

A Widow's Financial Journey

Wealth Advice Amidst Grief



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A Widow's Financial Journey: Wealth Advice Amidst Grief

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Overview

Every year in the U.S. over a million women lose their husbands and find themselves widowed.¹ According to the U.S. Census Bureau there were 11.4 million widows in the United States at the end of 2008.²

Each circumstance is unique. Sometimes death is sudden, other times protracted. Some widows are young, most are older. Some are left with minor children, some with adult children and some with no children. Some have a strong social support network, others do not.

Financial circumstances will differ and the level of financial knowledge will differ, but almost all widows have one thing in common. They suffer a period of terrible grief. As wealth advisors, our most important role is helping a widow find financial peace of mind, always in her own time and manner. The purpose of this paper is to help the reader understand how grief affects a widow's ability to make decisions about wealth, and what can be done to help her through this very challenging period.

Although the primary solutions offered are financial in nature, the subject cannot be addressed adequately without a discussion of emotional support. Thus many professionals who work with widows in various capacities and who help support them during their period of grief were interviewed for this paper.

Common Wealth-Related Challenges of the Recently Widowed

No one escapes the financial implications of a life crisis, but they are particularly acute for women. The demographic considerations are obvious: women outlive men, so they experience more life crises and deal with the consequences longer. But women also tend to be the caregivers. That means women are frequently dealing with the human and logistical consequences of a life crisis, leaving little time and energy for the financial considerations.³

— Richard “Mac” Hisey
President, AARP Financial

1 Genevieve Davis Ginsburg, *Widow to Widow*. Copyright © 2004.

2 U.S. Census Bureau (<http://www.census.gov/population/socdemo/hh-fam/cps2008/tabA2-all.xls>).

3 “Women More Likely to Face a Financial Crisis, Life Hardship,” *Financial Planning*, August 13, 2009.

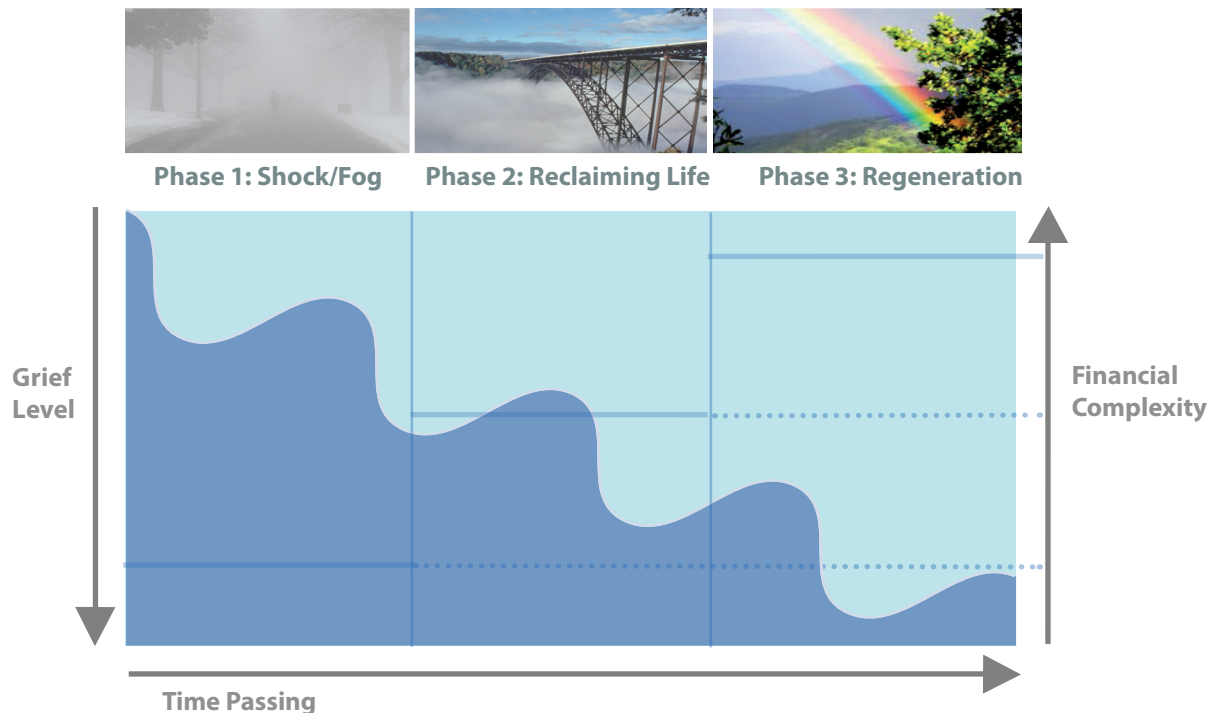
4 Jenny Offill and Elissa Schappell, editors, *Money Changes Everything*. Copyright © 2007.

