72Financial

Experience a new way to thrive.

Securities and Advisory Services offered through LPL Financial,
A Registered Investment Advisor, Member FINRA/SIPC


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Why the number 72?

According to the **Rule of 72,** you can estimate the number of years it takes to double an investment by dividing 72 by the interest rate percentage.*

The **'72 Dolphins** were the first NFL team to go undefeated. They called it the "Perfect Season".

At 72 Financial, our approach is simple, we align your finances for a more abundant life.

Our focus is on your portfolio and your financial success. Your expectations are mirrored by our principled approach. Our guidance is based on your goals, with an eye on fulfilling and exceeding them. Let us help you today.

72 Financial. Experience a new way to thrive.

LPL Financial

Our financial professionals are affiliated with LPL Financial. Through this affiliation, your 72 Financial team is able to provide unbiased and conflict-free investment advice.

* The rule of 72 is a mathematical concept and does not guarantee investment results nor functions as a predictor of how an investment will perform. It is an approximation of the impact of a targeted rate of return. Investments are subject to fluctuating returns and there is no assurance that any investment will double in value.

Why the number 72?

In degrees, **72 Fahrenheit** is considered to be room temperature.

Most championship golf courses have a par **score of 72**.

There are **72 hours** in a 3 day weekend.

More than just finances. It's planning to thrive.

Making Your Family's Future Bright

A big part of your decision making is for your family and their financial security. If you've just married and you're planning to buy your first home, you need assistance to determine how to save. You might be expecting your first child and we are here to help. Our financial guidance provides a platform for your family to thrive throughout the years, from their first steps to walking down the aisle for graduation. We can help you select a 529 plan to invest for your children's education and future. **72 Financial assists your family in identifying opportunities for your portfolio of investments while catering to your unique goals.**

Planning For Your Post-Retirement Adventures

You've worked tirelessly to support your family. Retirement is on the horizon and we want to position you to pursue the most abundant one. We can guide you through the confusion of IRAs, Roth IRAs, 401ks, annuities, and more. This change of life presents you with many options for activities, travels, and even new homes. **To create the fullest experience, you have to start planning now. That's why we're here.**

Expecting Life's Sudden Changes

Life throws a lot of curveballs. The ability to react quickly to these, makes life easier even though your situation might still be difficult. 72 Financial wants to help as much as possible to lighten the burden of coping in tough times. Some of these experiences are career related when you need to rollover your 401k or pension from a change in jobs. Before you are severely injured or find the need for nursing home care, we help you with Disability Insurance and Long Term Care options. We can also guide your investment decisions if you lose a loved one. **Whatever life throws you, 72 Financial is here to help you navigate the financial challenges.**

Preparing Your Estate for the Next Generation

You have done a great job providing for your family, but the time will come, unfortunately, when you are no longer able to look after them. You've put so much care and thought into your life, now is a good time to think about the effect you will have on your family when you're gone. **We can assist you in finding the most appropriate Life Insurance policies while providing comprehensive Estate Planning for you and your family.**

Building Up for Abundant Life Experiences

Often short-term goals require planning. Vacations or purchases of a new car or boat require planning ahead, but not the amount of preparation needed for a retirement plan. **We can also help you plan how to allocate your investments (stocks, bonds, mutual funds, etc.) for upcoming purchases.**

Helping you thrive in the manner you choose is our focus at 72 Financial.

72 Financial offers access to a full complement of financial products.

- Retirement Planning
- 401k Rollovers
- Life Insurance
- Annuities
- Real Estate Investment Trusts (REITs)
- Stocks
- Bonds
- Mutual Funds
- Managed Accounts
- 529 Plans
- CDs
- Disability Insurance
- Roth IRAs
- IRAs
- Long Term Care Insurance
- A mix of products to match your specific goals

Investing is subject to risk which may involve the possible loss of principal.

Why the number 72?

In the 1995-96 season, the Chicago Bulls set the NBA record for wins, finishing the season with **72 victories**.

The average resting heartbeat of an adult is around **72 beats per minute**.

A newborn infant's body is composed of about **72% water** on average.

We work together to set your goals.

When you come to 72 Financial, you'll get advice based on your situation and expectations. By learning about you, we can determine a path that leads to an abundant life.

Let's talk.

Our initial meetings are to get to know you and make sure that 72 Financial is a good fit for your situation and goals. These meetings are typically in-person, but not always. We strive to make you comfortable and educated about what we offer. All of our meetings are completely confidential. Open and honest conversations will best direct the most suitable plan of action to make your investments grow.

We want to know you.

Your investments affect your life and the world around you. We like to know about the many facets of your life to help steer your investments and our advice. We'll ask about family, work, interests and hobbies. We also want to know your investing concerns. What do you like about your current investments? What don't you like?

How can we work toward your goals?

72 Financial bases our investment advice on what you want, and we determine this from conversations with you. Keeping your current situation in mind, we can discuss whether your expectations are realistic. If so, we'll talk about what we can do to meet them. If not, we can explore more attainable goals.

There is no template to reach your goals.

With the information we get from you, 72 Financial will select the route that is most aligned. Each client and every situation is unique and requires a different approach and different investments. Simple or complex, we come to each account with care. Our door is always open. If you have a question about your account or investments, please contact us. No question is small or silly, we're here to help you.

We're a team. We're your team.

We are here to help you work toward your financial goal, and we will always tell you what we feel is best (whether it's what you want to hear or not). Once you are a 72 Financial client, we continue to learn more about you, no matter how many years go by. Life changes and your financial goals should reflect these changes. We know your name and we know who you are. Knowing what you're like, your family, kids, pets, golf game, work—this is all part of being a 72 Financial client and also a friend.

After all, we want to work with friends. It makes our job more fun, and it's fulfilling to see friends thrive.

We work hard to manage your money because you work hard to earn it.

From our midwest roots, we understand the importance of family and community. That's why we are dedicated to customer success. Your abundance benefits the wellbeing of you, your family and community. To guide this, we prefer to meet with you directly, either in-person or on the phone, to continually advise you and gauge your changing needs. That's why we're headquartered in Arlington Heights. When searching for locations, we chose the area because it was convenient to our customers.

We know your money is more than a dollar amount. Your hard work to earn these funds gives extra importance to every cent. 72 Financial understands and shares this value. We've worked hard to create our business, and we continue to work hard to pursue your financial needs.

72 Financial understands the importance of communication and education in all financial decisions. Although it is not required, we feel it is beneficial to meet with everyone listed on an account, either in-person or on the phone. Financial decisions are important and everyone who is potentially impacted by these decisions should play an active role in the process.

We are people dedicated to you. We're not a large corporation where your account is a number. We're here to work with you, face-to-face, on the phone, and by email. You'll know us by name and we'll know you, too. At 72 Financial, we provide guidance to expand and pursue your financial goals, not to sell you a product.

72 Financial. Experience a new way to thrive.
Call us today at 847-259-7272 or visit us at 72financial.com

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