

A photograph of two people kayaking down a river. The person in the foreground is wearing a green shirt, a white bucket hat, and a yellow life vest. The person behind them is wearing a yellow life vest. They are in a blue and red kayak. The background is a lush, green forest.

Helping You Navigate Life's Financial Currents

guidance

strategy

impact

## OUR DIFFERENCE

### Your Interests, Our Priority

Our privilege is to serve our clients with excellence in financial planning and investment management services each day. Here are some of the ways we conduct business to make certain that your interests are our highest priority.

**We accept no commissions, no soft dollars and no pay to play arrangements.**

No up-front or back-end sales loads.

Routine distributions, trades and rebalancing generate \$0 in charges to client accounts.

Soft-dollars – unseen compensation to firms from funds or fund wholesalers.

Pay to Play – hidden fees firms charge mutual funds to sell their products.

**We are a completely independent financial firm.**

We have no ties to any parent financial services firm which might influence our recommendations or financial investment selection.

As a Registered Investment Advisory (RIA) firm we adhere to the highest fiduciary standard in the financial services industry and place the interests of each client before our own.

**We use no captive funds.**

Some firms recommend using their in-house funds in client portfolios, often with higher internal costs.

**We employ the financial service industry's best practice of engaging a third party custodian.**

Our custodian is Pershing LLC and they have physical possession of all client securities.

They provide independent trade execution of all our authorized transactions.

They provide transparency for all account activity (ie confirmations, prospectus, etc)

They produce monthly statements.

They provide and maintain online account access.

**We provide objective quarterly performance reporting that includes a variety of metrics with comparisons to appropriate benchmarks.**

We include returns net of fees.

Fees we charge are clearly displayed on all reports.

We compare investment performance to associated benchmarks.

**All advisers and employees are salaried which removes the traditional incentive to "sell" something.**

We have the freedom to offer advice without the daily pressures inherent to commission-only compensation.

**We charge one simple, transparent monthly fee.**

We assess 1/12th of the fee each month – clearly shown on statements.

**We operate from a Biblical stewardship perspective.**

We believe all that we have, all that we are, all that we can do is a gift from God and that we are responsible for wisely managing the resources entrusted to our care.

Please Note: The scope of any financial planning and consulting services to be provided depends upon the terms of the engagement, and the specific request and needs of the client. GuideStream Financial, Inc. ("GuideStream") does not serve as an attorney or accountant. GuideStream does not prepare estate-planning documents or tax returns.

## OUR TEAM

The Guidestream Financial team combines the expertise and professional support you need in financial planning and investment management to effectively manage the resources entrusted to your care. Take a look to see how they might be of specific service:



**Mark S. Olson**, MBA, CIMA®, President & Chief Investment Officer

Mark has served as President since 2003; in this role he oversees the long-term strategies and daily operations of the Registered Investment Advisory Firm including all investment processes. Mark is inspired to lead an organization that genuinely cares for and serves clients without conflicts. He is an honor graduate from Spring Arbor University with a B.A. and Master's degree in Business Administration. Mark also holds the Certified Investment Management Analyst (CIMA®) designation from the Investment Management Consultants Association and The Wharton School at The University of Pennsylvania.

Prior to joining The Free Methodist Foundation in 1999 Mark had 20 years' experience in finance, operations and executive management. He is committed to his family and has served through his local church in a variety of ways over the years. Mark values the local community and is currently a board member of the Henry Ford Allegiance Health System and an Investment Committee Member of its parent company Hentry Ford Health System. You may contact Mark by phone at 800-325-8975, ext. 803 or by email at [MOlson@GuideStream.com](mailto:MOlson@GuideStream.com).



**Kirk A. Hoffman**, VP of Planning Services, CASL, CFP®, ChFC, CLU,

Kirk has served as Vice President of Planning Services since 2004 and is responsible for financial planning based on specific client objectives. He has been providing personalized financial planning services since 1986. He is a graduate of Western Michigan University (B.B.A.), a CFP (Certified Financial Planner), ChFC (Chartered Financial Consultant) and has the CASL (Chartered Advisor for Senior Living) and CLU (Chartered Life Underwriter) designations from the American College.

