



about us

Our purpose at Kammeraad Financial Group is simple, yet profound. We empower you to be an excellent financial steward through an intentional and comprehensive approach. Stewardship is "the careful and responsible management of something entrusted to one's care." That may seem like an unusual choice of words for a financial professional. That's okay! We approach things a little differently than most people do. We help equip you to wisely manage the resources that have been entrusted to your care and then we walk along side you as you take steps to reach your goals.

why

kammeraad financial

Genuine Concern

We care about you and your family, and about helping you become a better steward of your resources.

Experience

Our focus on continuing education and our collective experience help us make the appropriate recommendations for you.

Leadership

Your financial future is our full-time job. We take the leadership role in helping you achieve your goals.

Guidance

We help you evaluate options, make good choices, and take the necessary steps to implement your plans.

Comprehensive Analysis

We help you look at the whole picture. The right perspective leads to the right actions.

Results

We are intentional in helping you accomplish your goals. "The plans of the diligent can lead to profit as surely as haste can lead to poverty."

Proactive Service

It's what differentiates us from the pack. We actively seek ways, on a regular basis, to better your financial situation.

welcome

kammeraadfinancial.com t 616 796 9598 f 616 796 9599

HOW

working together

Relationship

Let's get to know each other. Are we a good fit?

Discovery

We work with you to gather information that will help us understand your current financial position and goals.

Analysis

We analyze your situation, and find the things that need attention in order to help you reach your goals.

Presentation

We identify any gaps in your current strategy, and update it according to your goals.

Implementation

We'll help you prioritize and organize the steps you'll need to take, and then help you make those changes.

Review

We'll regularly check your progress and make adjustments as needed.

Financial

management

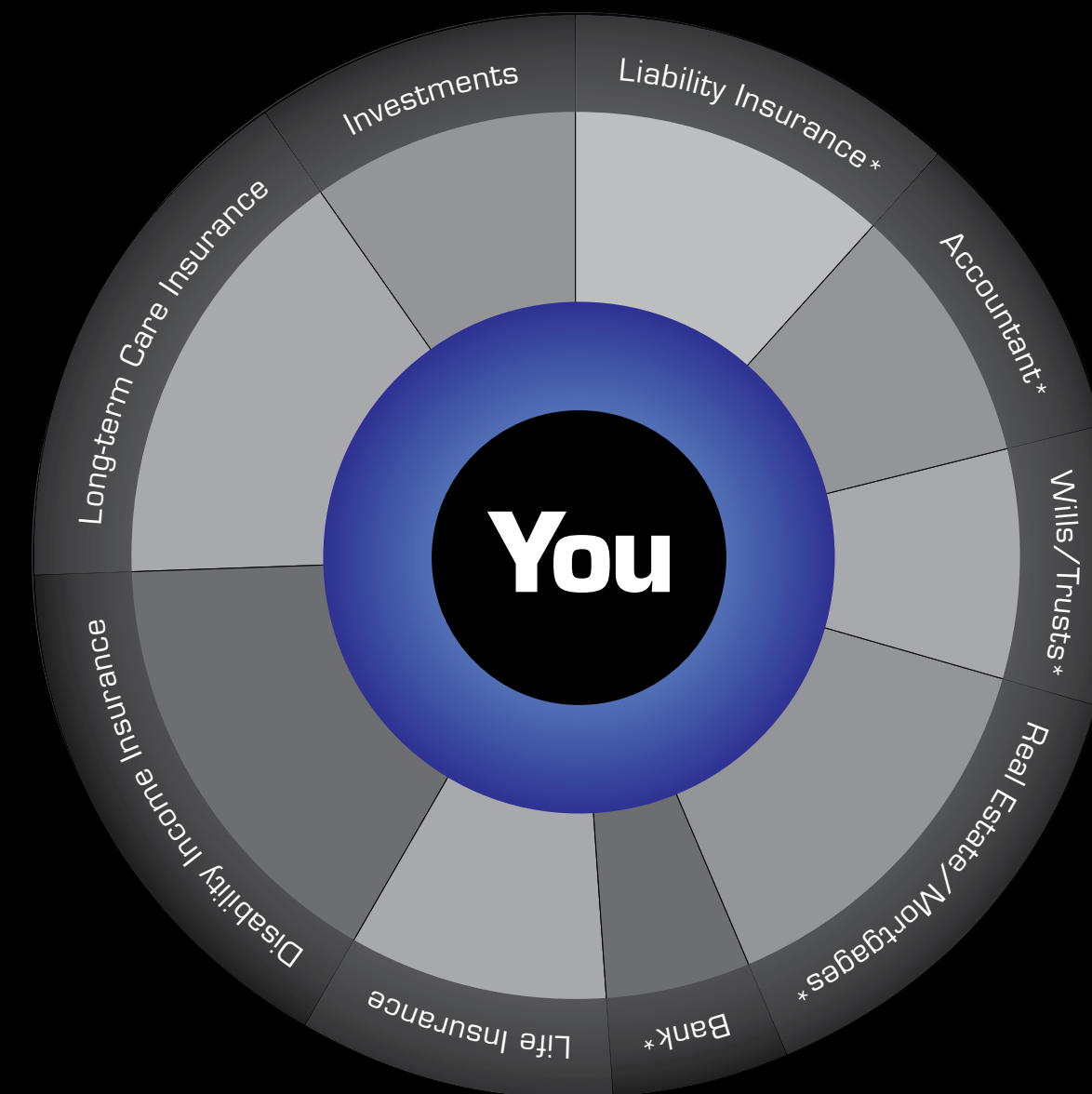
You don't know what you don't know. We'll help you see the big picture and show you how to develop an integrated strategy. We specialize in the investment/insurance components, and will connect you to experts in other fields.



priorities

of financial stewardship

1. Ensure that you are adequately insured (home, life, health, disability, etc.).
2. Save enough to cover one month's living expenses.
3. Pay off all debts (except house).
4. Finish building the Emergency Fund (3-6 months of expenses).
5. Save for retirement.
6. Save for college.
7. Pay off home early.
8. Build wealth and give!



* These services are not offered by Kammeraad Financial Group.



next steps

Gather your documents and fill out the questionnaire

Securities, investment advisory and financial planning services offered through qualified registered representatives of MML Investors Services, Inc., member SIPC.

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