



Meet
**Bob
Kleber**

Specializations:

- Retirement Planning
- Tax Planning
- College Planning
- Estate Planning
- Investment Portfolio and 401(k) Advice & Monitoring
- Social Security
- Medicare
- Insurance & Risk Management

Qualifications:

- CFP® (CERTIFIED FINANCIAL PLANNER™)
- BBA and major in Finance from the University of Michigan

Robert L. Kleber, CFP®

Bob's desire as a financial adviser is to positively impact the lives of his clients. He does this by guiding them through the financial elements of many of their most important decisions. To help clients make the best choices and reach their long-term financial goals, he offers personalized wealth services such as retirement and tax planning as well as investment portfolio and 401(k) advice.

Bob is a CERTIFIED FINANCIAL PLANNER™ and has been a key part of Advance Capital since 1997.

Bob is a graduate of the University of Michigan with a BBA and a major in Finance. He is a member of the Financial Planning Association.

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Bob Kleber (continued)

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How have you progressed and evolved through your time at Advance Capital?

I joined Advance Capital in 1997 in a customer service role preparing retirement plans. I transitioned into a financial adviser as I earned the CFP® designation. Today, I am a senior financial adviser. Over the course of my career, the financial industry has changed dramatically. Hundreds of new investment products have been released and technology has advanced at a rapid pace. I've evolved with the world by continuously learning. However, what hasn't changed is my commitment to providing personal attention, which is what I believe clients deserve no matter how much things change.

How does Advance Capital's culture and resources contribute to your work?

Advance Capital's independent, low-pressure culture allows me to cultivate long-term relationships with my clients. Additionally, the firm is staffed with experts in their respective fields who are backed by the latest technology. This helps me provide the personal service of a small company but with the resources of a large corporation. It's the best of both worlds for my clients.

What do you find most rewarding about your work?

My work gives me the opportunity to help people make one of the most important decisions in their lives – whether or not to retire. Very few careers let you make a positive impact like that. It's very satisfying to receive appreciation for my help from clients who successfully retire, some of which I recommended working longer even though it also meant I would not have money to manage.

What's your favorite piece of advice?

Keep the main thing the main thing. I heard this during a presentation at an investing conference, and I think it resonates on many levels. We live in a world full of distractions, but if you stay focused on the main things – such as your family and your financial goals – then everything else usually falls into place.

Investment advisory services are provided by Advance Capital Management, Inc.

Investments are not insured, and may lose money. Client should be prepared to bear the risks associated with investing.

Fun Fact!

Bob is a distinguished singer, who has sung at weddings and once considered joining an acapella group full time. His greatest musical accomplishments are composing and singing songs to propose to his wife as well as celebrate the first birthdays of his four children. Bravo!