Kirk is past President of the Jackson Rotary Club and the Western Michigan University Alumni Association. Kirk currently serves on the Free Methodist Church of North America Benefits Committee and is an active member of his local church where he leads the worship team. Kirk's passion is to help people make the impact they desire on their family and community. You can reach Kirk by phone at 800-325-8975, ext. 817 or by email at [KHoffman@GuideStream.com](mailto:KHoffman@GuideStream.com).



**Scott Blakemore**, Financial Adviser

Scott has served as Financial Adviser since 2009. In this role he is responsible for assisting clients with financial planning and investment strategies. He is passionate about finance and investments and loves meeting, listening to and serving people. By running a small business with 16 employees and partnering with his wife raising four children, he has come to fully appreciate the important value of creating and following financial plans. Scott is a graduate of Purdue University with a B.S. degree in Business Management and Finance.

Before joining the organization, he had more than 15 years business experience using his strengths for strategic planning, operations, customer relations and marketing. Scott has served his local church in various roles including board member, teacher and leader of the Men's Fellowship Breakfast. You can reach Scott by phone at 800-325-8975, ext. 828 or by email at [SBlakemore@GuideStream.com](mailto:SBlakemore@GuideStream.com)



**Caitlin A. Koppelman**, FSCP®, Financial Adviser

Caitlin joined the GuideStream team in 2010. Her role as Financial Adviser is to provide personalized financial planning and investment guidance. She has faithfully served GuideStream Financial clients and delights in giving them the personal care and plan-directed expertise they deserve.

Caitlin has been instrumental in company-wide efforts to streamline operational processes and define excellence in the industry from a Biblical stewardship perspective. Her passion for and commitment to a calling in the field of finance makes Caitlin an essential member of the GuideStream team. Caitlin graduated in 2008 with highest honors from Spring Arbor University and has served in various aspects of ministry including missionary work, youth pastoring and mentoring.

You may contact Caitlin by phone at 800-325-8975, ext. 827 or by email at [CKoppelman@GuideStream.com](mailto:CKoppelman@GuideStream.com).

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**Debra Lyon**, Client Care Specialist

Debb serves in a key integrated administrative role that supports our advisory team and interacts with clients. Debb delights in getting to know each GuideStream Financial client and giving each one the personal care and plan-directed expertise they deserve.

Debb graduated from Warner Pacific College, a private Christian College in Portland, OR, with a B.S. degree in Business Administration and Management. Debb has worked in many aspects of the business world from setting up systems for start-up businesses and churches, to finance management. Debb has whole-heartedly worked alongside her husband Jerry as he serves as Senior Pastor at New Horizons Community Church in Jackson, MI. Jerry and Debb have enjoyed pastoral ministry together for twenty years.

You may contact Debb by phone at 800-325-8975, ext. 802 or by email at [DLyon@GuideStream.com](mailto:DLyon@GuideStream.com).

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**Lori Pelham**, Operations Manager

Lori joined the GuideStream Financial Team in August of 2014 and is committed to giving each GSF client the personal care, attention and support they deserve. She has spent many years in the customer service arena and "people are truly her passion."

Lori graduated summa cum laude from Spring Arbor University in 1999 with a degree in Management and Organizational Development. She lives in Jackson with her husband and daughter and is very active in the local church and theatrical community. Lori is currently a church choir director, soloist, and has also volunteered as drama coordinator.

You may contact Lori by phone at 800-325-8975, ext. 836 or by email at [LPelham@GuideStream.com](mailto:LPelham@GuideStream.com).

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**Laurie A. Frisbie**, Client Account Administrator

Laurie provides great care to each client account as it relates to cashiering activities, securities processing, account verifications and client account changes. She also monitors the client's account data and verifies changes in the investment strategies. With over 26 years of experience in legal, accounting and financial services operations, her greatest fulfillment is a very well cared for client.

