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CERTES CAPITAL WEALTH MANAGEMENT, LLC℠

FINANCIAL PLANNING & WEALTH MANAGEMENT

Times are tough for investors. With stock values more down than up, banks being bailed out, unemployment high and the long-range impact of the government's economic stimulus plan uncertain, many people are confused about where to turn. These days, smart investment strategies depend not just on understanding fluctuating market conditions, but on each person's circumstances and goals.

Certes Capital Wealth Management provides one-stop service for high-net-worth investors seeking growth and stability in a decidedly unstable environment. With experts representing a wide range of professional disciplines, including finance and law, this small boutique firm combines high-touch portfolio management with tax planning and estate planning, under one roof.

"At a lot of wealth management firms, the left hand doesn't know what the right hand is doing," says Dean Hedeker, CPA, JD, RFC, principal of Certes Capital Wealth Management. "I can't tell you how many advisors never ask to see a client's tax returns. There are so many things you can do for a client when you see their total picture."

Certes Capital Wealth Management is involved in the preparation of hundreds of complex tax returns for clients every year. That experience enables Certes to adapt each client's investment strategy to tax laws, as they change.

Recently, the downmarket has provided tremendous opportunities for many investors to convert their conventional IRAs to Roth IRAs. Moving depressed assets into a Roth IRA ensures that all future growth will be tax free. However, Hedeker says, determining the optimum amount of cash to convert depends on several factors that ordinarily would require consultation with an investment advisor, a tax advisor and, perhaps, a lawyer. By providing all of those services in-house, Certes works more efficiently, saving valuable time.

Certes Capital Wealth Management recognizes that every client is different, and tailors investment strategies to meet each one's unique objectives. The firm invests primarily in high-quality bonds and carefully selected mid- to large-cap U.S. stocks. This prudent, cautious investment style has served clients well during these turbulent economic times.

In addition to being a Registered Financial Consultant, Hedeker is a CPA and a partner in the law firm of Hedeker & Perrelli, Ltd., focusing on estate and retirement planning. He is a fellow of the American Academy of Estate Planning Attorneys, the Chicago Bar Association and the Illinois CPA Society. He has co-authored three highly acclaimed books: *Strictly Business: Planning Strategies for Privately Owned Businesses; Total Wealth Management: The Definitive Guide to Estate and Financial Planning;* and *Love, Money, Control: Reinventing Estate Planning.* As one of the country's leading estate planning advisors, Hedeker is often invited to speak at financial and estate planning conferences.

"I love working with clients and positioning their portfolios so that they're highly tax-efficient," Hedeker says.

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