

Meet
**Cullen
Prena**



Specializations:

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

Qualifications:

- BBA from the University of Oregon
- MBA from the University of Mississippi

Cullen Prena, MBA

Cullen is committed to helping individuals and families feel confident about their financial future. Taking a holistic approach, he educates and guides clients on all of life's financial decisions involving investments, retirement, taxes, insurance, estate planning and more. His ultimate objective is to help people achieve their financial and retirement goals.

Prior to joining Advance Capital, Cullen served as a banker at JP Morgan Chase.

Cullen earned a Bachelor of Business Administration degree from the University of Oregon and Master of Business Administration from the University of Mississippi.

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Cullen Prena (continued)

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

As a financial adviser, I provide investment and financial planning services for those who are retired or are thinking of retiring soon. This means I offer unbiased guidance to help people make good financial decisions.

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

The culture at Advance Capital is very supportive. It truly feels like a family here. The firm is not caught up in sales goals or putting pressure on advisers to close deals at any cost. This allows me to uphold the fiduciary standard and provide advice to clients that will benefit their lives whether they hire me or not.

How would you describe ACM's culture?

I would describe Advance Capital's culture as one that puts the client first at all times. The firm has been around for over 30 years and continues to have a culture rooted in accountability and doing what's right for the client.

Describe the importance of client education in your process.

What's happening with your money shouldn't be a mystery. Client education is a critical part of the financial planning process because it gives clients greater peace of mind and increases the probability of success in retirement. As we discuss your retirement and financial goals, I like to simplify concepts and confirm my clients understand what I'm doing and why. I believe my clients and I have a partnership and I want them to be confident in the decisions we make together.

What do you find most rewarding about your work?

It's rewarding to help someone retire, get out of debt or achieve whatever financial goal they set. I love seeing hard working people achieve retirement and maintain the financial stability to truly enjoy their lives – they have earned it.

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!

Cullen personally knows what it takes to work hard to achieve big goals. He was a two-time Division 1 NCAA All American in track and field, where he threw hammer and discus.