Laurie leads a Community Prayer Group and is actively involved in her church as a member of the Vitality and Outreach Team as well as Children's Ministries. You may contact Laurie by phone at 800-325-8975, ext. 830 or by email at [LFrisbie@GuideStream.com](mailto:LFrisbie@GuideStream.com).

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**Daniel A. Kurtz**, CFIRS, Chief Financial Officer, Chief Compliance Officer

Dan has served as Vice-President – Chief Financial Officer and Chief Compliance Officer since 1998. As such, he oversees the accounting and operational aspects of the organization. Dan's desire is that all client relationships and transactions be maintained at the highest level of integrity. He is a graduate of Spring Arbor University and early on, his alma mater awarded him the designation of "Young Leader."

Prior to joining The Free Methodist Foundation (parent company of GuideStream Financial), he had 25 years of experience in progressive management responsibility with a national corporation in various areas of finance, including Manager of Financial Reporting and Planning, Manager of Cost and Budgets, and Manager of Financial Analysis. Dan is an active member of the missions' committee at his church, is treasurer of Sister Connection and a board member of Friends of Immanuel University. You may contact Dan by phone at 800-325-8975, ext. 808 or by email at [DKurtz@GuideStream.com](mailto:DKurtz@GuideStream.com)

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**Joseph L. Crupper**, CPA, CGMA, Director of Accounting

Joe serves as GuideStream Financial's Director of Accounting. In this role he oversees the day to day tasks of the accounting department, prepares financial statements and facilitates budget reporting. Joe has a passion for stewardship and helping others obtain their financial goals to see God's kingdom grow.

Joe is a graduate of Spring Arbor University with a Bachelor's degree in accounting and business administration. He is a Certified Public Accountant (CPA), a Chartered Global Management Accountant (CGMA) and has over 20 years of accounting experience. He is a member of the AICPA (American Institute of Certified Public Accountants) & the MICPA (Michigan Association of Certified Public Accountants). Joe is involved with his local church where he currently serves as Treasurer, Worship Team Leader and Youth Group Leader. You may contact Joe by phone at 800-325-8975, ext. 805 or by email at [JCrupper@GuideStream.com](mailto:JCrupper@GuideStream.com).

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**Joshua D. Adams**, MBA, Information Technology Manager



Josh serves as the organization's Manager of Information Technology. He manages the daily and long-term technology requirements of the organization. His passion is using technology to improve business processes. He also enjoys triathlons, kayaking, and various other outdoor activities. Josh is a graduate of Spring Arbor University, having completed both his Bachelor's and Masters of Business Administration (MBA) there. Josh also holds the Security+® Certified Professional designation after passing the Security+ comprehensive security exam through CompTIA.

His prior job experience includes acting as Business Analyst for The Free Methodist Foundation. He volunteers on the Information Technology Committee at the Center for Women Pregnancy Counseling Services and helps other non-profit organizations with their technology as needed. You may contact Josh by phone at 800-325-8975, ext. 826 or by email at [JAdams@GuideStream.com](mailto:JAdams@GuideStream.com).

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## LEGACY

### What impact will your life have on the lives of others?

We each seek a life of significance. . . a life of lasting worth. And worth measured in dollars is just part of the equation. Worth is measured primarily by the impact your life has on the lives of others. We understand this, and know that the positive impact you wish to have on your family and your community can be significantly enhanced by the good planning and sound investments you make along the way. No matter what stage of life you're in now, from single and just starting out to retired with grandchildren, everyone can engage in financial planning and see results.

## LIFE'S CURRENTS

### Around Each Bend, A New Opportunity

The eddies of life's financial currents arrive with titles common to us all: education, marriage, first home, family, aging parents, retirement, legacy. GuideStream Financial can help you manage each of these and experience a life well-lived. . . a life of growth, security for your family, and Stewardship Well Done. Whatever stage you're in, take a look at some of the questions you might find helpful in considering.



