

WEALTH MANAGEMENT TEAM BUILDS CLIENT RELATIONSHIPS THAT LAST



- INVESTMENT STRATEGIES
- TRUST SERVICES
- RETIREMENT PLANNING
- FINANCIAL PLANNING
- ESTATE PLANNING

The J. Black Financial Group Team (l to r)
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WHEN IT COMES TO RETIREMENT, HAVING THE RIGHT FINANCIAL ADVISOR
IN YOUR CORNER MAKES A **WORLD OF DIFFERENCE.**

“The sooner we can start a planning process with a client, the better,” says John A. Black, a Wealth Management Advisor with J. Black Financial Group, affiliated with Northwestern Mutual Wealth Management Company.

J. Black Financial Group provides the full gamut of planning services, including fee-based financial planning, fee-based investment management, retirement income planning, and estate planning, as well as risk-management solutions. Black emphasizes the importance of providing a comprehensive and collaborative approach. Our clients range from retirees to corporate executives to other financial industry pros, and other individuals. Everyone is unique, so every client receives personalized advice and service. We collaborate with a client’s other professionals, too—including their banker, property and casualty insurance agent, realtor, attorney, and CPA.”

■ ADVISORY ACCOUNT FIDUCIARY RESPONSIBILITY

It’s essential to establish trust with a wealth management firm. As a fiduciary for advisory accounts, Black puts his clients’ best interests above all else—a responsibility he takes seriously.

“We put our clients’ interests ahead of our own, and that’s the highest standard of care in the industry,” he says.

■ COLLABORATIVE, ACADEMIC PROCESS

“Our planning process begins with a discovery meeting, in which we discuss our clients’ mission, vision, values, and goals.” When the discovery process is completed, Black’s skilled team designs, implements, and monitors the client’s personalized plan, which is uniquely tailored to meet their goals and objectives. “We also perform audits on their existing plans and accounts, including beneficiary audits.”

For all fee-based investment management clients, a personalized Investment Policy Statement is created, which among other things, incorporates their time-horizon, goals, and objectives, as well as risk-tolerance. Ongoing monitoring and rebalancing ensure that the portfolio stays within the parameters established in the Investment Policy Statement. “We periodically rebalance every portfolio, so that it stays within the proper targets,” explains Black. “We have ‘guardrails’ established so that if an asset class becomes too heavy or too light, we reshape it.”

Black emphasizes that successful investing isn’t about chasing the market, picking the latest hot stock, or timing the market. “We take a very academic approach, based on decades of research, data, and Nobel Prize-winning theories, such as

Modern Portfolio Theory and Behavioral Economics. We focus on what has been academically proven to work for decades. Furthermore, recent research indicates that working with a good advisor in a holistic manner can add anywhere from 2 to 4 percent of additional return annually.¹ We call this ‘advisor alpha’ or ‘gamma.’”

■ THE VALUE OF TEAMWORK

“None of what I do could be accomplished without an excellent team of Associates.” Black has assembled an outstanding team that regularly demonstrates their core values of always putting the client first; going above and beyond in providing client service; a commitment to life-long learning; and collaborating with other team members and their clients. “I regularly receive compliments from our clients about our Associates.”



J. BLACK FINANCIAL GROUP

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¹Source: *Your advisor...worth more than 1%*, Russell Investments April 2016; *Putting a value on your value: Quantifying Vanguard Advisor’s Alpha*, Vanguard March 2014
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