Before the effect of grief on wealth decisions can be addressed it is important to understand that grief is not the only factor affecting these decisions.

The death of a husband usually means a host of wealth-related challenges in addition to the struggle with grief. Anyone attempting to help a widow make financial decisions during this period of grief will immediately realize that the process is more challenging than it would be if sitting across the table from a young, happily married couple with two kids. The dynamic is very different. The table below summarizes common challenges of the newly widowed.

Wealth Advice and the Challenges of the Recently Widowed	
Emotions	Achieving prudent financial decisions might be difficult as the widow works through her grief-based emotions. Acknowledgement of an empathy for her legitimate struggle is key.
Education and Experience	If the husband had been responsible for household finances, a widow may face a significant learning curve, often with no appetite for the challenge. The more wealth involved, the more complex the learning requirements may be. She also may need to rethink her own mindset about her family's wealth. She may lack the desire or confidence to take on the new, unwelcome role, which can expose her to accepting advice or counsel from those who may not have her best interests at heart.
Risk Management	Risk management typically must be reassessed. For example, life insurance might need to be revisited if there are children who remain dependent on the surviving widow's financial stability. Or, if the widow is elderly or in failing health herself, long-term care or other types of protection may become important.
Lost Wealth	Income may be reduced along with the loss of the breadwinner, which may mean that new, sometimes painful decisions must be made about spending or investing.
Found Wealth	On the flip side, a widow may feel guilty about wealth resulting from her husband's death, and that guilt may play out in surprising ways. For example, a widow who lost her firefighter husband in the World Trade Center on 9-11 speaks of hiding checks she received in the aftermath “like they were porn.” ⁴

The Evolving Balance Between Grief Level and Financial Complexity



A Discussion About Grief

“Dealing with the disposition of the old tweed jacket is not a suitable subject for discussion with a banker, an accountant or even one’s children. But incredibly, that may be what is crucial and uppermost for a widow on a particular day because that is the stuff that grief is made of.”⁵

— Genevieve Davis Ginsburg

Grief adds an extra layer of complexity to an already challenging process. That’s why the widow’s entire support team must be attuned to the dynamics of grief, and how it can impact the decision-making process. Most of us can empathize with the telltale signs of grief. With all our heart, we can understand why a widow who lost her husband on 9-11 may stuff a \$10,000 Red Cross check into a couch cushion, even if we know in our heads how illogical this may be.⁶

Grief affects each of us in a different way; we each are unique on when and how it affects us, and how long it may linger.

- A grief counselor we interviewed described grieving as follows: “Grief is so individual. No two people go through it the same way, so it can be difficult to presume too much.”
- A clergy member made this observation: “Grief is not something any of us tend to get over. It’s something we must move through.”

Emotions associated with grieving can run the gamut:

- Disbelief: “I’m filling out this paperwork because my husband has died.”
- Fear: “He’s really gone. What do I do next?”
- Identity: “Who am I now that I am not John’s spouse?”
- Anger: “I have been abandoned.”
- Loneliness: “The house is so quiet.”
- Confusion: “How do I shop and cook for one?”
- Guilt: “I am now wealthier than when my husband was alive.”

Most importantly, it is critical to understand that grief clouds the widow’s ability to make decisions, financial or otherwise. It’s critical for every member of a widow’s support team, financial and non-financial, to recognize the element of grief and the overarching impact it can have on her. How do we offer essential support where and when it best applies for a widow’s emotional and wealth management needs?

