
# Welcome to CREIDIM!

Your guide to working with our team.

CREIDIM Wealth Partners is an independent financial planning and wealth management firm specializing in providing independent advice and a creative, personalized approach to financial planning.

We partner with independent women, retirees, and their families… to help accumulate, manage and conserve wealth today and for generations to come. By helping avoid the noise that surrounds you, we bring focus and intention to what you can control.

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# A message from Todd...

## CREIDIM means BELIEVE.

Beliefs are the core of who we are, what we do, and the success that we acquire.

It is the power of belief that causes things to happen in our lives.

Most people define beliefs as personal convictions, a feeling of certainty about what something means. They are what you hold dear and are rooted deeply within.

A belief is both mental and emotional. It is imbedded in the mind and in the heart. Your beliefs will dictate your action.

If you believe in a cause, you fight for it. If you believe in your religion, you live it. If you believe in others, you support and uplift them.

Beliefs drive us. They are at the root of all purpose and all action.

## That's why we named our firm CREIDIM Wealth Partners.

We believe that everyone has a unique plan and path ahead. However, the reality is that things change. The market changes, life changes and the map becomes outdated. Our job is to guide you back on course and stay focused on the destination.

When you choose to work with us, you're not just working with a single advisor. You benefit from the power of a team of advisors and seasoned staff, accessible to you and collaborating on your behalf through every stage of life.

Through competent and compassionate planning, we take a confidential, consultative approach to organize and implement financial strategies to coordinate with your personal goals and values.

# Working Together

We take pride in providing you with superior service and support. And we believe you deserve a relationship built on a foundation of mutual respect and trust.

## Our commitment to you...

- Act in a fiduciary capacity
- Treat your information with confidentiality
- Listen and make you feel heard
- Offer advice based on your unique situation
- Be responsive in a timely fashion
- Explain complex financial concepts in an easy-to-understand manner
- Keep you up to date on the financial landscape
- Be transparent about portfolio management and advisory fees

## Your commitment to us...

- Be an active participant in the planning process
- Fully disclose financial status, investment objectives, goals, and tolerance for risk
- Access and review all documents electronically or via the client portal
- Be responsive to our communications
- Provide us with timely feedback
- Notify us of any relevant changes in your situation

# How Can We Help You?

## Goal Setting and Planning

### A goal without a plan is just a wish.

The trusted Creidim team is in your corner, working as advocates to help you pursue your personal financial goals. We'll build and execute a plan that addresses your objectives, values, and ambitions.

### Services include:

- Risk Management
- Insurance Planning
- Retirement Planning
- Tax and Estate Planning
- Charitable Giving Strategies

## Finances

### The planning process begins with where you are at now.

What are your cash flow needs? First, we would like to get an understanding of income sources. It is not only about what is coming in, but also what is going out. Make a list of recurring and non-recurring expenses. This will provide us with a snapshot of the current resources to fund your future.

### Services include:

- Cash Flow and Savings Analysis
- Debt Review
- Budgeting
- Employee Benefits Planning

## Investment Management

### A plan without action is just a dream.

Sure, investing can be intimidating, but it doesn't have to be. We'll develop an investment strategy that is easy to understand and stick to. We can even incorporate environmentally and socially responsible strategies should you wish to more closely align investments with your personal values.

### Services include:

- Risk Tolerance Assessment
- Asset Allocation
- Investment Selection
- Investment Policy
- Statement Development
- Periodic Rebalancing
- Risk Management

# What Keeps You Up At Night?

CREIDIM
WEALTH PARTNERS

## RETIREMENT PLANNING

- ☐ Savings Goals
- ☐ Net Worth
- ☐ Accumulation Strategies
- ☐ Income Distribution Planning
- ☐ Employer Plan Review

## FINANCIAL ORGANIZATION

- ☐ Define Goals and Objectives
- ☐ Cash Flow and Debt Planning
- ☐ Document Sharing and Storage
- ☐ Emergency Planning

## INVESTMENTS

- ☐ Portfolio and Investment Analysis
- ☐ Risk Tolerance
- ☐ Asset Allocation
- ☐ Asset Location
- ☐ Education Funding
- ☐ Capital Gains Analysis

## ESTATE PLANNING

- ☐ Document Review
- ☐ Account Ownership and Beneficiary Review
- ☐ Wealth Transfer
- ☐ Asset Protection
- ☐ Healthcare Emergency Plan
- ☐ Tax Reduction Strategies
- ☐ Charitable Giving

