Meet Todd Schmidt

Specializations:

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

Qualifications:

- BBA in Finance from Western Michigan University

Todd M. Schmidt

Todd partners with individuals and families to implement solutions that can help enhance their financial lives. As a financial adviser, he helps clients reach their financial goals by providing comprehensive wealth management services including retirement planning, tax planning and investment portfolio advice.

Before joining Advance Capital in 1995, Todd held various roles for financial planning and insurance companies such as Sterling Bank & Trust and Prudential. He earned a BBA in Finance from Western Michigan University.

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What influenced your decision to join Advance Capital?

I was influenced to join Advance Capital by the very same reasons clients choose to work with us: the firm's duty to act in a client's best interest, the low-cost approach and the personalized service.

How would you describe Advance Capital's culture?

Advance Capital's culture is built around the goal of putting the client first. Our primary responsibility is to serve our clients, not our bottom line. It's why building long-term relationships with clients is such an important part of our process.

Describe the importance of client education in your process.

In addition to providing clients the best financial plan and advice that I can, it's my responsibility to make sure they understand it all. The client is the ultimate decision maker, so education is very important. I want to be sure my clients have all the right information in order to make the best choice.

What does it take to be successful in your role?

Success in my role really comes down to two things: one, taking the time to understand a client's unique situation and specific needs; and two, doing everything you can to meet those needs.

What makes your client experience unique?

I follow the motto "If it doesn't add value for a client, then I will not make the recommendation." Clients that work with me can expect only solutions and advice meant to better their portfolios and financial well-being. I don't offer costly investment approaches that usually just help the provider's bottom line.

Fun Fact!

Todd has plenty of experience encouraging people to make better decisions. He has coached all three of his kids in various sports. Coaching has helped him to recognize other people's different perceptions and comfort levels – an ability that he uses in his relationships with clients.