

Listen. Plan. Execute. Support.



Independent Business

Our Team

Our 200 years of collective experience with varying specialties means that we rarely come across a situation that we have not dealt with in the past. Taking a team approach to financial planning allows for continuity among all related advisors and is essential to creating an effective plan for you. Each of our clients has a lead relationship manager; however, it is common to have numerous staff members involved with each client.



By treating our staff as valued members of our family, we have been able to attract and retain some of the most talented professionals in the industry. The way our staff is treated should be clearly reflected in the way you are treated throughout the duration of our relationship.



Todd Sanford founded the firm in 2000 and continues to be our managing partner. Todd's the big picture person who develops new ideas and helps to set the course for investment philosophy and management. He brings the wisdom of a veteran financial planner who has witnessed the best and worst that the economy and life has to offer.

Education & Experience: Western Michigan University BS Finance; CERTIFIED FINANCIAL PLANNER®; Series 6, 7, 24, 51, and 63; and Michigan Life & Health Insurance.

Scott Williams manages the details of many of our more complex cases and investment strategies. He knows how important it is to understand all aspects of one's financial life. Creating tax strategies, evaluating estate plans, employer benefits, and investment strategies are all part of his everyday work.

Education & Experience: Valparaiso University BS Finance; CERTIFIED FINANCIAL PLANNER®; Series 7, 9, 10, and 63; and Michigan Life & Health Insurance.



Brent Kerstetter brings academic and quantitative expertise to our practice. By taking an analytical approach to financial planning, Brent presents the facts and figures that help clients better understand their financial future. He focuses primarily on investments and retirement planning for families and businesses.

Education & Experience: Western Michigan University MBA; Eastern Michigan University BS Finance; CERTIFIED FINANCIAL PLANNER®; Series 7, 65; and Michigan Life & Health Insurance.

Working Together

We begin the planning process by discussing what you wish to accomplish through working with us. We will discuss available options, address any questions or concerns, and decide upon appropriate strategies to move forward. Our comprehensive evaluation of your financial life is broken down into the following areas:

Financial Assessment: A thorough review of your assets and any outstanding debts to identify financial strengths, weaknesses and unintended exposure to risk.

Retirement Planning: A projection of future income sources, asset values, and spending needs.

Estate Planning: A review of wills, trusts, and power of attorney documents, in addition to a discussion of how you wish to transfer assets to family or charity at death.

Tax Planning: An assessment of possible tax issues to determine if there are ways to reduce current and future tax liabilities.

Investment Management: Depending on personal preferences, we can independently handle all of the investment process or work hand-in-hand with our clients in managing assets.

Our Commitment to Each Other

Be Personal: We will treat you as an individual with your own set of goals and challenges to create a personal financial plan that fits your needs. The relationship we aim to build should be evident from the moment you walk in the door. We will ask you to share information with us that you may not normally share with anyone other than your family. Just as you must disclose personal information to your doctor, your attorney, and your accountant, we ask that you treat us with the same consideration.

Communicate as Life and Priorities Change: Throughout our relationship, you may experience significant life changes: jobs, marriage, birth, death, etc. We are here to celebrate with you during the good times and support you during the difficult times. Please keep us up to date as life changes. In addition, we promise to do our part to provide proactive and regular contact with you as frequently as you desire.

Put You First: By accepting a fiduciary role, we will always act in your best interest—treating your money with the same care and prudence that we would treat our own. We ask that you consider our advice carefully and collaborate with us as we develop plans and strategies. Where there is uneasiness or a disagreement, it is important that we discuss concerns so we can work to find a workable solution as opposed to not communicating on a difficult subject.

Maintain Confidentiality: We will keep your personal information private and never share it with anyone outside the firm unless you provide authorization to do so. Your digital and physical data are protected through advanced security systems.

Be Honest: There are many tears of joy, sadness, and success that we share with our clients. We hope that you will openly communicate your goals, dreams, fears, and insecurities about money with us. Everybody has things that keep them awake at night or motivate them to act in a certain way. The more we know about these things, the more we can help you achieve goals and alleviate concerns. We understand that our advice may be difficult to accept at times. Nevertheless, we will be honest and forthright with you if we are concerned about unrealistic expectations, counterproductive habits, or goal irregularities.

