Kenora FINANCIAL

Most financial advisors can help you plan for a traditional retirement.

- But what if you want to retire early?
- What if you want to step away gradually?
- What if you want to retire from your job, just to start something new?

We help you retire on your terms – and your timeline.

What we can do for you

Guidance for key financial decisions

Worried a wrong move could throw off your retirement timeline?
We help you make smart decisions across taxes, investments, and income so you stay on track even as life changes.

Comprehensive financial planning

With so many moving pieces, it's hard to tell if anything is being missed.
With CPAs, investment managers, and retirement specialists all under one roof, we help you coordinate your finances so they work together.

Tax strategy

You don't want to waste money on taxes you could have avoided.
Our CPA-based insight helps you keep more of what you've earned by designing your plan with tax efficiency at the core.

Investment management

You want to understand what you own and why.
Our portfolios are simple, transparent, and built mainly of individual U.S. stocks. We'll help you understand what you own and how it supports your goals.

Preparation for life's uncertainties

You want your family to be secure if something happens to you.
We help you plan for the unexpected — from insurance decisions to estate planning — so your loved ones are protected.

Our advisors hold the CPA/PFS (Personal Finance Specialists) designation

With more demanding requirements than the CFP, the CPA/PFS requires an advisor to have a college degree, be a CPA, and meet rigorous study and experience requirements.

We're dedicated Fiduciaries

This means we're legally and ethically bound to put your best interests first in every decision and recommendation we make.

Kenora Financial is a Registered Investment Adviser

Registered with the SEC, we're legally obligated to prioritize our clients' best interests above our own.

We're a fee-only firm

We don't earn fees or commissions on products or recommendations, so you can be confident that we're making unbiased decisions, and won't pressure you into products that don't serve you and your goals.

Professional expertise

With decades of combined experience, our advisor team is seasoned, skilled, and ready to help you retire on your terms.

KenoraFinancial.com

1295 Rand Road | Suite 100 | Des Plaines, IL 60016 **847-257-7200**

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Our Advisors: Ryan McNeilly, Nilu Judge, and Keith Nyborg

We believe...

There is no one-size-fits-all version of retirement
No matter your goals, we believe your retirement should fit your life, not the other way around.

You deserve direct access to your team
You can always reach us for small questions, big decisions, and everything in between.

Taxes, investments, and planning should work together
Registered with the SEC, we're legally obligated to prioritize our clients' best interests above our own.

Education is empowerment
We take the time to explain our recommendations, giving you the knowledge to make the best choices for yourself.

Investing doesn't need to be complicated
Our portfolios are built mainly of individual U.S. stocks, not complex products or flashy trends.

The best relationships are long-term
Life changes, markets shift, and priorities evolve. We'll be there to guide you through it all.

How it works

1 Call to Schedule Your Discovery Meeting
You'll meet with all three partners for a relaxed, thoughtful conversation. We'll talk about your goals, your concerns, and what's most important to you. You'll have the opportunity to ask questions and decide if we're a good fit.

2 Follow-Up and Education
There's no rush or pressure. We may invite you to a client dinner, suggest an upcoming class, or send along some educational materials. We want you to feel completely comfortable and fully informed.

3 Review of Your Financials
If you decide to move forward, we'll take a deeper look at your financial documents (like tax returns, investment accounts, and balance sheets) and offer you personalized guidance to help you reach your goals.

4 Decision to Engage
When you're ready, we'll guide you through the onboarding process step-by-step. From transferring accounts to organizing paperwork, we handle the logistics and keep you informed.

5 Ongoing Support On Your Terms
Once your plan is in place, there's no formal review schedule. You can reach out whenever you'd like to meet — many clients check in annually, while others touch base around tax season or during major life events. We're always here when you need us.

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