

Spahn Financial and the Path to Prosperity

It's remarkable that some of the wealthiest families lack a clear path to actualizing their legacies. Affluent families soon realize that passing on wealth involves much more than asset distribution. Spahn Financial's Kevin Spahn and Tim Funke are among the small subset of advisors who address both wealth building and legacy planning on day one.

Spahn Financial's process begins with alignment on each client's goals and values, thoughtful decision-making on what clients need their money to do and when, and a comprehensive plan to guide them. They call this the path to prosperity.

A New Approach to Prosperity

"Success is not counted in dollars and cents, but by value-based generational advancement," says Kevin Spahn, Founder. The reality is many financial plans unintentionally leave future generations exposed, often leading to scenarios where the blessing of significant wealth becomes a curse.

"It's disheartening to meet people who are doing everything right—they work hard, live within their means, and amass wealth—yet their lifestyle and legacy plans are vulnerable to significant losses," adds Spahn. Estate plans often lack language protecting future generations from excessive taxation or creditors, and plan effectiveness diminishes over time due to evolving family dynamics and laws. "Unless someone is a legal expert, subjects like trusts, wills, and tax strategies are outside their wheelhouse," explains Spahn, who practiced law until 1993. Similarly, financial plans often lack objective criteria for investments and neglect tax efficiency opportunities, resulting in excessive taxes and a drag on wealth.



FROM LEFT TO RIGHT: Timothy Funke, CFA®, Vice President, and Kevin Spahn, J.D., CFP®, CLU®, ChFC®, Founder, President.

To solve the often-complex needs of affluent families and individuals, Spahn Financial approaches wealth management differently. "Focusing solely on investments without considering tax efficiency, inflation, and an estate or legacy plan is inadequate," says Tim Funke, who has been advising multigenerational ultra-high net worth families for nearly two decades.

Spahn Financial helps enhance clients' prosperity and generosity through generational wealth management and goal-focused, comprehensive planning. More important than attempting to forecast short-term stock market movements, Spahn Financial encourages clients to treat their finances as a business: have a plan, put it in writing, review it regularly, and adjust it as needed. Much of the time spent in meetings involves reviewing client plans against current circumstances, and when clients attain the planned-for distribution phase of their lives, Spahn Financial ensures their lifestyle and legacy goals are accounted for with precision.

"We're blessed to serve so many forward-thinking and philanthropic-minded affluent families," says Funke. "Effective tax strategies, for example, can produce savings that can be contributed to charities without extra cost to the donor."

Spahn, Funke, and their team inspire clients to thoughtfully incorporate nonfinancial assets, including their values, life lessons, and faith, into their current traditional plans. By facilitating multigenerational family meetings, they help provide heirs the framework and skills necessary to become good stewards of family wealth.

"We have come to believe financial wealth represents only a small part of a person's legacy. Our hope is to help our clients prepare future generations to positively impact their own family and the world," says Spahn.

Learn more about establishing your own path to prosperity:

spahnfinancial.com
630-458-7024



NORTHWESTERN MUTUAL
PRIVATE CLIENT GROUP

Kevin Spahn and Timothy Funke use Spahn Financial as a marketing name for doing business as representatives of Northwestern Mutual. Spahn Financial is not a registered investment adviser, broker-dealer, insurance agency, or federal savings bank. Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM) (life and disability insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. Spahn Financial Group does not provide legal or tax advice. Consult with a professional for advice specific to your situation. To learn more about Spahn Financial and view disclosures, visit spahnfinancial.com.