



Vevo Financial

Bringing Clarity to Your Financial Choices

Welcome!

Thanks for landing here. If you're like our clients, you are responsible and good at what you do or have done in school, at work or taking care of others. You "hear" from others that you should be "doing this or that" with your finances or that you should "talk to someone" to make sure you're doing the "important" things and avoiding a big mistake.



Why VEO Financial?

Financial life can be complicated. Most Americans struggle to make sense of the financial landscape. You may know a fair amount and still wonder, “Who has time or wants to spend time sifting through issues and choices and reading about tax regulations, investment theory and how to crunch the numbers for all these decisions?” **We can help.**

Who We Work With



Service Focus

Personal Financial Planning – Helping clients make good financial decisions and establish good money practices and habits is the core of our work. Whether you choose to start with a slice of financial planning to establish and move toward one or two important goals first, or want to carefully assess your retirement outlook and investment portfolio, there are service options designed for you.

About Vevo Services

Next Step

Check out the services page and see what fits, then contact us.

Services



You may be asking:

- Who is your typical client?
- Have you worked with someone like me before?
- How much will it cost?

Our clients are typically:

- Motivated to take control of their financial resources
- Willing to learn
- Committed to creating a better financial future

For more than a decade, Leisa has worked with clients just starting out in the work force as well as retirees – and everyone in between.

Most clients are professionals or active retirees. We've worked with librarians, professors, doctors and nurses, engineers, accountants, creative advertising and marketing professionals, musicians and music directors, and school and social service administrators and others.

The fee is based on our hourly fee and the time required for meetings and analysis work. See the [list of services](#) to see what fits.

We Help Clients From All Stages



Young Couples & Singles





Mid-Career Professionals





Families with Children or Aging Parents





Retirement Planners



Next Step

Check out the services page and see what fits, then contact us.

[Services](#)



Leisa Aiken

FOUNDER

What's my story? After getting my MBA at the University of Chicago Booth School of Business, I worked several years in corporate finance and taught as adjunct college faculty. While I enjoyed working with financial concepts and teaching them to others, I wanted to find a way to use my



management firms for high net worth clients. We did good work. Those excellent services weren't available to people like my husband and me – both professionals and good savers and investors but without enough assets to work with those firms. I wanted to work with a broad range of clients and make a difference in their lives. I don't "sell" products. I "sell" time and expertise through hourly consultations and projects that provide tailored analysis and recommendations. We work together to build a better financial future for you.

VEO (VAY-OH)

Means "I see" or "I get it."

Leisa helps clients "see it" or "get it." She can help you "see it" and "get it" – what you need to know and do.

Connections, Credentials and Education

- CERTIFIED FINANCIAL PLANNER™ practitioner
 - Member of The Garrett Planning Network, Inc.
 - NAPFA-Registered Financial Advisor (The National Association of Personal Financial Advisors)
 - Served two terms on the NAPFA Midwest Regional Board
 - Bachelor's Degree in Economics (Spanish minor), Oklahoma State University
 - ITT Fellow (Fulbright Commission), Catholic University Santiago, Chile
 - MBA, University of Chicago Booth School of Business (Concentrations: Finance, Accounting, Statistics)
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Services

Meeting Schedule

Meetings with Leisa may be in-person, by telephone, or virtually ([Join.Me](#) using your personal computer or tablet).
Get-Acquainted Calls or Meetings are between 8:30 am to 4:30 pm on weekdays.



Thirty-minute get-acquainted calls are scheduled for those who want to find out about hourly consultations.





8:30 am – 4:30 pm Tuesdays and Thursdays

5:00 pm – 7:00 pm one Tuesday or Thursday each month

9:00 am – 12:00 pm one Saturday each month

Most in-person client meetings are at Leisa's office at 125 S. Wacker, Ste. 300 in Chicago during office hours. Leisa also schedules meetings in the North or Northwest suburbs one or two days each month. Meetings after 5:00 pm and on Saturday mornings are virtual meetings.

Here's a menu of services available to you.

Click for more details. Then [contact us](#) to schedule a meeting.

Retirement Planning with Portfolio Review

Getting Started with Retirement Planning

Hourly Consultations

One Bite at a Time

TYPICALLY \$420 - \$630 (PER SESSION - INCLUDES MEETING PREPARATION AND FOLLOW-UP NOTES)

- Provide education, expertise and “second opinions” through one or a series of in-person, virtual or telephone meetings
- Additional sessions to cover topics you determine, which may include:
 - Big picture retirement goal setting and where to save first
 - Housing decisions
 - Cash flow or budgeting planning
 - Insurance and Estate Planning
 - Other areas you'd like to address
 - Specific investment advice and recommendations cannot usually be provided in a single hourly consultation.



- Retired or retiring soon from full-time work (Some living expenses are not covered by earned income.)
- May identify or address other areas including housing decisions, spending and debt, charitable giving, legacy planning, or other topics
- One phone call or meeting to review preliminary analysis (30 minutes to 1 hour)
- One in-person, virtual, or telephone meeting to present recommendations
- May include:
 - Portfolio Review and recommendations (Portfolios with more than five accounts or ten specific investments may require more time.)
 - Evaluation of Social Security or pension elections
 - Withdrawal strategies – Recommendations for using retirement savings.
 - Analysis of fixed/variable expenses

Investment Portfolio Review

TYPICALLY \$1,260 - \$2,220+

- Collaborate to review current investment portfolio and establish investment strategy and portfolio design that reflects your retirement time horizon, risk tolerance and capacity, and income tax outlook
- Facilitate decision-making process to choose to “do-it-yourself” or to delegate investment supervision and management
- Provide specific recommendations for each investment account based on portfolio design and instructions for self-directed investors or,
- Facilitate search for fee-only investment supervisory services and management based on client criteria
- Recommended ongoing (no less-than-annual) portfolio reviews and updated recommendations for “do-it-yourself” investors

All fees are based on Leisa’s per hour rate of \$210/hour.

