



SiligmueLLer & Norvid

WEALTH ADVISORS

Financial Planning and Investment Management

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HELPING GROW AND PROTECT WEALTH

NOW IS THE TIME...  
to seek a financial advisor you can trust.

630-793-9642



## SiligmueLLer & Norvid Wealth Advisors

### Premier Service & Clear Guidance at a Reasonable Price

Since 1998, SiligmueLLer & Norvid Wealth Advisors (SNWA) has provided **personalized financial planning and investment management services** to high net worth individuals and families, managing \$164 million as of 12/31/18. Today, SNWA continues to demonstrate value and trust as a financial partner to our clientele.

**Our clients love our high level of service and clear guidance, all delivered at a reasonable price...**

As we work with fewer clients than most large banks or other brokers, we're able to customize your plan and investment portfolio. We're also able to provide a high level of service that includes: custom / clear quarterly reporting (including performance assessment vs. relative benchmarks), guidance for non-managed investments (e.g. employer 401k plans and college 529 plans), pension assessment, budget assistance, account consolidation, and social security strategies.

We provide all our services for one all-inclusive asset-based fee that starts at 0.75%, lower than many other financial advisors.

We strive to understand our individual client's unique needs and create strategies that attend to each situation. No two clients are alike. Our goal is to deliver solutions that help each client reach their goal. By **taking a long-term view and establishing a trusted relationship** with each client, we deliver a comprehensive and highly personalized financial plan. Some clients like periodical reviews on a frequent basis, while others prefer reviews on an annual basis.

Below are just a few examples of issues and advice provided to our clients:

- Dave and Betty had a **sizeable investment portfolio, but too many accounts and holdings** (current and former employer 401(k)s and brokerage accounts). We consolidated accounts/holdings, eliminated inappropriate holdings, transitioned to a risk-based investment mix, and **substantially lowered the cost** for both the investments and the advisory fees.
- Bob, in his late 50s, was given an **early retirement package** by his employer. He was not sure whether to take the annuity or the lump sum option. After reviewing his options in the context of his other investments, we helped him select an appropriate combination of annuity income and lump sum to invest for growth.
- Susan was **recently divorced** and her husband had handled the financial issues for their family. She was very worried about her finances and concerned that she might need to sell her home. We were able to consolidate her accounts, develop a budget for income and expenses,

transition her investments to meet her income needs while managing risk, and create a long term plan allowing her to remain in her home and maintain her lifestyle.

#### How we work...

To ensure we maintain a high level of service and intimate awareness of our clients, the minimum investment threshold for our clients is \$500,000 or more. SNWA operates on a **fee-only basis, with no commissions**.

**SNWA is not part of a brokerage firm that sells its own products and/or services.** Thus, we provide our clients with objective guidance on investments that best fit their needs. Our investment philosophy is founded in risk management, seeking to grow and protect wealth. SNWA is an independent U.S. Securities and Exchange Commission ("SEC") Registered Investment Advisor ("RIA"), regulated by the Investment Advisers Act of 1940, with a fiduciary duty to our clients. **We embrace our role as a fiduciary, which means we must always act with your best interests in mind.**

If you are an existing or prospective client, a copy of SNWA's Form ADV-Part II is available to download for your review. This document, as well as additional information about our firm, is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Call us with questions or inquiries at (630) 793-9642. Steve Norvid, CFA ([LinkedIn](#))



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Registered Investment Advisor.



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