

SPECIALISTS IN FINANCIAL PLANNING
FOR PHYSICIANS

ABOUT UMAFS

Financial products and services for physicians

We measure our success by how well our clients achieve their personal financial and life goals. Many physicians regard financial planning as complex and confusing. And few have the time to dig in and gain the expertise required. As a result, they often miss out on many potentially rewarding financial opportunities. They also take unnecessary risks and fail to adequately protect their assets. This is where UMAFS

02:48 |



can provide guidance and assistance.
Our goal is to take the mystery out of
investing, managing risk, preparing for
retirement, and preserving wealth.



**Jeffrey D.
Zesiger MS, CFP®**

President, Financial
Advisor



**Patrick J. Brady
CRPS®, AIF®**

Vice President, Financial
Advisor



**Ryan M. Bladen
MBA, CFP®**

Vice President, Financial
Advisor



**Eric A. Halvorsen
MBA, CFP®, CIMA®**

Vice President, Financial
Advisor



**Investment
Management**



**Retirement
Planning**

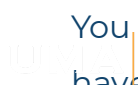
You can
expect to be



**Income
Planning**



**Risk
Management**

 You may have the essential financial obligations covered and a good retirement plan in place. But what about additional investments? Our Wealth Management Team has the knowledge and expertise to make sure you are taking advantage of the right investments for your situation...

more active and live longer during your retirement years. That's why it's essential to have the resources necessary to sustain the lifestyle to which you and your family have become accustomed. When it comes to planning for retirement, you should be asking yourself -

How much do you need? How long will it last?

One of the most important services we offer physicians may be a well-structured and sustainable retirement income strategy. Considering the many methods for structuring such a strategy, this process may be overwhelming to retirees...

Insurance plays a vitally important role in a comprehensive financial plan for physicians as they have higher earning potential as well as greater liability risk than the average American family. Insurance protection should allow physicians to live life knowing that if something happens to them, the...

INVESTING IN YOUR FINANCIAL HEALTH



Chasing Trends

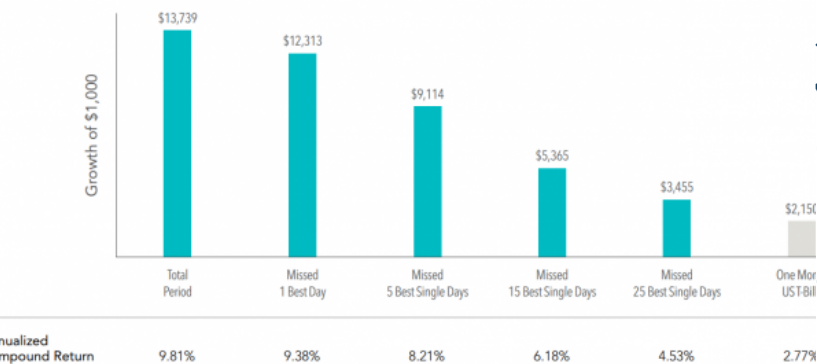
JUN 10, 2019

Finance

Investment fads are nothing new. When selecting strategies for their portfolios, investors are often tempted to seek out...

READ MORE

Figure 1: Reacting Can Hurt Performance
Performance of the S&P 500 Index, 1990-2017



For illustrative purposes. The missed best day(s) examples assume that the hypothetical portfolio fully divested its holdings at the end of the day before the missed best day(s), held cash for the missed best day(s), and reinvested the entire portfolio in the S&P 500 at the end of the missed best day(s). Annualized return and best day(s) were calculated by substituting actual returns for the missed best day(s) with zero.

© 2018 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. "One-Month US T-Bills" is the 1A SBBI US 30 Day TBILL TR USD, as reported by Morningstar Direct. Data is calculated off rounded daily index values. Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results.

The Value of Expertise

JUN 10, 2019

Education

One of the key characteristics of an expert is the ability to process information to make the best decision possible about...

READ MORE

Social Security History and Benefits

JAN 11, 2019

Retirement

Created as a result of the Great Depression, The Social Security Act was signed into law by President Roosevelt in 1935;...

ABOUT US

We are dedicated to providing investment management and strategic wealth planning that is right for you. Simply put, we strive to be our client's trusted advisor.

WEBSITE NAVIGATION

[Home](#)[Your Team](#)[How We Help](#)[Library](#)[Client Center](#)[Contact Us](#)

CONTACT US

Your name

Your email address

Phone

Subject

Message

☐

I'm not a robot

reCAPTCHA
Privacy - Terms

SEND

