



First for Finance

Michael Kabarec, CFP®, CPA/PFS/EA, is president of Kabarec Financial Advisors, Ltd. He elaborates on the firm, what makes it stand out from the crowd and how it offers an unrivalled service to clients.

 Kabarec Financial Advisors, Ltd. (KFA) is an independent, fee-only financial and investment advisory firm with 35 years of experience in helping clients achieve their financial goals and objectives. The firm provides multi-generational, financial comfort and sense of financial peace-of-mind.

"We share our knowledge and expertise to make the complex, simple," explains Michael Kabarec, CFP®, CPA/PFS/EA, president of the firm. "We are also committed to tax-planning and asset protection as we believe it is not about how much clients have, it's about how much clients keep. As a fee-only advisory firm, we do not earn any commission on products or services, therefore we can make recommendations without any conflict of interest."

With more than three decades of experience, KFA has seen and been through all types of markets – the good, the bad and the ugly.

"We've learned that rich people never want to be poor so we are always trying to limit the drawdown. We know how



and would rather protect our clients on the downside than be spectacular on the upside."

As a full-service financial advisory and wealth management firm, KFA offers **financial planning, investment management, income tax, estate and retirement planning, employee stock options analysis and family financial management.**

"Our firm's work is centered on three main focus areas," elaborates Michael. "The first is planning and guidance presented clearly in a visual map so clients can see all the elements in their financial life, the proposed solutions and outcomes, illustrated for today and into the future. Second, we help implement a customized investment strategy and financial solutions designed to weather changing market conditions. Our clients' best interest is always our priority; that's why our personal portfolios look just like theirs. Third, we have assembled a powerful, multigenerational team of individuals with decades of experience and intellectual capital exclusively to serve clients' financial needs now, and for generations to come."

Michael goes on to explain exactly what it is that differentiates KFA from its competitors and identifies why it is the best option for clients.

"First, KFA is an independent, fee-only financial advisory firm. We work for you and keep your best interest in mind at all times. Second, we focus on tax efficiency. We project ten years out and restructure facets of your life to minimize your tax implications. Lastly, we offer mind maps, a way to coordinate all facets of your financial life in one place. Mind maps allow us

to maximize results of all moving parts. For instance, insurance serves your needs now, but the money is tax deferred. Estate planning minimizes your taxes later but costs money today. We look at your whole picture, not just a piece of the pie."

"We work hard for our clients. We never want them to call or email saying they're sorry for bothering us. We are paid to be bothered and more than happy to assist them with any questions they may have."

Michael has remained president of Kabarec Financial Advisors since its inception in 1982. In a career that began by preparing tax returns for his college friends, Michael has been caring for the financial lives of others for 35 years. Recognized for his service to clients, Michael has been previously named as one of the top financial advisors by Bloomberg Wealth Manager, Medical Economics, Money Magazine and Worth Magazine.

As president, he is very active in the day-to-day financial planning and investment management of the entire client base. As a small firm, KFA is large enough to serve, but small enough to care. "Our firm size enables us to get to know clients on a

much deeper level and many times, better than they know themselves."

It is one of KFA's top priorities to keep up-to-date with emerging technological trends and Michael is always on the lookout for the next big thing.

"We meet with our IT consulting firm regularly as well as attend seminars and conferences to stay up to date on any new trends so we can 1) offer better services to clients and 2) become more efficient," he states. "We pay attention to detail and it's all about consistency. Our business model is geared to offer the best possible service to clients. We don't have a mutual fund nor life insurance to sell. As our clients' fiduciary, we work solely in their best interest, which is the vision of the industry we're in."

With regards to the future, Michael tells us of his aspirations for KFA.

"We plan to grow and continue to grow by offering a first-class service to clients. Also adding key personnel to continue the growth without sacrificing what we have today. Five years down the road I see myself as still being involved with the business and leading our team to continued success."



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