Why Choose Paul?

Because Paul is experienced and dedicated in his career as a financial planner, he knows how to take care of his clients so they make the best decisions about their finances.

In the business since 1976, Paul has earned numerous professional designations, among them are Chartered Life Underwriter, Chartered Financial Consultant, and professional CERTIFIED FINANCIAL PLANNER™. Paul has a Master's degree in Financial Service.

In 1997, Paul earned two prestigious designations — the Registered Health Underwriter and the Registered Employee Benefits Consultant. In 2001, he earned the Retirement Plans Associate designation from the International Foundation of Employee Benefit Plans and the Wharton School of the University of Pennsylvania. In 2003, Paul earned the Chartered Retirement Planning Counselor designation from the College for Financial Planning.

As you can see, with Paul's experience and education, he knows the financial planning business. Let him show you how you can put your money to work for you.

Whatever your unique needs and desires are regarding your financial future, Paul can help you find the best fit for your circumstances.

Looking for ways to secure your future?

Paul Alberts can help

PAUL ALBERTS

CLU, ChFC, CFP®, RPA, MSFS, RHU, REBC, CRPC, IAR

No matter what your age, Paul can help you make the best financial decisions for you. Whether you are just starting out or you're thinking about retirement, Paul can help you with such things as watching the market, advising you on what investment programs to use, finding the right insurance for your needs and answering any questions you might have.

Paul says, "Over the next decade, the experts anticipate a huge wealth transfer that will occur from the senior generation down. There will be more confusing options to deal with such as financial planning, retirement planning, investing, etc." He goes on to say that, "Our generation has not figured out how to deal with debt. So our inability to distinguish needs from wants makes us live beyond our means and that keeps us from building our resources, essentially 'killing the golden egg of opportunity.'"

Paul would like to change all that. With his knowledge and expertise, he can help you with your financial matters no matter where you are in life.

Young Parents

Young parents today have certain needs that are unique to that station in life. They are planning for their children's college, saving in case of disability and creating an estate. They are thinking about such concerns as life insurance to cover the expenses of the household should the breadwinner die or how they are going to save for retirement. Hopefully, they have started an investment portfolio. Paul has experience in helping people in every walk of life successfully plan for their future.

Middle Age

During the "prime" of their life, this demographic has probably made their most major investment — their home. They might be empty nesters or have children ready for college. They are definitely thinking about retirement and how to finance it. One of their concerns might include caring for aging parents. They may be in a position of wealth transfer and need sound advice on their best options. This is where Paul specializes and offers guidance on the best investments and financial considerations available.

Retirement Age

Oh, the glories of retirement. We long for it all our adult lives but when it hits, are we really ready? This is the time in people's lives where they need to effectively use retirement assets and invest for the long haul. People in retirement age are concerned about long-term care, Medicare and other health care concerns. Since people are living longer now, there are many that continue to work because they simply have not created or saved enough to help them live their lifestyle throughout retirement. They are concerned about outliving their assets. They also want to know the best ways to transfer assets to their children and grandchildren. They may be wondering how to best set up college funds for their grandchildren. They have concerns about estate planning as well.

No matter what stage of life you're in, Paul can help you make the best decisions regarding your finances. He can help you find the best insurance for your needs and advise you on the best investments for your circumstances. Call Paul today and start planning for **your future**.

PAUL ALBERTS

Professional CERTIFIED FINANCIAL PLANNER™
Investment Advisor Representative*

(708) 448-5900

12222 S. Harlem Avenue
Palos Heights, IL 60463

pga@patinsurance.com

*Securities and Investment Advisory Representative of Waterstone Financial Group
Member NASD/SIPC
100 S Wynstone Park Dr
N Barrington, IL 60010
847-382-6473