, just as we are!

What Does "Wealth" Mean To You?

Written by: Michael England

I'm pleased to announce that I have successfully completed my Series 7 and 66 exams. These licenses, coupled with my insurance licenses, will allow me to work with clients to ensure all areas of their financial plan are well cared for. What does that mean for Willis & Machnik? It means that you now have another member of the team who will be helping you make the best decisions regarding your family's future.

Throughout life, you've worked hard to accumulate wealth and it's my job to ensure you keep growing it and protect the lifestyle you've come to enjoy. I believe everyone has a dream. A dream to grow their wealth, send their kids to college, have enough for retirement, travel, or even start a business. Whatever it is, I want to help you work towards your dream in a way that allows you to retire with dignity. Finally, I find that most of my clients want to leave some sort of legacy as a part of their estate plan. Whether it is for your children, church, or favorite nonprofit, planning your legacy is important!

I'm very excited to begin working with our clients to achieve these goals. Hopefully, by creating a plan, you'll experience joy and have peace of mind knowing you've made the right choices for your family. This is the very thing that gets me up in the morning and, it's an honor to serve you in this way.

400 S. Jackson St.
Jackson, MI 49201
Phone: (517) 784-5556
Fax: (517) 784-9690
willismachnik.com