



Blue Collar Retirement Specialists

Are you confident that your retirement is on the right track?

The economy, possibly the most difficult since the Great Depression, has cause a myriad of retirees to reenter the workforce. Were you prepared for the economic decline?

The advisors at SBG Financial prepared their clients for such a downturn, and they credit their success to their investment ideology. "Our focus has always been to protect our client's money. The goal is to make your retirement as enjoyable as possible," Nick Behnke, co-owner of SBG Financial, says.

Bret Schaefer, co-owner of SBG Financial, and Nick Behnke follow an asset allocation model that is based on how much income the client will need. "For example, if a client is in need of \$5,000 a month, we will try to put money in investments where most or all of the income would be

guaranteed or insured and provide stable income for as long as necessary," Bret Schaefer says, "Every client is different and it is our priority to find the best option for our clients."

Nick and Bret have an independent status, this means that they are able to offer many companies products. They are both fee-based advisors and commission brokers through Woodbury Financial. Nick is also a licensed insurance agent which allows their clients a wide range of investment options.

SBG Financial is one of the smaller practices but this gives them the ability to attentively follow their client's investment portfolios themselves. They also have colleagues at investment companies and brokerage firms that provide significant input on client advisements.

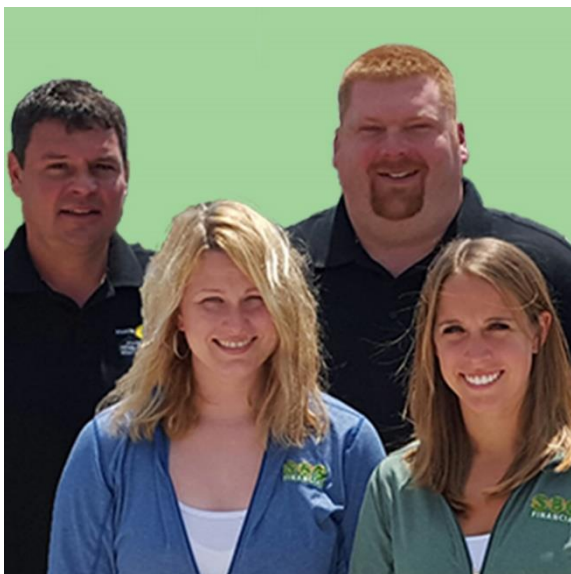
Nick and Bret want their clients to know that they have their best interests in mind and they begin by offering complimentary consultations. During the consultation they offer a thorough review of the client's assets and liabilities. This includes the client's dreams and aspirations so they are able to formulate the best plan for the client.

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"We do our best to keep our clients in retirement from having to re-enter the workforce," Bret said. "We want your retirement to be enjoyable," Nick added, "And with appropriate planning we will attempt to make it unforgettable."

SBG Financial also won Best Financial Planner in Winnebago County from the Reader's Choice Contest in 2015. They both are very proud of their firm and would love to have you join their client family.



SBG Financial Team: (Left to Right) Bret Schaefer, Jen Behnke, Nick Behnke, Abby Zubella

