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Sound Strategy for Your Financial Future

Money Managers Financial Group

When a man lost his job at age 50, he realized he was unlikely to get another one that paid as well, due to his age and other factors. Fortunately, he and his wife had been working with Chicago-based Money Managers Financial Group (MMFG) to ensure they would have enough to retire.

"They had already amassed a pretty good sum in their retirement portfolio," says Nancy Coutu, CFP®, founder and president. "They sold their house in Illinois and bought a substantially less expensive one in Arizona. That was 15 years ago. They still have enough money for another 25 years, if they need it."

"We are about building relationships and then building strategies to help clients live their dreams."

– Nancy Coutu, CFP®, Founder/President

MMFG carefully structures retirement portfolios according to each client's unique needs, goals and risk tolerance, with an emphasis on preservation and distribution. Coutu finds most people are concerned about living beyond their savings.



Nancy Coutu

"The biggest mistake people make is sticking with the retirement plan they started with years ago," she says. "It is important to think about what happens when the market drops, as it did in 2008. Most 401(k) plans have no safety net."

A Proven Track Record

Thanks largely to MMFG's conservative approach, the majority of clients came through the 2008 Wall Street crisis relatively unscathed. The key, according to Coutu, is not putting all of one's eggs in one basket.

Coutu previously worked for a large financial services firm, but grew frustrated having to recommend that company's products to the exclusion of other opportunities that might

have benefitted her clients. With partner John Gajkowski, CFP®, she started Money Managers, Ltd., which became Money Managers Financial Group, to offer objective advice. They have written a chapter on retirement planning for the soon-to-be published book *The Ultimate Success Guide*, by motivational guru Brian Tracy.

MMFG has approximately \$500 million under management or advisement. The firm works with clients at all levels of the financial spectrum, with most having owned a small business or worked for a large company. Coutu is especially adept at helping widowed or divorced women, who often have unique financial challenges.

"We are about building relationships and then building strategies to help clients live their dreams," Coutu says.

- Retirement Planning
- Income Planning
- Wealth Accumulation
- IRA/401(K) Rollovers
- Long-Term Care
- Estate Planning



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