



GEM FINANCIAL ADVISORS, INC.

(<http://www.gemadvisors.com/>)

TOGETHER WE MAKE A GREAT TEAM

GEM Financial Advisors is a comprehensive financial services firm committed to helping our clients improve their long-term financial success. Our customized programs are designed to help grow, protect, and conserve our clients' wealth by delivering an unprecedented level of personalized service and experience.

We encourage you to explore our site and learn more about the services we provide. Should you have any questions or would like more information on our firm, please feel free to contact us. We look forward to hearing from you!

OUR PRINCIPLE

Our company is based on the principle that education and understanding of your current financial situation is vital to successfully make prudent decisions concerning your future financial condition. If you have any questions about your current financial situation or wish to schedule an appointment please contact us.

(<https://www.linkedin.com>)
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WE ARE DEDICATED TO YOUR FINANCIAL SUCCESS

Our customized programs are designed to help grow, protect, and conserve our clients' wealth by delivering an unprecedented level of personalized service and experience.

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LEARN MORE  (HTTP://WWW.GEMADVISORS.COM/WE-ARE-DEDICATED-TO-YOUR-FINANCIAL-SUCCESS/)

OUR COMMITMENT

Our staff consists of experienced professionals with a "hands on" approach to financial guidance. Not only will you find our team members knowledgeable, but you will also discover that our staff truly cares about helping you make your dreams a reality. As your Financial Professionals, we will do everything in our power to keep you focused on where you want to go, advise you on how to get there, and continually remind you of the importance of maintaining a disciplined approach to realizing your dreams.

LEARN MORE  ([HTTP://WWW.GEMADVISORS.COM/SAVING-FOR-RETIREMENT/](http://www.gemadvisors.com/saving-for-retirement/))

SAVING FOR RETIREMENT

Will you have enough money for retirement?

LEARN MORE  ([HTTP://WWW.GEMADVISORS.COM/YOUR-FINANCIAL-PLAN/](http://www.gemadvisors.com/your-financial-plan/))

FINANCIAL ADVICE

Start learning how to manage your finances.

OUR SERVICES

At GEM Advisors, we provide experience and expertise in the following areas:



INVESTMENTS

Common Stock

Bonds

Mutual Funds

Exchange Traded Funds

529 Plans



FINANCIAL PLANNING

College Plans

Estate Plans

Retirement Plans

Tax Planning

Life Insurance

Long Term Care Insurance

Cash Management



Susan Milanak

President

2013 • 2014 • 2015 • 2016 • 2017 • 2018

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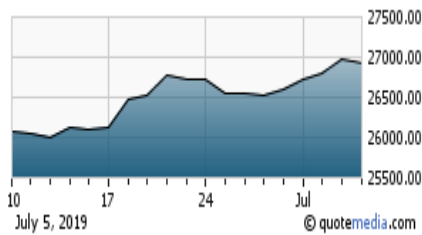


MARKET SNAPSHOT



HEADLINE NEWS

DJIA S&P 500 CMT10Y Gold Silver



Name	Last	Chg	% C
DJIA EOD	26,922.12	-43.88	-0.1
S&P 500 EOD	2,990.41	-5.41	-0.1
CMT 10 Year EOD	2.01	-0.04	-1.9
Spot Gold - USD	1,396.96	0.98	0.0
Spot Silver - USD	15.043	0.062	0.4

[NASDAQ Composite - Intraday](#)

[S&P 500 - Intraday](#)

[NYMEX Crude Oil - Intraday](#)

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2018
FIVE STAR
WEALTH MANAGER



Susan Milanak
President

2013 • 2014 • 2015 • 2016 • 2017 • 2018

(<https://spotlight.fivestarpromotional.com/Spotlights/1107>)

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Five Star Award based on 10 objective criteria associated with providing quality services to clients such as credentials, experience and assets under management among other factors. Wealth Managers do not pay a fee to be considered or placed in the final list of 2013, 2014, 2015, 2016, 2017, & 2018 Five Star Wealth Managers.

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