KRM Financial Services

Planning Through Life's Transitions.

Life Changes

Financial Planning to keep you on course.

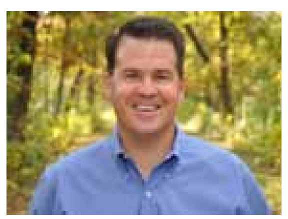
Why KRM?

At KRM Financial, our mission is to partner with our clients and reduce the financial anxiety associated with life-changing events. As financial advisors, we provide personalized comprehensive financial planning solutions to individual client situations.

Perhaps retirement is on your mind or workplace changes have accelerated the need for retirement planning. Maybe you are contemplating, are in the process of, or have already gone through a divorce. Or you have recently dealt with the death of a spouse. Life changing events can even lead to the loss of medical insurance or other benefits. Whatever your situation, KRM Financial can help you address the financial concerns that keep you up at night.

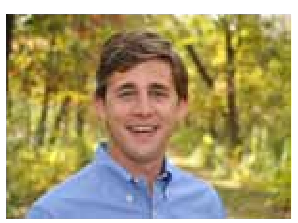
Your Team

Kraig Mickelsen, CFP®



Kraig has worked in the financial services industry since 1994 and established KRM Financial Services in 1999. He believes that listening to each client's unique situation and asking questions about their needs is the key to ensuring KRM's clients receive the highest quality, most comprehensive and unbiased financial advice available. Kraig integrates wealth preservation and tax reduction strategies into the financial and investment planning process. He has worked extensively with retirees and those nearing retirement, middle-aged widows and women experiencing divorce.

David Deschamps, CFP®



Dave joined KRM in 2007 after working for a large financial services company. He works with KRM's clients throughout the entire financial planning process and monitors each client's financial plans. Dave has earned the respect of KRM's clients who know they can call him any time to get answers to financial planning questions and concerns.

Monica Moose

Monica joined KRM in 2006. She manages and oversees all areas of the day-to-day operations. She is working to obtain her CDFA (Certified Divorce Financial Analyst) certification. KRM's clients appreciate her commitment to serving their individual needs.

What We Do

At KRM, we can address the many decisions and challenges relevant to life-changing events as part of a comprehensive plan or we can assist you with any one or more of the following:

- Retirement and Investment Planning
- Income Tax Planning
- Social Security, Survivorship and Beneficiary Designation
- Estate and Asset Distribution Planning
- Personal Insurance Review
- Life Insurance Implementation
- Cash-Flow and Budgeting
- Financial Decision Assistance
- Helping you make the Right Connections

How We Can Help

At KRM, we provide planning through life's transitions. We understand that every family situation is unique and each transition in life may bring changes to income or a loss of benefits. Our relationship starts with a conversation to understand what is changing in your life.

Retirement

Retirement may be something you've been contemplating for years. Or perhaps workplace changes have brought on opportunities for early retirement. Whatever the circumstances, envisioning life during retirement can be exciting…imagining a life without a regular paycheck can be unnerving. At KRM Financial Services, we'll help you answer that all important question, "Do I have enough to retire?"

Loss of Spouse

During this difficult and challenging time, we counsel our clients in making informed financial decisions. We earn our clients' trust through our objectivity and our ability to coordinate and collaborate with our client, tax and legal advisors, and family members. You can rely on us as a sounding board and as a trusted counselor to help you with income planning and budgeting to help ensure you have the resources you need to live comfortably and independently.

Divorce/Separation

We can work with you no matter what stage of the divorce process you are in. Whether you are contemplating a separation or going through a divorce, it is important to have a trusted financial advisor on your side. We can work with your attorney in constructing the Marital Settlement Agreement and counsel you through your divorce. We will work to help ensure you receive the financial resources and assets you need to live as financially independent as possible. We become an integral part of your support network.

At KRM Financial Services, we understand life changes. Our caring team of advisors can help you successfully navigate through the uncertainty created by life's transitions.

For more information, call us at 630-377-8760 or visit our website at

WWW.KRMFINANCIAL.COM

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