As wealth advisors to widows, we share several concepts that have served us well.

The Balance Between Grief and Wealth Planning

First, it’s important to recognize the seesaw-like balance between a widow’s grief level and the role her support team members play along the way. In short, the higher her grief level, the lower her ability to manage wealth planning issues.

⁵ Ginsburg, *Widow to Widow*.

⁶ Offill and Schappell, *Money Changes Everything*.

Considering correlation between grief levels and appropriate support, we see three grief phases during the journey from widowhood to “selfhood” (*Widow to Widow* author Genevieve Davis Ginsburg’s eloquent term for the process). Each phase seems best suited for different types of emotional and planning support.

	PHASE 1: SHOCK/FOG	PHASE 2: RECLAIMING LIFE	PHASE 3: REGENERATION
EMOTIONS	Shock, inaction, uncertainty	Ranges of emotions, identity struggle, reclamation	Emergence, reflection, growth
PLANNING NEEDS	Critical financial “triage” Listening	Investment and advanced planning Continuing emotional support	New pursuits Continuing emotional support

The Support Team

Initially the role of emotional support is most important. Wealth planning takes a back seat and should be offered only for urgent, important issues. As the fog begins to clear, the balance can shift away from emotional toward wealth planning-oriented needs and support roles.

PRIMARY EMOTIONAL SUPPORT
Family
Friends
Support Groups
Counselor
Clergy

PRIMARY WEALTH PLANNING SUPPORT
Wealth Advisor
Tax Accountant
Funeral Home Director
Estate Planning Attorney
Insurance Specialist

Even as we consider patterns, balances and guidelines, it is equally important to emphasize that these should not be treated as overly formulaic or rigid. They are fluid and flexible, to accommodate the shifting winds of a widow’s personal grief. There are no absolute timeframes. There is a delicate interaction between a widow and those to whom she can turn for support. Listening to the individual is critical.

Quality Listening

One type of emotional support anyone can offer is simply empathetic listening. Ask how she is feeling. Listen to her answer. This says to the widow that she is not alone in the world. Someone cares. Do not hesitate to use her husband’s name. Frequently friends and support people feel the widow does not want to talk about the death or how she feels about it. This may be the case, but usually asking her how she is feeling is a welcome place to start.

Phases of Widowhood

Next, we review each phase in the widow’s journey, from a period of fog and shock to reclaiming life and perhaps even regeneration as the balance between grieving and planning tilts in the widow’s favor.

A Widow’s Journey: Mary and Paul⁷

Mary, age 64, is a retired school teacher. She and her husband Paul, an attorney, age 68, enjoy days that are busy and full. They look forward to his upcoming retirement at year-end, when the whole family is going on a celebratory cruise — their son Mike, daughter Diane and the grandkids. They can’t wait.

Then, out of nowhere, the unthinkable. All Mary can remember thinking is, “What do they mean, ‘gone?’” Paul was in great shape; there had been no signs of heart disease.

She hadn’t even said goodbye to him that morning.

⁷ This case study is wholly fictional, based on experiences many (but not all) widows experience. Any resemblance to actual people is unintentional, and the information described herein may not represent appropriate advice for any particular individual situation. Readers should seek appropriate professional counsel before acting on any of the information provided.

Phase One: Shock and Fog

*"Mourning is essentially a process of unlearning the expected presence of the deceased."*⁸

— Vivian Rackoff

*"Yesterday at the bank, I couldn't even decide on pink or yellow checks. I was so embarrassed, I chose white."*⁹

— Anonymous

Even before there is grief, we have found that many widows are literally in a state of shock in the days following their husband's death. Shock is different than grief, which is defined by therapists as a specific type of cognitive dysfunction. In English, that means we can't think straight when we're grieving.

Shock is not a dysfunction. In fact, it may be nature's way of helping us continue to function at a basic level, even if we don't remember anything we say or do. A widow may go about her daily activities, but they often happen in a deep — some might say a protective — fog, with little or no lasting memory of the events.

