



Meet

Kurt Mears

Specializations:

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

Qualifications:

- CRPC (Chartered Retirement Planning Counselor)
- Bachelor's degree in Business Management and minor in Finance, University of Akron

Kurt W. Mears, CRPC

Kurt aspires to deliver financial strategies that can make a real positive impact in the lives of families and individuals. As a financial adviser, he takes a comprehensive approach to better assist clients in achieving their personal financial goals by providing wealth management tools such as retirement and tax planning as well as investment portfolio guidance.

He is a Chartered Retirement Planning Counselor. Before joining Advance Capital, he served as a financial adviser with Wells Fargo Advisors.

Kurt earned a degree in Business Management and a minor in Finance from the University of Akron. He frequently volunteers his services to his local church.

How do you explain your role to people who are not in the industry?

I am the quarterback of my client's financial team. I collaborate with other professionals, when necessary, to create a game-winning financial strategy that helps my clients achieve what is most important to them in regards to overall financial planning, investment management and asset protection.

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Kurt Mears (continued)

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Describe the importance of client education in your process.

This is critical! If clients do not have a basic understanding of what we do for them, they will eventually leave. At minimum, clients should be able to explain to someone else: how I am compensated, what fees they pay, how we manage their money, and the value we bring beyond just pure investment management.

What do you find most rewarding about your work?

Helping people achieve financial peace and seeing them enjoy the fruits of their hard work and dedication to the plan we worked together to develop. Money is the number one source of stress in this country, and if I can help alleviate some of that stress through a comprehensive plan, hard work and sound advice, that is very rewarding to me.

What do you think is important about giving back to your community – both at the firm and for you personally?

It's the right thing to do. Giving back to our communities or to our colleagues at Advance Capital is what we are all called to do. We are very blessed to have the financial means we have and the opportunity to impact other people's lives in a very positive way.

What does it take to be successful in your role?

Several things: hard work and long hours; picking up the phone at all times; being proactive, not reactive; listening to what a client truly wants and, sometimes, telling them what they don't want or need to hear; always planning ahead; and sticking to your guns, but being ready to change if multiple factors warrant it. Finally, I think it's important to have a dogged pursuit of self-education, from the latest market trends to current tax rules, so that you can fully understand each client's unique financial situation and find the most appropriate opportunities.

What makes your client experience unique?

I feel the value that I bring to the table is my comprehensive approach and my ability to develop a plan based on what my clients truly need, even though they may not know it yet, as well as my proactive and consistent engagement. Additionally, I coordinate with other professionals including mortgage brokers, CPAs, estate planning attorneys, P&C agents, business attorneys and much more to make sure that I can help my clients meet every financial need or hurdle.

What is your favorite piece of advice?

Do not procrastinate and never be in denial in regards to your current financial situation. Your best friend in financial planning is time, so start now.

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!

Because of his love of nature, Kurt has taken up many outdoor activities including surfing. He has surfed beaches in Hawaii, California and Florida – he even surfed right after Hurricane Andrew in waves topping 20 feet!