**Graduation** - After school, many alternatives typically present themselves. Where will you live? What job should you take? Should you consider more education? The choices you make can have an impact on your finances, so be sure to get the guidance you need.

**First "real" job** – Upon landing your first job, a new set of paths will face you. How much should you contribute to your 401(k)? Which benefits should you elect? Should you rent or buy? We can help you determine the most appropriate options for these and other questions you have.



**Just married** – Together with all the joy that comes from being newlyweds, some important decisions are also needed. Where will we live? Where will we spend the holidays? When will we have children? How much insurance do we need? While some of these choices are personal in nature, there is a financial component to many of them that GuideStream can assist you with.



**Parenthood** – If you have children, you will likely be faced with additional financial considerations. Are we able to cut back to one income? What happens if one of us unexpectedly dies? How do we save for future education expenses? GuideStream's advisers can help you through these crucial decisions so that you can be armed with the knowledge to make the best choices for your growing family.



**Empty nest** – With your children out of the home, you may still have the financial concern of helping them through college. Perhaps you will assist with weddings or first home purchases. Maybe less life insurance is needed, or you can finally afford to focus more attention on saving for retirement. Whatever empty nest issues you face, our team can help you navigate.



**Retirement** – At what age will you be able to work because you want to, not because you have to? Are you saving enough to scale back when you desire? What will 'retirement' look like for you? Travel? Missions work? Consulting? Time with the grandkids? New hobbies? GuideStream advisers can run multiple scenarios to help take the guesswork out of your decision-making. [Try our free retirement assessment - it only takes minutes to complete!](#)

**Legacy** – What do you want to be remembered for? How will you provide for your family and the causes you care about? In your planning, we help you think through these questions and propose strategies that may be of benefit to your life and desired legacy.



# YOUR COURSE

To navigate life's currents you need a simple structure to set your direction and stay on course. GuideStream Financial recommends four steps that include Determining Your Needs, Developing Your Plan, Investing Your Assets, and Staying on Course. Our team has helped individuals take these steps in building a life of financial stewardship. Consider these steps for your situation.

## Determining Your Needs

Are you wondering. . .

How should I plan for my future?

Am I saving enough?

Have I made the right investment choices?

Am I on course for retirement?

How do I care for the people and causes that are important to me?

Will I run out of money?

These are not simple questions, nor are they questions that go away if ignored. We believe successful financial planning and investing starts with a rich exploration and understanding of your needs and personal goals.

### **Developing Your Plan**

Once your goals are clear, plan and invest to achieve them.

We can help you evaluate your resources and develop a plan that guides you toward fulfilling your unique priorities over time. Once your needs and goals are defined, we can then guide you to an investment portfolio to achieve your objectives. Tragically, many people bypass this planning stage, invest with no plan in place and hope for the best. We believe planning is the most important step in the process. We bring focus, understanding and expertise to your thinking.

### **Investing Your Assets**

Out of a firm plan emerges solid investment strategy.

Optimally, no investments should be made until your goals are well-understood and a realistic plan to achieve them is established. It is at this point that an investment strategy can be developed and investment portfolios built that follow your plan.

Our client investment portfolios are broadly diversified among US and international stocks, bonds, commodities and publicly traded real estate through a combination of low-cost index funds, exchange traded funds, and institutional shares of actively managed mutual funds. We'll also help you decide the most appropriate allocation for each type of account (ie IRA, 401(k), ROTH, 403(b), Annuity, 529, Trust, Taxable account and several others).

### **Staying On Course**

Perhaps most importantly...we help you stay on course.

A critical component of our job is to help you stay on course throughout the seasons of life. Economies and markets go through cycles. The headlines consistently make world events seem worse than they are. Our advisers can help when you are feeling the need to "do something" in reaction to the events of the day, good or bad. We will always bring you back to your long-term plan and remind you to not get overly concerned about short-term uncertainty, which will always be part of the world in which we live. When needed, we will help make the necessary adjustments to keep you on course.

