Kwawer Callahan Investment Consulting Group of Wells Fargo Advisors

Kwawer Callahan Kinship February 2022

I would like to start this Kinship a bit different than my previous versions.

You know that feeling you get when you need to painfully squeeze out the last dab of toothpaste after a long, miserable day? Our clients come to us feeling just like that. Clients usually come to us when their investments and wealth planning leaves them frustrated and confused versus hopeful for the future. We bring a stroke of life back by helping them methodically understand what they hold, how to develop a plan, and continue to focus on the enjoyable milestones in life as we continuously monitor their goals.

At the heart of our service is that we communicate with our clients often, because in the world today, their world can change in a flash. Some clients we speak with daily, others we speak with several times a week. Many clients like weekly conversations, and some clients are happy with monthly or even less frequently. Communication goes both ways. We cannot read minds, so when things change, we rely on you to let us know as well. When our clients' worlds change, we then assist them in altering their chosen plan's path to meet the new realities.

It has been quite a while since a Kinship has been written and sent. It was not out of lack of interest, but lack of time. The past 2 years have been challenging for many, but also filled with many successes and good outcomes as well.

I have been working as a financial advisor for over 33 years. I do not feel like I go to a job every day. What I do is the following: I wake up and I get to speak with my friends, make new friends, and I get to help them try to achieve their life goals. For me, the easy part of the job is the wealth planning and investing. Financial markets are financial markets; they behave in their own way. What has been more challenging over the time is client reactions to financial markets behavior. My teammate, Jordan Callahan, Financial Advisor, and I believe that our mission is to help you with the wealth planning and investment world, so you can focus on the other important things in your lives.

In August 2018, after a long search, I added a partner to my team to enhance service and begin a business continuity plan. Jordan Callahan has a passion for investing and wealth planning that started in 2002. Around that time, an independent financial advisor embezzled his family's money. He decided at that age he would not let that happen to anyone else. Jordan was handpicked by me because rarely have I met someone who has a passion for helping others, investing, wealth planning, and continuous learning as he has. Over time, I believe Jordan will be an upgrade for my clients.

Jordan and I believe that our mission is to help you with the wealth planning and investment world so you can focus on the other important things in your life. I feel so strongly about Jordan's future, that we formed an official team that is called the Kwawer Callahan Investment Consulting Group of Wells Fargo Advisors. The December 2021 statement is the first statement that has our team's name. For those of you who work primarily with me, you will have the opportunity to meet Jordan during 2022, either in person, via Zoom, or on a conference call, and I strongly encourage you to do so. For those of you who work primarily with Jordan, you will get the opportunity to also meet with me during 2022 via the same mediums. What you may find out is that Jordan and I sound eerily alike when answering questions about wealth planning, market action, and investing.

The growth of team members continues as Jordan and I are anticipating the future wealth planning and investment needs of our clients. As wealth increases, the need for wealth planning becomes more important for many. While there is a tendency to believe that the planning process is complicated, it can be broken down into a series of small steps that need to be taken regularly, monitored, and adapted. To assist us in the process, we have added Matthew Peters, Financial Consultant. Matt has been in the financial services industry for over 10 years and has experience in retirement planning and project management. Wealth planning is a project management process. Prior to his current role, he held several home office positons so he is well versed in all things planning. For us, Matt will have many roles. Assisting you in your wealth planning is one of them. Many of you will be speaking with Matt throughout 2022 as we either update or create new wealth plans. To update your plans, many of you are aware that we need to have current financial information for those assets and liabilities not held at Wells Fargo Advisors. To verify the information, we also require copies of statements to upload into the plans as well. Often, getting the copies of the statements takes a bit of time, and one of Matt's responsibilities is to politely remind you of the need to get us the information required so we can update, complete, and present your plan. You should expect to hear from Matt regarding your plan.

Another important member of our team is Kent Bettale, Brokerage Client Assistant- Registered. Many of you have spoken with Kent over the last year. He is our administrative and operational guru and is responsible for helping us run smoothly.

Our goal for 2022 is to have all our clients have a current wealth plan. We think that wealth planning, which encompasses far more than investments, is of the utmost importance to our clients. To that end, we also like to communicate with other members of your team so that everyone is helping you reach your life and financial goals. While it is often difficult to get all the information together, the act of gathering, thinking, and evaluating everything is more valuable than many realize. This allows you to have transparency over your investment life, your spending life, determine your priorities, and determine the outcomes that you desire, and understand what may be required for the probability to reach them to be increased.

The current year has already been interesting. We look forward to helping you and yours navigate through it.