## INSURANCE

- ☐ Insurance Review
- ☐ Life Insurance
- ☐ Long Term Care Insurance
- ☐ Umbrella Assessment
- ☐ Disability Insurance

## BUSINESS PLANNING

- ☐ Buy/Sell Agreement
- ☐ Exit Options
- ☐ Valuation Estimates
- ☐ Value Drivers
- ☐ Tax Planning
- ☐ Key Employee Retention
- ☐ Group Benefits

# How Do We Get From Here to There?

**Schedule an introductory call.**
Let's get to know each other and make sure we are a good fit.

**Start building our relationship.**
We lead with listening. We want to hear about your goals and dreams and begin thinking about how we will get you there.

**Work together to build your plan.**
This is where the rubber meets the road. Two-way communication and full disclosure are critical.

**Putting your plan into motion.**
We'll begin opening new accounts, schedule meetings with your other trusted advisors, and rebalance investments as needed.

**Stay connected!**
Planning is an ongoing process and there's no GPS for the future. We'll make course corrections as your situation evolves and ensure your needs are being addressed.

We're humble enough to know there could be another route and confident enough in ourselves that we'll find it for you.

# Your Financial Team

## TODD BESSEY, CFP®, MBA

FOUNDER | WEALTH ADVISOR

A wealth advisor with over 30 years of experience, Todd Bessey has dedicated his practice to helping retirees, independent women, and business owners manage complex financial planning needs.

Todd's mission is simple: To serve his clients in the most caring, comprehensive and efficient way possible while implementing a disciplined and objective financial planning process with transparency and integrity.

Todd's mission, style and approach are grounded in lessons he learned firsthand. When he was in high school, his grandfathers shared their personal experiences to teach him about investing. From those conversations, Todd identified both good and bad investing habits. When Todd got into the business, he realized that investing is a means to an end, and that the financial planning process is critical for long-term financial success.

With a focus on relationship building, Todd takes time to get to know his clients, listen with empathy, and gather a clear understanding of who they are and what they need.

Todd's client-centric practice lives by six critical core values:
• Organization • Proactivity • Accountability • Education • Objectivity • Partnership

Before joining Integrated, Todd was senior vice president of investments at Wintrust Wealth Management for over 17 years.

Todd earned a bachelor's degree in Business Administration from Marquette University, an MBA from DePaul University, and is a CERTIFIED FINANCIAL PLANNER™ Professional. He is a member of several online advisor communities, including Advisors Growing as a Community, the Society of Real Financial Advisors. Todd and his wife Chris met at Marquette and have been married for 28 years. They have three adult children: Samantha, Jack, and Katie. When he is not working, Todd enjoys golfing, traveling, hiking and biking.

## SHARON SANTOPADRE, CPA, FPQP™

DIRECTOR OF CLIENT EXPERIENCE

A seasoned financial services professional with nearly three decades of experience, Sharon Santopadre is working her dream job every day: helping turn retirement dreams into reality.

But Sharon is more than just a credentialed paraplanner. She's a listener, an advocate, and your financial GPS, helping you navigate uncertain next steps.

Sharon begins by listening. She has a passion for taking the time to really understand your life, and then helping to ensure that you feel welcome, safe and prepared for the journey ahead.

At Creidim, Sharon assists in constructing portfolios to help address your values, goals and personal idea of financial success while helping to ensure they are optimized for any tax environment.

A 1994 graduate of Northern Illinois University with a Bachelor of Science in Accountancy, she was president of Beta Alpha Psi, the national accounting fraternity.

In March 2011, Sharon began working with Todd as an associate at Wintrust Wealth Management. Before that, she worked at McGladrey & Pullen, Kemper Financial, and United Rentals.

Sharon is a fully registered associate with experience in both financial advice and accounting. In addition to being a skilled paraplanner, she has passed her Series 65 exams. This means that Sharon is not only a caring and compassionate advocate, she can help manage every detail of your financial strategy.

Sharon and her husband Paul have three adult children, Justin, Kevin, and Nicole. When she isn't working, Sharon is an avid Chicago Blackhawks fan, who never misses a game. In addition to hockey, she enjoys a nice glass of wine on the patio with a good book, craft beer, and small wood finishing projects.