Be Unbiased: We have no allegiance to any company, product, or service, beyond our belief in its ability to help you reach your financial goals. We prefer a fee-based approach (instead of commissions) to reflect this lack of bias.*

*Clients should periodically reevaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the Firm Brochure as well as the advisory agreement.

The SFS Approach

Our responsibility is to be your advocate in providing clear financial advice. We aim to develop a trusting relationship by assisting in all areas of our clients' financial lives. There is no singular right way to approach financial management. Instead of providing a cookie cutter solution, it is our objective to collectively develop a customized plan that can be mutually committed to for a long period of time.

We are conservative and aim to use simple time-tested principals in a way that may increase the probability of success. Consequently, we rarely speculate on investments and will err on the side of caution whenever possible. Our goal is to control what is controllable and manage the things we can have an influence upon. It is important to us that our clients share a similar perspective.

Often, there are many parties involved in your financial life. Please be assured that we will do everything we can to work with other trusted advisors; your CPA, attorney, or family members to make sure that all of your financial needs are met. Our role is to quarterback the team in a way that ensures proper implementation through ongoing communication and coordination.

Our Broker-Dealer, Raymond James: When we manage our clients' assets, we use Raymond James Financial Services (RJFS) as our broker-dealer. Their primary functions are to provide us with a platform on which to manage assets, oversee FINRA/SEC compliance, and produce client reporting. We have an arms-length relationship with RJFS. Although they have a long history of being well-run and conservatively managed, we are not obligated to partner with them. This means that we retain ultimate objectivity in our investment selections and quite simply retain independence to provide the best and most affective solutions for our clients.



Investing involves risk and investors may incur a profit or loss regardless of strategy selected. RJFS does not provide tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

Our Investment Process

Our approach to investment management is top-down. First, we assess the economy as a whole, and then model this information into an investment thesis which we believe will produce the desired outcome. This process creates a discipline around which decisions are made. Think of our process as a filter where the final product has gone through many different levels of screening before it is selected. Evaluating risk is the most critical part of what we do. We believe it is far more important to manage against losses than to achieve highly positive single year returns. Consistency of returns year in and year out mathematically pays off. The following chart shows the impact of volatile returns versus stable returns over time and supports our investment philosophy.

	Start Value	Year 1	Year 2	Year 3	Year 4	Year 5	Avg.	End Value
Investment 1	\$1,000,000	7%	7%	7%	7%	7%	7%	\$1,402,551
Investment 2	\$1,000,000	-19%	5%	-7%	42%	14%	7%	\$1,280,414

Macro Economic Assessment: There are hundreds of indications of economic performance around the world. Changes in GDP, job creation, currency valuation, interest rates, corporate earnings, government policy, etc. all have an impact on our world view. We constantly monitor these factors for trends and changes.

Screening Process: Using a proprietary model, we filter the investment universe into a manageable list of potential investments based on many factors, such as investment approach, history, cost, volatility, etc.

Research & Due Diligence: Our team conducts a thorough research and due diligence process to identify appropriate investments to consider. Often this means speaking with portfolio managers or visiting an investment company's office.

Selection Criteria: We conduct statistical analysis to identify key measures of an investment's behavior; including alpha, beta, capture ratios, and correlation. Investments are all viewed as pieces of a larger puzzle.

Portfolio Construction: We take an outcome-based approach to the initial construction of our clients' portfolios. In general, we desire to take the lowest risk approach that will provide us with the best probability of achieving specific goals. This means that we benchmark against the goal as opposed to a common market index such as the S&P 500.

Active Monitoring: Using our technology resources, individual investments are monitored daily and each account is reviewed at least quarterly. We typically rebalance accounts semi-annually. At these rebalancing cycles, we input new positions into the portfolio that we feel will enhance returns based on changes in the markets.

Summary

Communication is critical to help you design, implement, and monitor a plan that will achieve your goals. The more effectively we can communicate, the more personalized and meaningful your financial plan will be. We have an open door policy and encourage our clients to contact us anytime a need or question arises. Along with our technical expertise and experience, we will serve as your professional liaison in both the complex and routine chores of financial management. We understand you have placed great responsibilities in our hands and promise to uphold this obligation every day. We thank you for the trust you have placed in us.

This Official Owner's Manual is not a contractual agreement of any kind. It is meant only to be a summary of the mutual expectations of the client-planner relationship.