

A Family-First Approach

Personalized Service Going Above and Beyond

When Greg Kojak takes on a new client, he makes a commitment that involves more than just his expertise in building a strong portfolio. He commits to a comprehensive service-oriented approach that builds long-lasting trust-based relationships with his clients and their families.

Kojak, a partner at Chicago's Lincoln Park Financial Group, specializes in total wealth management with a niche in tax strategy. "Our clients have complex investment, estate tax and insurance needs that require exceptional attention to detail," he said.

Within an ever-changing tax landscape, Kojak noted that staying abreast of how nuances of the tax system impact a client's overall financial picture is crucial. Equally important is meeting with a client's other service professionals to ensure that every aspect of a client's wealth and assets is being managed from an all-encompassing perspective.

"There are all sorts of things swirling around each and every client from a tax standpoint," Kojak said. "Having a unified front between the financial advisor and CPA or tax preparer is going to show its value on their tax return."

Total wealth management includes ensuring clients will have their finances in order for a lengthy retirement and possible long term care expenses. "The objective," Kojak explained, "is to ease into retirement without relying solely on retirement assets right away. The first couple of years of retirement are pretty crucial to stability in the portfolio and making sure that you don't dip into the principal."

Retirement planning includes strategically evaluating when clients begin taking social security benefits. "The most common social security misconception is that every person should be at full retirement age to maximize benefits," he said, adding that sometimes it make more sense to start early, while in other times waiting is more advan-

tageous.

Going above and beyond also means tackling uncomfortable subjects, such as estate planning. Kojak explained that most people procrastinate, avoiding this important aspect of wealth management. That's why he makes sure his clients are taking the necessary steps toward this crucial element, including offering to schedule and accompany clients to meet with estate attorneys at no additional cost to the client.

Kojak considers himself a family advisor, which includes helping spouses and children prepare for the inevitable. "My clients want to make sure their children are on course for their own retirement and planning, but also to diligently use any assets coming down from mom and dad for the intended purpose."

He travels throughout 10 states to provide face-to-face family meetings in the comfort of a client's home. To maximize the personal aspect of his practice, he invites clients to get to know his family, too. "It adds a little more dimension to the relationship," Kojak said.

It's this careful execution of service and personalized attention that has helped Lincoln Park Financial to thrive over the course of the past decade.



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