That's why these earliest days of bereavement are of particular importance to members of a widow's emotional support team. Family, friends and similar relations typically play the star role among her support systems at this time. They also ensure there are witnesses to help recall what took place.

⁸ Vivian Rackoff, "Psychiatric Aspects of Death in America," *Social Research*, Volume 39 (Autumn, 1972), Page 525.

⁹ Ginsburg, *Widow to Widow*.

To assess how well a widow is coping, look for whether basic behaviors are standard and routine — eating, sleeping, grooming, maintaining social ties. If they are not, this may indicate that stepped-up levels of emotional support may be needed.

In light of early bereavement shock, the period immediately following the loss of a spouse is usually the worst time for making financial and other planning-level kinds of decisions. The recently widowed may appear to be calm and collected, but she may be unable to perform basic math functions. She may describe watching people whose mouths are moving but no sound is coming out. She might forget her best friend's phone number. Not a good time to be managing legal or financial affairs that could impact her and her family for years to come!

And yet, decisions large and small, familiar and foreign, crowd a widow's life. Certain events and decisions must take place at this time. Clearly, funeral arrangements cannot wait. A death certificate must be obtained; family, friends, business and social associates must be contacted and various levels of government notified. Credit cards should be cancelled, joint assets re-titled, insurance policies examined, outstanding bill payments arranged, and so on.

It becomes the challenge of a widow's planning support team of advisors, agents and the funeral director to help the widow and her family.

A Widow's Journey (continued)

The days following Paul's funeral are lost in fog. Mary is swept into a stream of phone calls and visits. People she barely knows — a life insurance agent, financial advisor and accountant — ask her so many questions. She signs various paperwork. She understands they have investments, and that there will be payouts in the range of \$1.2 million. The figures may as well be \$12 or \$12 million. Financial matters were Paul's domain.

Week three, and an awful stillness descends as calls and visits end. The dog stares from under the table, soft eyes asking where Paul has gone. Loneliness clenches at her stomach and leaves no room for appetite, yet she cannot help shopping for two. At church, her pastor encourages her to attend a support group at a local senior center. "I'm not a senior," she thinks to herself as she smiles and thanks him. "Not yet."

Thank goodness for her children, who insist that she meet with Paul's wealth advisor (now hers), and his team of planners: a tax accountant, estate planning attorney and life insurance specialist. They help her sort out bills to pay, inventory assets and debts, and complete critical paperwork. The advisor counsels her to hold off on all other major investment decisions until later. This, at least, is one small relief.

The support team should postpone any and all financial, wealth and estate-planning decisions that can safely wait. They should also smoothly address those issues that do require rapid response.

The tools a financial or wealth support team can best use during this period are those that help the widow simply take stock of what she already has and where gaps may exist (while coordinating efforts with her emotional support team to help her overcome her grief). These tools might include:

- Consultative discovery meetings between the widow and her advisors
- Devising checklists to help her organize and prioritize all she must do
- Analysis of existing assets and debts, income and expenses
- Coordination with attorneys in estate settlement needs, with accountants for final tax return preparations and probate accounting, and with other specialists as required

As time passes and the widow experiences ongoing grief, her support team should help her to continue to steer clear of hasty decisions. Generally, a widow's grieving period is not a good time for reacting or rethinking. Rather, it's a time for reassessing and regrouping, for building professional relationships and rejecting any pressure to feel rushed. A good advisor will respect the widow's need to grieve first, and consult accordingly.

Phase Two: Reclaiming Life

"What lies behind us and what lies before us are small matters compared to what lies within us."
— Ralph Waldo Emerson

Whether it's sooner or later, the initial shock of losing one's spouse tends to pass. The fog will clear. During the Reclaiming Life stage the widow will ask questions such as: "Who am I now?" "What is my identity without my spouse?" "What is my mission and purpose?" Although the widow is likely to remain in her period of grief, eventually she will find herself better able to receive and act on wealth advice.

Emotional support continues to be important during this phase. Although the emotional support team may migrate from primarily family, friends and clergy to support groups and counselors, the widow will appreciate calls on anniversaries: marriage, death and birthdays.