Interested in talking further about these steps? Begin the conversation...call us and let's get to know each other and see what we can do to help you set direction and develop a plan.

**Please Note:** As indicated on Guidestream Financial's written Brochure as set forth on Part 2A of Form ADV (see **DISCLOSURE** tab on this web site), the scope of any financial planning and consulting services shall be provided upon the request of the client, and the scope of service shall depend upon the client's individual situation. GuideStream Financial does not serve as an attorney or accountant. GuideStream Financial does not prepare estate planning documents or tax returns.

# RETIREMENT



Try our free retirement assessment - it only takes minutes to complete!



## Navigating Retirement With Confidence

We all know the day will come when we retire. Today more people than ever before are approaching this event and often struggle to make sense of it all. Maybe you have some of these questions:

- What does retirement mean for my monthly income?
- What do I want to do or accomplish after I retire?
- What investments (stocks, bonds, commodities, mutual funds, ETFs) should own?
- What do I do with my 401(k), 403(b), IRA, Profit Sharing plan?
- What pension options should I select?
- When should I start drawing Social Security?
- Do I need to work part-time?
- Should I pay off my house or does refinancing make sense?
- How much can I spend (use) each month for my living expenses?
- How many years of retirement should I budget for?

In working with retirees, we have also found there are other important questions to consider:

### How long will your retirement last?

Interestingly, the average two person retirement of a 60 year old couple is 25+ years. One person will likely not live that long, and one will on average live longer. You need to be prepared to fund that time frame and know your options if you aren't.

### What are your expectations for the rate of inflation?

This factor can be a silent yet significant lifestyle killer. Historically, inflation has averaged approximately 4% over the last 4 decades. What inflation rate you experience over the potential 3 decades of retirement will significantly affect your purchasing power. Investments do have risks, but sometimes playing it too 'safe' can actually cause long-term problems. Knowing the appropriate mix is critical.

### Will Social Security payments increase?

This one is difficult. Social Security increases are based on the CPI or Consumer Price Index. It is a basket of 2000+ items that the government uses to gauge inflation and adjust Social Security increases. Unfortunately the items that we tend to spend most of our income on - food, energy, clothing, etc.- make up just a few of the items. Inflation tends to hit these staples worse than the rest of the items in the CPI, hence payments go up less while costs of the real items we need go up more.

### How do tax code changes affect your planning?

While we do not know what the future tax code will be, candid conversation about what changes will be made in your investment and distribution strategy are important to have before they become issues. It's important to know what your options are so that you can plan accordingly.

Finally, there are a host of other questions that might come into play:

- Where do we go for help caring for an aging parent?
- What happens if a spouse dies prematurely or unexpectedly?
- What do we do if one of us needs to be in a care facility?

## Personalized Reports

Once we are able to discuss, analyze, input and develop all the data surrounding your situation, we deliver a concise report as to what your current situation (needs and goals) looks like over time, taking into account income streams, inflation and investment growth.

We also have the ability to illustrate numerous retirement alternatives (ie, retiring earlier or later, using a different investment allocation and/or living on more or less income).

Finally, we provide specific recommendations which we believe increases the probability of achieving your objectives.

No matter what stage of retirement you are in, from 10 years away to several years into it, everyone can engage in financial planning and see results. We invite you to contact us and Begin the Conversation.

# CONTACT US

We look forward to connecting with you

Your Name

Your Email

Message

## KEEP IN TOUCH WITH US

Please use the following information to contact us. For security reasons, please do NOT send sensitive information such as account numbers, social security numbers, balances etc. through the website.

*Name: GuideStream Financial, Inc.*

*Phone: 800-325-8975*

*Fax: 517-750-2752*

*Address: 8050 Spring Arbor Rd., PO Box 580, Spring Arbor, Michigan 49283*

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SUBMIT

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