We may help identify estate planning needs and provide information about ways to transfer assets smoothly. We do not provide legal advice and always recommend you consult with a qualified attorney when you start or update your estate planning documents.

Ready to Get Started?

Think about what service would work for you, then contact us for scheduling.



Financial Planning Beliefs

It's important to understand what a financial advisor believes when you are looking for a good fit.

Knowledge matters. Habits may matter more.

Learning financial concepts is not “rocket science.” With knowledge, you can efficiently use your time and money to work toward your goals. Though it's easier for those who grew up learning how to delay gratification, save and set goals, with persistence and encouragement, money habits can be changed.

Speaking of Habits...Cash Management Matters.



Debt and Investing.

Be careful when considering debt. Debt can wreck your financial health. Limiting debt and working to be debt free are good financial habits. With investing, focus on what you can control. You can control your stock/bond mix, investment costs and how your portfolio is managed. Resist complexity and ignore “noise”, including provocative media reports, talking-head or celebrity predictions, and short-term market movements. Investment success requires having a solid philosophy, strategy and discipline. For more of my investment principles, [click here](#).

Insurance for the What-If's of Life.

Bad things happen to good people. Life insurance is an important tool if loved ones depend on your income for their financial well-being. It's usually more cost effective to use separate insurance tools to transfer risks and investments to save for long term goals than to use insurance products to save for long term goals. Disability, long term care insurance and other insurance can also play roles in financial plans.

Financial Independence and Retirement.

Today's longer life expectancy means you may get to enjoy more years not working for money than people did in the past. Planning, saving, and investing with discipline can help prepare to live without working for money. As retirement nears, it's important to plan how to spend your time and how to spend your money.

Financial Planning is an Ongoing Process.

Creating a financial plan provides a roadmap to financial success. Your financial life is a long journey. Many things will change and you may change your mind about where you want to go. You'll need to make course adjustments and decisions that can't be foreseen now.

The Value of Advice.

A *fiduciary fee-only* advisor can help you evaluate your resources and options and create a plan. An advisor can add value by helping you avoid costly, hard-to-reverse errors and encourage you to make progress toward your goals.

Investment Principles

Diversification is Essential.

Holding more than one asset class helps smooth volatile returns.

Risk and Return are Linked and Risk Capacity and Tolerance Usually Decrease As Retirement Approaches.

If the long-term goal is to *build* wealth, risk is required.

Investment Costs Matter.

Investment costs may include transaction costs, fees inside investment vehicles, sales fees and ongoing management fees. Costs reduce returns.



Portfolio structure drives after-tax returns over time.

Studies show that investment returns are determined by the mix of asset classes held over time. “Asset-class location” strategies can increase after-tax returns.

Active Management and Market Timing Don’t Work.

Active management is a strategy where a manager chooses specific investments with the goal of outperforming an investment benchmark index.

Annuities can be good investments for some retirees.

Annuitization may help protect your standard of living in retirement.

Investment Management – Doing it yourself or delegating it are both reasonable options.

Some clients do a good job managing their investment accounts. I’m happy to work with clients who want advice and instructions to manage accounts on their own. Some clients don’t want to deal with setting up recommended portfolios, buying/selling to maintain allocations, etc., and are willing to pay an investment management fee to delegate those tasks. An investment management service that offers efficient portfolio setup and rebalancing services at a low cost can help investors maintain discipline, avoid costly mistakes and perhaps reduce their own stress levels.

Investing involves substantial risk and has the potential for partial or complete loss of funds invested. Investments mentioned may not be suitable for all investors. Before investing in any investment product, potential investors should consult their financial or tax advisor, accountant, or attorney with regard to their specific situation.



Contact Us

[Send a Note](#)

[Schedule An Appointment](#)

Leisa Brown Aiken CFP®

PHONE: 312-265-2220

EMAIL: INFO@VEOFINANCIAL.COM

Review the services menu. Then call or complete the form below.

NAME

EMAIL

PHONE



Getting Started with Retirement Planning Hourly Consultations

Retiree Resource Planning Investment Portfolio Review

Get Acquainted Meeting

WOULD YOU PREFER LEISA REACH OUT TO YOU VIA:

An email response. A weekday phone call between 9 AM and 4 PM CST.

COMMENTS/QUESTIONS - IT'S HELPFUL TO KNOW HOW YOU FOUND US AND ANY SPECIFIC QUESTIONS YOU HAVE.

Send



Making competent, objective financial advice accessible

FOCUSonFiduciary™



Investment advisor representative of and investment advisory services offered through Garrett Investment Advisors, LLC, a fee-only SEC registered investment advisor.

Tel: (910) FEE-ONLY. Vevo Financial Counsel may offer investment advisory services in the State of Illinois and in other jurisdictions where exempted.

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