Wealth advice means asking critical questions, making important decisions and coordinating multiple roles and activities. What assets exist? What are the family's goals over what time horizons? Who are the key relationships within the family? How do we best protect against the unexpected? Is there a business transition involved? Are there related estate or philanthropic goals?

A Widow's Journey (continued)

Time has passed, as time will do. Of course everyone misses Paul dearly, but they begin to remind Mary how fortunate she is that he did not leave her in the lurch financially. Her daughter gently suggests it may be time revisit estate plans. "Things are different now," she sighs.

Mary agrees. She is fortunate that money is not an immediate concern. She should take stock. Still, she hesitates. She is unable to admit the depths of her grief, the extent of dread over her unwelcome role. At her widow support group, Mary finally confesses: Despite appearances, she feels trapped in the path of an approaching glacier. Quiet nods are like lifelines. Someone provides her with the name of a counselor. "He's helped me a lot," her fellow widow says quietly.

Fortified, Mary reaches out to her wealth advisor, who helps her review her finances. They discuss her values, goals, interests, relationships and assets. As a widow with grown children, her life insurance policy can be canceled. She revises her estate plans to pass as tax efficiently as possible directly to Michael, Diane and the grandchildren. She decides to leave something to their church too; she and Paul had always wanted to. She considers purchasing a pre-planned funeral, thinking how much she wished Paul had done the same. When she realizes the cost is about equal to the cruise they had planned, she squelches her tears with a brave smile to the planner.

Once the widow is capable emotionally the wealth advice team can begin to take a more active role. Below are some of the topics that should be discussed.

Enhancing Wealth

- Financial management typically begins with an analysis of existing wealth to determine where adjustments are warranted, and where they remain on track.
- Long-term goals are identified and weighed against existing resources.
- Because there is a direct relation between investment risk and expected return, the family's willingness, ability and need to accept market risk is explored.
- An investment strategy is devised to balance the resources, goals and risks involved.
- Investment vehicles are established (or maintained) to implement the carefully considered strategy, with a focus on reducing unnecessary expenses and maximizing expected return within one's risk tolerances.
- Goals, strategy and performance are tracked and adjusted ongoing as warranted.

Transferring Wealth

No matter how carefully an estate's legal affairs have been managed, family wealth specialists typically agree that personal dialogue and clarity in communication across generations is key to successful wealth transfer. A widow's financial and wealth support team must remain vigilant to the interpersonal and emotional factors that come into play whenever addressing her and her family's financial and wealth management objectives.

For example, James Hughes Jr., a sixth-generation (retired) attorney, author and multi-generational family meeting facilitator, summarizes as follows:

A family's wealth consists primarily of its human capital and its intellectual capital, and secondarily its financial capital. ... Transcending all of these is its reflection of love. Families who preserve their wealth successfully reflect these virtues in their relationships with both family members and with all persons outside the family.¹⁰

Donating Wealth

As a widow's role may evolve toward stewardship, she may wish to address or revisit her and her family's philanthropic role in the community. She may simply wish to organize and budget for her charitable pursuits, or she may seek to implement more far-reaching goals such as establishing a family foundation.

Protecting Wealth

Insurance and other risk management strategies can likewise evolve from serving immediate needs such as income protection to addressing legacy-level needs such as protection against legal actions and personal property.

In these and other advanced planning possibilities, it can be helpful if the same or similar team of financial and wealth team players can transition into the expanded role, for seamless continuation in support.

Phase Three: Regeneration

*"Goals are dreams with deadlines."
— Diana Scharf Hunt*

We have found that the widow's grief may or may not track the traditional "five stages of grief," supposedly culminating in acceptance.¹¹ One grief counselor with whom we spoke observed, "There are deaths and losses that will never be acceptable. We might learn to accommodate, to adjust, to adapt but will it ever be acceptable? Maybe not."

That being said, whether life changes arrive with the speed of a comet or a gradually dawning sunrise, they do have a way of arriving. Most widows seem to find a path of their own definition within their own timeframe to cope with the loss. Some (not all) choose to move beyond coping and into a state in which they are ready to consider broader changes in their lives. We call this phase Regeneration.

