



Meet

Terra Hohf

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 in Finance from Western Michigan University

Terra R. Hohf, CFP®

Terra partners with families and individuals to work toward building their financial futures for the better. She enjoys forming relationships with clients that go beyond crunching numbers. As a financial adviser, she provides comprehensive wealth management services such as monitoring client investment portfolios as well as retirement and tax planning.

Terra is a CERTIFIED FINANCIAL PLANNER™. She has been a key part of Advance Capital since 2007.

Terra earned a BBA in Finance from Western Michigan University. She is a member of the National Association of Professional Women and Inforum. Additionally, she volunteers for the Susan G. Komen Foundation, the Boys & Girls Club and Forgotten Harvest.

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ADVANCE
CAPITAL MANAGEMENT

One Towne Square, Suite 444, Southfield, MI 48076

p: (800) 345-4783 • e: thohf@acadviser.com • www.acadviser.com

Terra Hohf (continued)

p: (800) 345-4783

e: thohf@acadviser.com

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What do you consider among your greatest accomplishments?

I take great pride in earning the CERTIFIED FINANCIAL PLANNER™ designation. When I completed the courses and passed the exam, only 23% of 71,419 students were female and only 3% of those were under the age of 30. I was one of that successful 3%. I see it as a testament to the belief that through hard work and dedication, you can accomplish extraordinary things. This is also how I approach everything I do for my clients.

How would you describe Advance Capital's culture?

Unlike many advisers, our culture is focused on client goals rather than sales goals. Instead of working to accumulate commissions from our clients, we work to build relationships with our clients. I think our culture makes us more successful as a company, as it allows us to provide honest advice – even when that advice is something a client may not want to hear, such as not to retire.

What does it take to be successful in your role?

I believe major contributors to success as a financial adviser are basic human principles: honesty, respect for others and a genuine desire to help. While the ability to work with dollars and cents is essential, the human element is just as important because most people have negative feelings toward confronting their financial situation, maybe out of embarrassment or a lack of knowledge. That's why providing things like perspective and confidence can help clients make wise financial decisions.

What makes your client experience unique?

I understand that money is a topic people can struggle talking about with family and friends, let alone a stranger. That's why I do my best to make clients feel as comfortable as possible during our meetings. I use plain, direct language to reduce the complexity of finance and let us communicate on a level playing field. This builds trust and strengthens our relationship as we work toward achieving their financial goals. I've even had some clients become comfortable enough to ask me to help them consider the specific goals that they want to pursue.

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!

Every year, Terra chooses one big, meaningful goal to achieve. Her past accomplishments include earning her CFP® designation, running the Detroit marathon and taking a mission trip to assist in the ongoing rebuilding efforts in Haiti after the 2010 earthquake. She's always looking for ideas for her next challenge.