# Emphasis on Tax Strategies Distinguishes Nationally Recognized Financial Advisory

*Epstein & Kolacz Financial Advisors*

Referrals have always been the lifeblood of Mike Kolacz's financial advisory. The recommendations of satisfied clients helped propel him to national prominence in his industry. But when a longtime client introduced his son-in-law, CPA Bradley M. Epstein, to Kolacz in 2003, something unique happened. The meeting led to the formation of a financial planning practice with a rare combination of talent and expertise. By 2006 the two professionals had become partners in a new office, Epstein & Kolacz Financial Advisors.

"With a highly qualified CPA as a partner, we make tax planning an integral part of the overall financial plan. It's not a stand-alone component or an afterthought," says Kolacz, a qualifying and Life Member of the Million Dollar Round Table who qualified four times at the Top of Table level and earned the National Quality Award.

The partners' combined training and experience allow Epstein & Kolacz to offer a wide range of services that unify all aspects of clients' financial lives. For individuals throughout the Dallas Metroplex and Austin, it is a single source for retirement planning, investment and asset management, estate planning, risk protection, tax planning and money management. The practice also serves small businesses in 10 states with retirement plans, benefits packages for employees and executives, business protection, Key-Man insurance, business succession planning and more.

*Mike Kolacz, CEP, LUTCF, RFC; Bradley M. Epstein, CPA and Lisa Kolacz*

"Many options for retirement plans beyond the traditional 401(k) are often overlooked. Rules changes have made IRAs very attractive, and a properly prepared Safe Harbor 401(k) can eliminate some of the restrictions for highly compensated employees. Another option, defined benefits pension plans, is surprisingly cost-effective. A $350,000 defined benefits pension plan, for example, recently allowed us to save a client $150,000 in taxes," says Epstein, who holds an MBA and AICPA's prestigious Personal Financial Specialist designation.

## Independent Advice, Client-Centered Service

Because they are completely independent, Epstein and Kolacz can provide any retirement plans, investment products and insurance plans that are in the best interest of the client. "We don't have proprietary products to push, no sales quotas to meet, no limitations on the solutions we can offer," says Kolacz. "Our independence also allows us the luxury of working with investors on a fee-based pricing structure, on a fully transparent commission basis or a combination of the two – whatever is their preference."

Epstein & Kolacz helps clients make educated decisions about their financial health and about many lifestyle issues as well. Account summaries are emailed monthly and one-on-one reviews are scheduled quarterly. Through the firm's women's luncheons, co-ed lunches and online video series, clients receive easily understandable information on "real-world" topics such as home-buying, Social Security, charitable giving, estate managing and what to do when you find yourself suddenly single.

"We're consultants, not salespeople," explains Epstein. "That's a difference people sense right away."