To address her emotional needs, the widow may begin to restructure her existing relationships while forming new ones; she may adjust her social, professional and philanthropic ties to more comfortably fit her new lifestyle. Her personal support system may evolve along with her. She may travel, move to a new home, or relocate entirely. She may re-embrace components of her married life that she enjoyed. She may define ones that she would rather now leave behind.

Again, we can't emphasize enough that some or all of these steps may never take place. From our observations, some widows seek to grow, to change, to explore a different world. But this is not for everyone — and that's okay.

¹⁰ James Hughes Jr., *Family Wealth*. Copyright © 2004.

¹¹ Elisabeth Kübler-Ross, *On Death and Dying*. Copyright © 1969.

For the widow who chooses to redefine her new world, her wealth advisor and other planning support team members should be in a position to evolve along with her, to assist with potentially more far-reaching, planning levels of support for the widow, her family and her expanded community.

Widowhood to Selfhood: A Journey Ongoing

“If there’s a book you really want to read, but it hasn’t been written yet, you must write it.”
— Toni Morrison

As is often the case with extended journeys, a woman’s travels from widowhood to “selfhood” is comprised of stages, with destinations and points of shelter along the way. No widow grieves or moves through these stages in exactly the same way, but rules of thumb can help us understand our appropriate role along her route.

The first stage typically includes a period of shock and fog, during which emotional needs are of the utmost priority. Financial and planning needs are relegated to the back burner as much as possible.

A second stage unfolds as the widow moves beyond the fog and begins to consider what her role has become for herself and within her family. Emotional support remains important for her to receive from all who would seek to advise her, but she is now in a position to assess longer-term wealth management affairs.

A final stage can occur if the widow chooses to move beyond her existing structures, to redefine a different life for herself and her family. Some widows embrace this level of change, while others find meaning and contentment within their familiar environment. For either, advisors should listen closely to her thoughts and remain flexible to assist with an appropriate level of service.

An Endnote: The Critical Role of Pre-Planning During Marriage

“The reality is that you can reduce the trauma resulting from your loss if you know what to do in your time of crisis.”¹²
— Alexandra Armstrong and Mary R. Donahue

“...It’s an act of love to address a will, a state or trust, because bereavement is bad enough. The last thing you want to do to somebody you love is saddle them with financial or legal tasks when they are at their worst.”
— E. Neil Heflin-Wells

We’ve all heard the adage regarding the value of an ounce of prevention. We would be remiss in our advice were we to omit the critical role that pre-planning plays in mitigating many of the above challenges. In fact, the best plans during the shock of early widowhood and the subsequent grieving period are those crafted by the husband and wife together, well in advance. In some cases, they can literally be life-savers.

12 Alexandra Armstrong and Mary R. Donahue, *On Your Own*. Copyright © 2006.

A Widow's Journey (continued)

It’s been a few years since Paul died. Mary still sleeps on “her” side of the bed and, almost daily, she thinks of things she wants to tell him. When their grandson graduated from college, she could have sworn that Paul was there too, watching. But then there’s this new emotion emerging. Yes, she will always be Paul’s wife, but she is something more now as well. She is someone with hope. She is someone with new plans and interests. (Such as her recent acceptance of a directorship at the local shelter where her daughter-in-law volunteers. Had Paul been alive, she thinks with some guilt, she would never have had the time.) She is someone changed: She is herself.

The last time Mary met with her wealth advisor, they had so much to go over. She asked for advice related to the shelter’s finances. She and her daughter are considering setting up a grant-writing service for similar organizations, and they were wondering about the legalities involved. She realizes her estate plans needed to be revised, now that the grandkids are becoming adults. Mary has one other topic she wants to discuss with her advisor. She calls him to ensure there are enough funds in her cash account to re-schedule that cruise. It’s time to go.



Some of the benefits of pre-planning include the following:

- Pre-planning can significantly reduce stress and anxiety during crisis periods.
- It ensures that decisions are made within a relaxed timeframe, when the family can contemplate their plans in a rational mindset instead of in panicked reaction.
- The husband and wife are still a team. They can listen to and support each other in the decisions made, and share preferences under various “what if” scenarios.
- Pre-planning can render stronger legal documents that clearly define the family’s wishes.

