

As Seen In... Forbes, January 21, 2013

JVL Associates

EXCELS IN DEVELOPING STRATEGIES TO BUILD AND PROTECT CLIENTS' WEALTH



Whether wealth is an accumulation from years of successful business ownership or it arrives suddenly, challenges in managing it are inevitable.

Successful management demands thorough understanding of the client's situation, deep knowledge of investments, and a firm guiding hand to develop a program and keep it on course. JVL Associates brings those qualities to the service it provides prosperous individuals and families, who may include owners of small businesses, multigenerational families, and sudden recipients of assets through sale of a business, inheritance or divorce.

To Jerry VanderLugt, CPA, CFP®, principal and founder of the firm, "strategy" is the key concept, the constant in a world of changing circumstances, and he is an accomplished strategist. One effective approach to wealth management that JVL often employs – ably navigating the complexity and extensive regulation involved –

is to create family investment companies to pass wealth across generations. "By pooling these resources, putting them in a family investment trust, or LLC, we do all of the work to allow them to benefit from that strategy," VanderLugt says.

Such entities may bring in investors' children and grandchildren, and the investments may be in traditional stocks and bonds, but also could be in areas that younger investors might otherwise not have considered. "This is why people come to JVL for wealth management," VanderLugt says. "We create a customized plan. And we execute it with a long-view orientation – sophisticated wealth management along with tax advantages. We help people grow their wealth and protect it."

Once the strategy is decided, the firm can handle large issues and day-to-day operational matters. As an example, when a client wants to invest in a real estate project, JVL can work with the general contractor, handle financing, manage accounts, and provide accounting services

for the company. VanderLugt often acts as trustee of trusts and as manager for clients' LLCs.

Initially, clients meet with JVL Associates to evaluate where they are, and where they want to go. This is particularly important when developing an estate plan and determining what strategies will best fit their particular situation. JVL can implement their selected strategies and, over time, periodic and regular reviews assure that programs are on track.

By combining his accounting and tax experience as a CPA with his investment planning experience as a CERTIFIED FINANCIAL PLANNER™, VanderLugt provides answers for high-net-worth families who come to him with questions about their portfolios and related tax matters. "We help families perpetuate their assets for multiple generations. That's where we've really been able to help our clients succeed."

JVL Associates, LLC
A Registered Investment Advisory Firm

1535 44th St SW, Suite 400 | Wyoming, MI 49509 | 616-261-2800
jvl@jvlassociates.com | www.jvlassociates.com