Let us help you Navigate YOUR Financial Future!

PENSION

How will a pension impact your retirement planning? Which of the many beneficiary options are right for you, and should you accelerate? With over 25 years of experience, we have the knowledge necessary to help answer all your questions.

SOCIAL SECURITY

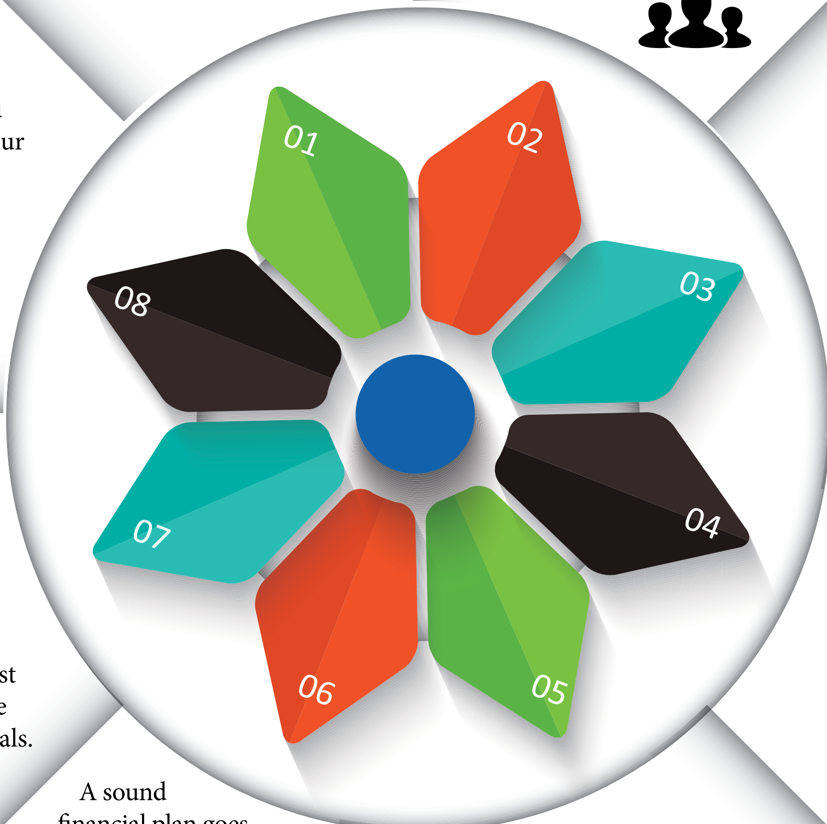
Did you know the full retirement age has increased to 67? At what age you start drawing from Social Security will determine how much you receive. What is your plan? Let our experts help you understand your options, so you can create a sustainable withdrawal strategy in retirement.

INVESTMENTS

Compounding interest is powerful, so the earlier you start investing the better. Our team of advisors have the experience to guide you every step of the way - at any age, investment experience, or income level.

SEVERANCE

Does your employer offer a severance? If so, we can help you determine how much and where it goes (403b, 457, HRA, cash, etc.).



Longer lifespans have changed the retirement landscape. Will you have enough to retire when you want, in the way in which you desire? Since our inception in 1989, we have been helping individuals just like you outline and achieve their retirement lifestyle goals.

RETIREMENT LIFESTYLE

To ensure a seamless transition of your estate, the upfront planning for the transfer of your assets at death is critical. Have you created a plan for your assets to pass to the people and organizations you care about most?

LEGACY PLANNING

A sound financial plan goes beyond the investments. Like auto and home insurance, life and long-term care insurance provides peace of mind for you and your loved one. Our specialists are experts on the coverage you may need, both now and in the future. If something happened, what financial burdens would your family face?

PROTECTION NEEDS

It's no secret that debt can be a major stressor for many Americans. Let us bring you peace of mind by guiding you through decisions on how best to eliminate some or all of your debt so you can put those dollars to better use.

DEBT

EDUCATION MINNESOTA
ESI
Member Benefits

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EFS ADVISORS
Navigating Your Financial Future

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As a full-service wealth management firm, our services encompass a full array of options focused on helping you achieve your financial and retirement goals.

Contact us today and let us be your partner as you navigate through your financial and retirement future.

We look forward to helping you every step of the way.

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