Planning involves various types of expertise, preferably orchestrated in a coordinated manner to avoid redundant, missing or conflicting directives. As such, a wealth advisor can be a valuable ally in overseeing the moving parts:

Pre-Planning: Wealth Advisor Oversight	
Planning Need	Wealth Advisor and Specialists
Investing	Wealth Advisor
Tax	CPA
Insurance and Risk Management	Insurance Specialist
Estate Planning and Philanthropy	Estate Planning Attorney, CPA, Wealth Advisor
Funeral and Burial Arrangements	Funeral Director
Family Business	Wealth Advisor, Corporate Attorney, CPA, Company Execs

One of the greatest gifts one spouse can leave the other is the gift of freedom from fear of financial concerns. Couples should work together in life to put a plan in place that survives beyond the point that death do they part.

A Special Thanks

We gratefully acknowledge the many members of our local community who shared their time and insights with us during the creation of this white paper. Thank you to: Reverend Timothy M. Farabaugh of the Vinson Hall Retirement Community; Grief Counselor E. Neil Heflin-Wells, MA, LPC; Reverend Tommy Herndon, Jr. of Manassas-St. Thomas United Methodist Church; Reverend John Hull of Buckhall United Methodist Church; Pastor Tom Moore of Manassas Assembly of God; Reverend Mitzi Manning, Col. (Ret, USMC) of Fairlington United Methodist Church; Reverend Meredith McNabb of Grace United Methodist Church; Insurance Specialist Bill O’Hop of O’Hop Insurance; Mike Post of Baker-Post Funeral Home and Cremation Center; and of course the widows who have graciously opened their hearts to me.

About the President & Author

John A. Frisch, CPA/PFS, CFP® has 25 years experience in the industry. He is a CPA/PFS (Personal Financial Specialist) and Certified Financial Planner™.

- John founded AWA (formerly Millennium Capital Management Corporation) in 1995.
- In 1995, John also founded John A Frisch, CPA, PC, which later became Frisch, Ambrosiano & Kontos, PC ("FA&K"). FA&K grew to be the largest CPA firm in Prince William County; in 2005, it was sold to the 12th largest accounting firm in the world.
- From 1992–1995, John was executive vice president of Voss & Co., a Springfield, Virginia discount broker/dealer. He oversaw the firm's overall operations, encompassing sales, marketing, operations, finance and compliance.
- From 1986–1992, John managed a broker/dealer and supervised the trading and portfolio accounting departments for the Rushmore Group, a \$1.5 billion Bethesda, MD mutual fund company. Prior to Rushmore, he was staff accountant for a Maryland-based accounting firm.

John is strongly committed to community service. In 2007, he was honored that his firm received the Prince William Regional Chamber of Commerce Business of the Year award, in recognition for his dedication to the citizens of his community, as well as his pro bono assistance to families who lost loved ones during the 9-11 terrorist attacks. John is a member of a local advisory board of Branch Bank & Trust Co. ("BB&T"), former treasurer and board member of the Prince William Regional Chamber of Commerce (the third largest Chamber in the DC metropolitan area), and accountants chair on the steering committee for the Potomac Hospital Capital Campaign.

John holds a bachelor's degree in accounting and information systems from Geneva College. He is a member of the American Institute of Certified Public Accountants, Personal Financial Planning division; Financial Planning Association; and the National Association of Tax Practitioners.

About Alliant Wealth Advisors

Alliant Wealth Advisors (formerly Millennium Capital Management) was founded to help a select group of families achieve all that is important to them financially. To achieve our mission we use a consultative wealth management process, which includes both investment consulting and advanced planning. Our approach assumes that every client is unique; every client has varying needs and objectives; and no two clients share the same risk tolerances, time horizons and dreams. In addition to our expertise we work with clients' existing advisors and, where there is a gap to fill, we use our own outside experts in the fields of tax, legal and high-end Insurance.

To learn how Alliant Wealth Advisors can help you find financial peace of mind, please contact us at:



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