

# Wealth Management Services

Affluent individuals and families have many options for meeting their financial goals and maximizing their wealth. When you choose to work with an advisor, you expect technical expertise, honest communication and the guarantee that your interests come first.

At DeJoy, Knauf & Blood, we earn our clients' trust by offering only objective, independent advice. We've committed ourselves to providing comprehensive wealth management services that are free of all conflicts of interest.

Partner Tim Thaney belongs to the National Association of Personal Financial Advisors, a select group of Fee-Only® advisors nationwide who are paid by clients directly, and accept no commissions or compensation based on the products they recommend.

In our opinion, acting as an independent advocate in this clear, direct fashion is the best way to safeguard our clients' interests and to honor our fiduciary responsibilities.

Tim's Personal Financial Specialist (PFS) designation, granted by the American Institute of Certified Public Accountants for CPAs only, ensures a level of expertise you won't get from many financial advisors.

*We don't sell mutual funds or insurance products. Nor do we accept referral fees or commissions. Instead, we offer expert analysis of your needs and truly objective recommendations.*

We frequently coordinate with other advisors as needed, developing strategies to control your expenses and taxes while addressing long-term objectives.

The Wealth Management Team at DeJoy, Knauf & Blood lives by a few enduring philosophies:

- ◆ We listen carefully to our clients to understand their needs, goals and risk tolerances.
- ◆ We build trusting, long-lasting relationships whose hallmark is complete disclosure.
- ◆ We develop financial plans for clients based on our expertise and the best available range of investment options. We continually monitor our recommendations to ensure that our clients are well-served.
- ◆ We remain engaged at whatever level our clients desire.

Our comprehensive Fee-Only® planning services include advising clients in the following critical areas:

- ◆ Asset allocation analysis
- ◆ Investment consulting
- ◆ Retirement planning
- ◆ College education funding
- ◆ Review of wills and asset titling for estate planning
- ◆ Counseling on divorce-related tax considerations
- ◆ Life insurance consulting
- ◆ Tax planning
- ◆ Charitable giving

To learn more about DeJoy, Knauf & Blood's Wealth Management Services, contact Tim Thaney, CPA/PFS, at [tthaney@teamdkb.com](mailto:tthaney@teamdkb.com) or 585.697.9306.

**DEJOY, KNAUF  
& BLOOD LLP**  
certified public accountants