

How To Maximize Your Retirement Readiness



ACTION GUIDE

About James B. Kruzan



James B. Kruzan, CFP®, CRPC®

President, Chief Investment Officer

Kaydan Wealth Management, Inc.

Branch Manager, Raymond James Financial Services

Jim Kruzan, founder of Kaydan Wealth Management, an independent firm, began his financial career in 1983. A CERTIFIED FINANCIAL PLANNER™ professional and Chartered Retirement Planning CounselorSM, Jim is responsible for developing comprehensive, long-range financial plans and wealth strategies for sophisticated, successful clients.*

Jim works directly with clients in an effort to substantially improve their level of investment-related confidence by focusing on four key drivers of investment success: Investment Return, Portfolio Risk, Transactional Costs and Related Taxes.

Jim's thorough analysis of each client's resources, circumstances, needs and goals is the basis for a customized wealth plan and investment strategy. This plan addresses the client's most important goals and concerns, including reaching a comfortable retirement, funding a child's education, building a legacy through a carefully designed estate plan, maximizing tax advantages or protecting one's life's work through appropriate risk-transferring tools.

A native of Indiana, Jim moved to Michigan as a child and later attended Wayne State University in Detroit. He graduated with a Bachelor of Science in business administration majoring in finance and accounting.

Jim currently resides in Fenton, where he is an active member of the community. He serves as a trustee and finance committee chair of the Fenton Area Public School Education Fund and as president of the board of directors of the Jayne Valley Lane Road Association.

When he isn't working with clients or in the community, Jim enjoys golfing, traveling, reading and spending time with his wife, Dena, and their two children, Kaylee and Brendan.

*Raymond James does not provide tax advice.

Check the background of this investment professional on [FINRA's BrokerCheck](#)



Kaydan Wealth Management, Inc. is not a registered broker/dealer and is independent of Raymond James Financial Services, Inc. Securities offered through Raymond James Financial Services, Inc., Member [FINRA/SIPC](#). Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc. and Kaydan Wealth Management, Inc.

329 West Silver Lake Road | Fenton, MI 48430 | 810-593-1624

James B. Kruzan, CFP®, CRPC®, Branch Manager, Raymond James Financial Services, President-Chief Investment Officer, Kaydan Wealth Management, Inc. Raymond James is not affiliated with and does not endorse the opinions or services of The Creative Juice Agency, Inc. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

How To Maximize Your Retirement Readiness



NOTES

*“Men do not
quit playing
because they
grow old;
they grow old
because they
quit playing.”*

**Oliver Wendell
Holmes**



NOTES

"I enjoy waking up and not having to go to work. So I do it three or four times a day."

Gene Perret



NOTES

***“The
trouble with
retirement
is that you
never get a
day off.”***

Abe Lemons



NOTES

***“I’m retired
—goodbye
tension, hello
pension.”***

Author Unknown



NOTES

***“Middle age
is when work
is a lot less
fun and fun
is a lot more
work.”***

Author Unknown



Q. Does A Retirement Income Analysis Make Sense?

3x

According to a recent study by Wells Fargo¹...

Those who have a written retirement plan in place accumulate 3x as much in retirement assets as those who don't.

Receive A Complimentary Retirement Analysis

¹Source: Wells Fargo Study. *Middle-Class Americans Face a Retirement Shutdown*. October 23, 2013

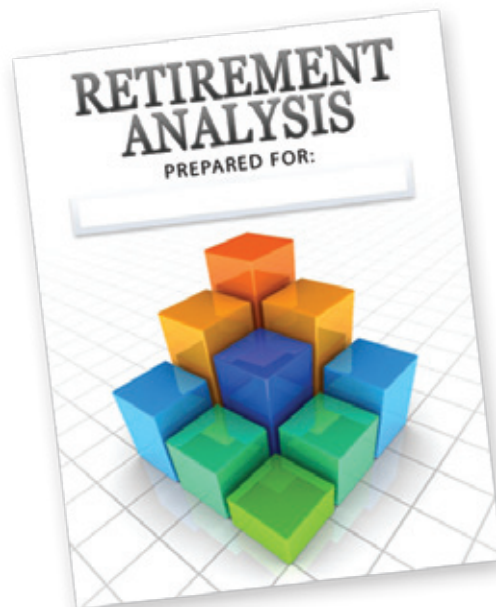


James B. Kruzan, CFP®, CRPC®

President, Chief Investment Officer
Kaydan Wealth Management, Inc.

Your complimentary Retirement Analysis is provided as a public service to help you get the most from your retirement savings.

To Schedule An Appointment
To Receive A Retirement Analysis



Call 810-593-1624

Legal Disclosure

Kaydan Wealth Management, Inc. is not a registered broker/dealer and is independent of Raymond James Financial Services, Inc. Securities offered through Raymond James Financial Services, Inc., Member [FINRA](#)/[SIPC](#). Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc. and Kaydan Wealth Management, Inc.

329 West Silver Lake Road | Fenton, MI 48430 | 810-593-1624

James B. Kruzan, CFP®, CRPC®, Branch Manager, Raymond James Financial Services, President-Chief Investment Officer, Kaydan Wealth Management, Inc.

Raymond James is not affiliated with and does not endorse the opinions or services of The Creative Juice Agency, Inc.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements."

The information has been obtained from sources considered to be reliable, but Raymond James does not guarantee that the foregoing material is accurate or complete. Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Please consult with your financial professional about your individual situation."

This OnDemand Seminar is designed to provide what we believe is accurate and reliable information with regard to the subject matter covered. The Creative Juice Agency, Inc.® is not engaged in rendering legal, accounting, financial or other professional advice. If such advice is required, a competent and qualified professional should be consulted.

You should discuss tax and legal matters with the appropriate professional. The information contained in this report does not purport to be a complete description of the securities, markets, or developments referred to in this material. The information has been obtained from sources considered to be reliable, but Raymond James does not guarantee that the foregoing material is accurate or complete. Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Please consult with your financial professional about your individual situation.

Links are being provided for informational purposes only. Raymond James is not affiliated with and does not endorse, authorize or sponsor any of the listed websites or their respective sponsors. Raymond James is not responsible for the content of any websites or the collection or use of information regarding any website's users and/or members.